

Please fill information in capital letters and in black ballpoint pen only (Note:- All field in "*" are mandatory)

Loan Purpose* Home Improvement Business Expansion
 Refinance – Housing Refinance – Business
 Debt Consolidation Asset Creation
 Mixed Usage

Date*
Customer ID*
Branch Name
Branch Code
Loan Type Open Market Existing Customer

Loan Amount Applied for (In ₹)
Tenure (In Months)
Preferred EMI (In ₹)

Applicant's Details

(in block letter)

Applicant Type

Salutation*

First Name*

Middle Name

Last Name*

Mother's Maiden Name (If any)

First Name*

Last Name*

Nationality

Religion

Category*

Gender*

Date of Birth

Incorporation*

Qualification

Incorporation

Marital Status*

No. of Dependents

Nationality

Current Residential Address*

Address Line 1*

Address Line 2*

Address Line 3*

Area Name

City/Town/Village*

District*

State*

Pincode*

Mobile No.*

Alternate Mobile No.(+91)

Phone No.(with STD Code)

E-mail ID* (Personal)

Current Residence

Period of Stay

Permanent Address

Address Line 1*

Address Line 2*

Address Line 3*

Area Name

City/Town/Village*

District*

State*

Pincode*

Phone No.(with STD Code)

Applicant

Co-Applicant

Individual Non Individual
 Mr. Ms. Mrs. M/s.

 Father's Name OR Spouse Name

 Indian NRI Other _____
 Hindu Muslim Sikh Christian
 Zoroastrian Buddhist Jain Other _____
 General OBC SC* ST* NT
 Others Minority*
 Male Female Transgender

 S.S.C H.S.C Graduate / Diploma
 Post Graduate Others
 Married Single Widowed Divorced
 (Including Children)
Indian Non Resident Indian Person of Indian Origin Others

Individual Non Individual
 Mr. Ms. Mrs. M/s.

 Father's Name OR Spouse Name

 Indian NRI Other _____
 Hindu Muslim Sikh Christian
 Zoroastrian Buddhist Jain Other _____
 General OBC SC* ST* NT
 Others Minority*
 Male Female Transgender

 S.S.C H.S.C Graduate / Diploma
 Post Graduate Others
 Married Single Widowed Divorced
 (Including Children)
Relationship with Applicant

Tick if same as Current Address

KYC Document

Proof of Identify*

Applicant

PAN No.*

Aadhaar No.

Passport No.

Driving License No.

Voter ID

NREGA Job Card

Others (Any document notified by the Central Government)

ID No.

Proof of Address* Passport Driving License Aadhaar
 Voter ID NREGA Job Card
 Others

Co-Applicant

Passport Driving License Aadhaar
 Voter ID NREGA Job Card
 Others

Occupation Details

Occupation Category* Salaried Business Professional Retired
 Farmer Others

Employer / Business Name*

Address Line 1*

Address Line 2*

Address Line 3*

Area Name

City/Town/Village*

District*

State*

Pincode*

Phone No.(with STD Code) -

E-mail ID* (Official)

If Salaried* Central / State Govt. Pvt. Ltd. Public Ltd.
 Public Sector Undertaking Educational Inst.
 MNC Proprietor / Partnership Others
 Designation
 Current Work Experience Y Y M M
 Total Work Experience Y Y M M

If Business* Trader Manufacturer Wholesaler
 Service Provider Others

If Professional* Doctor CA/CWA/CS Architect Lawyer
 Others
 Date of Commencement of Business / Profession D D M M Y Y Y Y

Entity Type* (Business / Professional) Proprietary Partnership LLP Pvt. Ltd
 Public Ltd. Trust Society HUF Individual

Salaried Business Professional Retired
 Farmer Others

Central / State Govt. Pvt. Ltd. Public Ltd.
 Public Sector Undertaking Educational Inst.
 MNC Proprietor / Partnership Others
 Designation
 Current Work Experience Y Y M M
 Total Work Experience Y Y M M

Trader Manufacturer Wholesaler
 Service Provider Others

Doctor CA/CWA/CS Architect Lawyer
 Others
 Date of Commencement of Business / Profession D D M M Y Y Y Y

Proprietary Partnership LLP Pvt. Ltd
 Public Ltd. Trust Society HUF Individual

Correspondence Address* Current Permanent Office

Registered with GST Yes No

If yes, GSTIN

Loan and Property Details.

Land Area (Sq.Mtr) Built up Area (Sq. Mtr.)

Ownership Sole Joint Land Type Freehold Leasehold Carpet Area Sq.Mtr.

