



**MICRO, SMALL AND MEDIUM ENTERPRISES**  
**Loan Application Form cum Current Account Opening Form**

Please note all fields marked with \* are mandatory to fill & all monetary values to be entered in INR lakhs

Branch Name \_\_\_\_\_

Branch Code 

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\*Date

[illegible]

## 1. APPLICATION DETAILS

CRM Lead No.

[illegible]

**Loan Type** ☐ MSME ☐ Others \_\_\_\_\_ **Sourcing Channel** ☐ DSA ☐ Branch ☐ Referrals ☐ Others \_\_\_\_\_

**Facility / Product Type** ☐ Overdraft ☐ Dropline Overdraft ☐ Term Loan ☐ Bank Guarantee ☐ Others \_\_\_\_\_

*Type of Facility	Amount (in INR lakhs)	Tenure (in months)	Purpose	Collateral offered (Yes/No)

## 2. BORROWER DETAILS

\*Constitution Type ☐ One Person Company ☐ Sole Proprietorship ☐ Partnership Firm ☐ LLP ☐ Pvt Ltd. ☐ Public Ltd. ☐ Trust ☐ Society ☐ HUF

[illegible][illegible][illegible][illegible]

**LEI No.**   **CIN No.**

Expiry Date.							
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\*Business line ☐ Manufacturer ☐ Service Provider ☐ Education ☐ Export/Import ☐ E-Commerce ☐ Trader ☐ Other \_\_\_\_\_

\*Registered Office/Principal Place of Business. ☐ Rented ☐ Owned

[illegible][illegible][illegible]

Email ID
[Redacted]

☐ Please tick if registered address is same as communication address[illegible][illegible]

State  Landmark

Country      PinCode      Mobile No

[illegible][illegible][illegible][illegible]

Country           PinCode       Mobile No

Email ID

\*Whether MSME Unit ZED Rated? ☐ Yes ☐ No ZED Rating Category ☐ Gold ☐ Silver ☐ Bronze ☐ Diamond ☐ Platinum

[illegible]

Email ID 



 Mobile No

*PSL Classification		Micro		Small		Medium
Investment in Plant & Machinery or Equipment	<input type="checkbox"/>	Upto ₹ 1 crore	<input type="checkbox"/>	Upto ₹ 10 crore	<input type="checkbox"/>	Upto ₹ 50 crore
Annual Turnover	<input type="checkbox"/>	Upto ₹ 5 crore	<input type="checkbox"/>	Upto ₹ 50 crore	<input type="checkbox"/>	Upto ₹ 250 Crore

\*Mode of Operation (Loan) ☐ Single ☐ Trustee ☐ Anyone Partner ☐ As per Resolution ☐ Others \_\_\_\_\_

\*Mode of Operation (Current Account) ☐ Single ☐ Trustee ☐ Anyone Partner ☐ As per Resolution ☐ Others \_\_\_\_\_

**Signature**

### 3.1 PROMOTER/GUARANTOR/CO-BORROWER/BENEFICIARY OWNER/AUTHORISED SIGNATORY DETAILS (Additional details to be filled in the annexure)

<b>*Relationship Type</b>		<input type="checkbox"/> Promoter	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	<input type="checkbox"/> Beneficiary	<input type="checkbox"/> Authorised signatory #	<input type="checkbox"/> Others _____
<b>*DOB</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Category</b>		<input type="checkbox"/> General	<input type="checkbox"/> OBC	<input type="checkbox"/> ST	<input type="checkbox"/> SC	<input type="checkbox"/> Others _____		
<b>*Gender</b>	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Third Gender	<input type="checkbox"/> DIN No	<input type="text"/>	<input type="text"/>	<input type="text"/>	(if applicable)
<b>*Marital Status</b>		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others _____				

  

	Prefix	First Name	Middle Name	Last Name
<b>*Name</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
*Mother's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

  

Applicant's Photo here

Please sign across

  