Property Address

City / Town

District

State

Pincode Landmark

Agreement Value (₹) Cost of Plot & Construction (₹)

Bank Account Details

	Applicant	Co-Applicant
Bank Name	<input type="text"/>	<input type="text"/>
A/C Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Over Draft	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Over Draft
A/C No.	<input type="text"/>	<input type="text"/>
IFSC Code	<input type="text"/>	<input type="text"/>
Branch Name	<input type="text"/>	<input type="text"/>
Loan Repayment Mode	<input type="checkbox"/> NACH/SI <input type="checkbox"/> SI <input type="checkbox"/> Cash	

Family Information & Household Income Declaration

Name	Age	Relationship with Applicant	ID Type	ID Number	Education Level	NGP*	Occupation	Income/Contribution	Health (H/U/D)**

For office use only

Application Through Customer Referral USFB Staff Others _____

Processing Fee

Amount in ₹ Cash Cheque Online Cheque No. _____ Date _____

Referrer Name Referrer ID:

Loan Officer Employ ID: UJJ Designation _____

Loan Officer Employ ID: UJJ Designation _____

Approver from Business Employ ID: UJJ Designation _____

Approver from Credit Employ ID: UJJ Designation _____

Product Features

Product Type	Loan Amount (In ₹ Lakhs)	Tenure (In Months)	Others
Vikas Loan	₹2 – ₹10 Lakh	24 – 84 Months	Login Fee: ₹3000/- + GST Processing Fee: 2% + GST CERSAI Charges: Upto 5Lakh (₹50/-) Above 5Lakh (₹100/-)
Vikas Loan BT	₹2 – ₹10 Lakh	24 – 84 Months	

Acknowledgement of Loan Application

Ujjivan SFB Ltd. (USFB) acknowledges the receipt of loan application/PSL loan application from _____ (applicant's name). We shall convey our decision on this application within 30 days from hereof. The product features are available at our website (<https://www.ujjivansfb.in/personal/loans/vikas-loan>). Please be informed that this application may be categorised under PSL subject to Bank's policy and regulatory norms.

Name of Loan Officer

Signature

Date

Declaration

- 1) Sanction of loan is at the sole discretion of Ujjivan Small Finance Bank Ltd. (hereinafter "the Bank"). The Bank may reject my/our application without assigning any reason therefore. The Bank is not under obligation to finance my/our further credit requirements. The Bank need not disburse the loan, even if sanctioned, unless I/we comply with the applicable terms and conditions.
- 2) I/We shall be bound by the terms and conditions and charges and fees governing the loan. I/We shall also abide by those terms and conditions which the Bank may stipulate from time to time. The Bank is authorized to change, modify or amend the terms and conditions, charges and fees from time to time at its sole discretion, and all such instances published on website of the Bank (www.ujjivansfb.in) and/or any branch shall be sufficient notice to me/us and I/we shall be bound by the same.
- 3) The loan shall be used for the purpose for which it is being availed.
- 4) I/We am/are the bona fide owner/joint or several owners and am/are in absolute possession of the immovable property mentioned herein. I/We shall convince the Bank by submitting sufficient documentary proof regarding my/our clear, valid, marketable and un-encumbered title to the said property.
- 5) I/We authorize the Bank to exchange, share, disclose or part with, any or all of the information and data pertaining to me/us or my/our account(s) (including personal sensitive data/information and/or any other information that requires a consent under the Information Technology Act, 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute), whether provided by me/us or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus/Agencies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I/we shall not hold the Bank or its agents/representatives/employees liable for using/sharing such information.
- 6) Except to the extent disclosed in writing, I/we am/are not a director or relative of a director of the Bank or any other bank or senior official or relative of a senior official of the Bank nor does any director or employee or senior official of the Bank or their relative have any substantial interest in the activities carried out by me/us.
- 7) I/We am/are not a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter and if any lender initiates or threatens any action for declaring me/us as wilful defaulter, the Bank shall have the right to take appropriate proceedings against me/us.
- 8) The Bank is authorized to use my/our contact number/e-mail Id for transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by the Bank or its agents.
- 9) If there occurs any change in the particulars furnished herein I/we shall intimate the Bank in writing about such change within 2 (Two) weeks of such change along with supporting proof, and till then the Bank is authorized to recognize the herein furnished information in regard to the loan.
- 10) The mobile number and the e-mail address furnished above are in my/our exclusive control.
- 11) The Bank is authorized to de-register my/our contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my/our contact number. I/We am/are also aware that I/we have the right and option to re-register for DND/NDNC any time at my/our discretion, after the Bank deactivating/de-registering the DND/NDNC status.
- 12) The Bank is authorized to retain the photograph and documents submitted by me/us along with the application without returning to me/us even if the loan application is rejected or the loan applied for (if granted) is closed.
- 13) Each and single information specified hereinabove relates to me/us and the same is/are true, correct and complete in all aspects and that I/we have not withheld any information. I/We shall, on the Bank's request, submit such further documents, information, matters and things as the Bank may consider necessary. I/We shall indemnify and keep indemnified the Bank, its affiliates, successors assigns, officers and employees at all times, from and against all actions, demands, losses, cost and expenses whatsoever which the Bank may at any time incur or sustain as a consequence of any negligence/mistake on my/our part or my/our non-compliance of any of the applicable rules and regulations and/or the T&C, or because of providing to the Bank any incorrect or incomplete information related to me/us.

14) Authority For Usage Of Aadhaar

- (For Biometric)** : I/We voluntarily give my/our consent to the Bank to use my/our Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("UIDAI") for establishing my/our identity, in the manner acceptable as per UIDAI guidelines or under any Act or Law in force from time to time, for the purpose of opening account in relation to the loan or processing instructions with the Bank. The Bank has informed me/us that my/our Aadhaar number and biometric information will not be stored/shared/used by the Bank for any other purpose, unless the same is required or permitted by law. I/We am/are aware about other modes available for establishing my/our identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I/We further confirm that the information which is submitted by me/us through the Aadhaar is true and correct and I/we will not hold the Bank responsible in case any incorrect information is provided by me/us.
- (For physical copy of Aadhaar)** : I/We hereby declare that I/we have voluntarily submitted my/our Aadhaar card/e-Aadhaar to the Bank and request and authorise the Bank to use the same as my/our Identity and/or Address proof.

15) Central KYC

I/We authorize the Bank to upload the details provided hereinabove on the Central KYC Registry. I/We also authorise the Bank to download my/our KYC details from the Central KYC Registry on the basis of the KYC number

"I/we authorize Ujjivan Small Finance Bank Ltd. to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages." Yes No

<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> (Paste photo here and sign across such that your signature is on the photo as well as on the form) </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Name </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Signature </div> <div style="display: flex; align-items: center;"> Date <div style="display: flex; gap: 5px;"> D D M M Y Y Y Y </div> </div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> (Paste photo here and sign across such that your signature is on the photo as well as on the form) </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Name </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Signature </div> <div style="display: flex; align-items: center;"> Date <div style="display: flex; gap: 5px;"> D D M M Y Y Y Y </div> </div>
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Additional Co-Applicant Form

Please fill information in capital letters and in black ballpoint pen only

Name of Loan Applicant

Personal Details (Individual)

Relationship with Applicant _____

Name

Gender Male Female Transgender

Father's Name

Mother's Name

Mother's Maiden Name

Spouse Name

Date of Birth

Marital Status Single Married Widow Divorced Separated

Nationality Indian NRI Other _____

Religion Hindu Muslim Sikh Christian Zoroastrian Buddhist Jain Other _____

Category SC ST OBC General Other Person with Disability

Highest Academic Qualification

PAN Number

UID No. _____ Date of Issue

VID No. _____ Date of Issue

Passport No. _____ Date of Expiry

Driving Licence. _____ Date of Expiry

Present Address Same as applicant

House No.

Street/Area

City

District

State

Pincode

House Type Owned Leased Rented Years of stay

Mobile No.

Permanent Address Same as applicant Preferred Address for Communication

House No.

Street/Area

Landmark

City

District

State

Pincode

House Type Owned Leased Rented

Mobile No.

Nature of Employment Self Employed Salaried Wage Worker Contract Worker Farming

Occupation Details - Co-Applicant

Occupation Category* Salaried Business Professional Retired Farmer Others

Employer / Business Name*

Address Line 1*

Address Line 2*

Address Line 3*

Area Name

City/Town/Village*

District*

State*

Pincode*

Phone No. (with STD Code)

E-mail ID* (Official)

If Salaried* Central / State Govt. Pvt. Ltd. Public Ltd. Public Sector Undertaking Educational Inst. MNC Proprietor / Partnership Others

Designation

Current Work Experience Total Work Experience

If Business* Trader Manufacturer Wholesaler Service Provider Others

If Professional* Doctor CA/CWA/CS Architect Lawyer Others

Date of Commencement of Business / Profession

Entity Type* (Business / Professional) Proprietary Partnership LLP Pvt. Ltd. Public Ltd. Trust Society HUF Individual

Correspondence Address* Current Permanent Office

Registered with GST Yes No

If yes, GSTIN

Declaration

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- 2) I/We shall be bound by the terms and conditions and charges and fees governing the loan. I/We shall also abide by those terms and conditions which the Bank may stipulate from time to time. The Bank is authorized to change, modify or amend the terms and conditions, charges and fees from time to time at its sole discretion, and all such instances published on website of the Bank (www.ujjivansfb.in) and/or any branch shall be sufficient notice to me/us and I/we shall be bound by the same.
- 3) The loan shall be used for the purpose for which it is being availed.
- 4) I/We am/are the bona fide owner/joint or several owners and am/are in absolute possession of the immovable property mentioned herein. I/We shall convince the Bank by submitting sufficient documentary proof regarding my/our clear, valid, marketable and un-encumbered title to the said property.
- 5) I/We authorize the Bank to exchange, share, disclose or part with, any or all of the information and data pertaining to me/us or my/our account(s) (including personal sensitive data/information and/or any other information that requires a consent under the Information Technology Act, 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute), whether provided by me/us or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus/Agencies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I/we shall not hold the Bank or its agents/representatives/employees liable for using/sharing such information.
- 6) Except to the extent disclosed in writing, I/we am/are not a director or relative of a director of the Bank or any other bank or senior official or relative of a senior official of the Bank nor does any director or employee or senior official of the Bank or their relative have any substantial interest in the activities carried out by me/us.
- 7) I/We am/are not a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter and if any lender initiates or threatens any action for declaring me/us as wilful defaulter, the Bank shall have the right to take appropriate proceedings against me/us.
- 8) The Bank is authorized to use my/our contact number/e-mail Id for transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by the Bank or its agents.
- 9) If there occurs any change in the particulars furnished herein I/we shall intimate the Bank in writing about such change within 2 (Two) weeks of such change along with supporting proof, and till then the Bank is authorized to recognize the herein furnished information in regard to the loan.
- 10) The mobile number and the e-mail address furnished above are in my/our exclusive control.
- 11) The Bank is authorized to de-register my/our contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my/our contact number. I/We am/are also aware that I/we have the right and option to re-register for DND/NDNC any time at my/our discretion, after the Bank deactivating/de-registering the DND/NDNC status.
- 12) The Bank is authorized to retain the photograph and documents submitted by me/us along with the application without returning to me/us even if the loan application is rejected or the loan applied for (if granted) is closed.
- 13) Each and single information specified hereinabove relates to me/us and the same is/are true, correct and complete in all aspects and that I/we have not withheld any information. I/We shall, on the Bank's request, submit such further documents, information, matters and things as the Bank may consider necessary. I/We shall indemnify and keep indemnified the Bank, its affiliates, successors assigns, officers and employees at all times, from and against all actions, demands, losses, cost and expenses whatsoever which the Bank may at any time incur or sustain as a consequence of any negligence/mistake on my/our part or my/our non-compliance of any of the applicable rules and regulations and/or the T&C, or because of providing to the Bank any incorrect or incomplete information related to me/us.

14) Authority For Usage Of Aadhaar

- (For Biometric)** : I/We voluntarily give my/our consent to the Bank to use my/our Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("UIDAI") for establishing my/our identity, in the manner acceptable as per UIDAI guidelines or under any Act or Law in force from time to time, for the purpose of opening account in relation to the loan or processing instructions with the Bank. The Bank has informed me/us that my/our Aadhaar number and biometric information will not be stored/shared/used by the Bank for any other purpose, unless the same is required or permitted by law. I/We am/are aware about other modes available for establishing my/our identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I/We further confirm that the information which is submitted by me/us through the Aadhaar is true and correct and I/we will not hold the Bank responsible in case any incorrect information is provided by me/us.
- (For physical copy of Aadhaar)** : I/We hereby declare that I/we have voluntarily submitted my/our Aadhaar card/e-Aadhaar to the Bank and request and authorise the Bank to use the same as my/our Identity and/or Address proof.

15) Central KYC

I/We authorize the Bank to upload the details provided hereinabove on the Central KYC Registry. I/We also authorise the Bank to download my/our KYC details from the Central KYC Registry on the basis of the KYC number

"I/we authorize Ujjivan Small Finance Bank Ltd. to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages." Yes No

Co-Applicant's Photo	(Paste photo here and sign across such that your signature is on the photo as well as on the form)	Applicant's Name ----- -----
		Applicant's Signature ----- -----
		Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Loan Officer	<input type="text" value=""/>	Emp.ID: UJJ	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Loan Officer	<input type="text" value=""/>	Emp.ID: UJJ	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Approver from Business	<input type="text" value=""/>	Emp.ID: UJJ	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Approver from Credit	<input type="text" value=""/>	Emp.ID: UJJ	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>

Note: This form is an addendum to the Vikas Loan Application form.