<b>*Academic Qualification</b>		<input type="checkbox"/> 10 <sup>th</sup> / 12 <sup>th</sup>	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> PhD	<input type="checkbox"/> Professional Degree	<input type="checkbox"/> No formal education	<input type="checkbox"/> Others _____
<b>Occupation</b>		<input type="checkbox"/> Public Sector	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Government	<input type="checkbox"/> Business	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Entrepreneur	<input type="checkbox"/> House maker
<b>Whether belongs to minority?</b>		<input type="checkbox"/> Not Applicable	<input type="checkbox"/> Muslim	<input type="checkbox"/> Sikh	<input type="checkbox"/> Christian	<input type="checkbox"/> Buddhist	<input type="checkbox"/> Others _____	
<b>*Proof of Identity</b>		<input type="checkbox"/> Passport	<input type="checkbox"/> Drivers' License	<input type="checkbox"/> Aadhar	<input type="checkbox"/> Voter ID	PAN No. (submit Form 60/49A if unavailable) _____		
Aadhar No.	<input type="text"/>	Other Identification Number/s	<input type="text"/>	Expiry Date	<input type="text"/>	<input type="text"/>		
<b>*Residential Address.</b>		<input type="checkbox"/> Rented	<input type="checkbox"/> Owned					
<input type="text"/>		<input type="text"/>						
<input type="text"/>		<input type="text"/>						
<input type="text"/>		District	<input type="text"/>	City	<input type="text"/>	<input type="text"/>		
State	<input type="text"/>	Landmark	<input type="text"/>	<input type="text"/>				
Country	<input type="text"/>	PinCode	<input type="text"/>	Mobile No	<input type="text"/>	<input type="text"/>		
Email ID	<input type="text"/>	<input type="text"/>						

  

<b>*Shareholding (%)</b> ( NA if not applicable)	<input type="text"/>	%	<b>*Business Experience (in years)</b>	<input type="text"/>	<b>*Physical Disability</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>*Whether Personal Guarantee is being offered?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<b>*Visually Challenged</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
<b>For Operating Current account</b>	<input type="checkbox"/> Debit Card	<input type="checkbox"/> Personalized Kit	<input type="checkbox"/> Internet Banking	<input type="checkbox"/> Transact	# Authorised vide resolution dated	<input type="text"/>	
				<input type="checkbox"/> View			

### 3.2 PROMOTER/GUARANTOR/CO-BORROWER/BENEFICIARY OWNER/AUTHORISED SIGNATORY DETAILS

<b>*Relationship Type</b>		<input type="checkbox"/> Promoter	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	<input type="checkbox"/> Beneficiary	<input type="checkbox"/> Authorised signatory#	<input type="checkbox"/> Others _____
<b>*DOB</b>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Category</b>		<input type="checkbox"/> General	<input type="checkbox"/> OBC	<input type="checkbox"/> ST	<input type="checkbox"/> SC	<input type="checkbox"/> Others _____		
<b>*Gender</b>		<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Third Gender	<input type="checkbox"/> DIN No	<input type="text"/>	<input type="text"/>	(if applicable)
<b>*Marital Status</b>		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others _____				

  

Prefix	First Name	Middle Name	Last Name
<b>*Name</b>			
Maiden Name			
Spouse Name			
Father's Name			
*Mother's Name			

Applicant's Photo here

Please sign across

<b>*Academic Qualification</b>		<input type="checkbox"/> 10 <sup>th</sup> / 12 <sup>th</sup>	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> PhD	<input type="checkbox"/> Professional Degree	<input type="checkbox"/> No formal education	<input type="checkbox"/> Others _____
<b>Occupation</b>		<input type="checkbox"/> Public Sector	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Government	<input type="checkbox"/> Business	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Entrepreneur	<input type="checkbox"/> House maker
<b>Whether belongs to minority?</b>		<input type="checkbox"/> Not Applicable	<input type="checkbox"/> Muslim	<input type="checkbox"/> Sikh	<input type="checkbox"/> Christian	<input type="checkbox"/> Buddhist	<input type="checkbox"/> Others _____	
<b>*Proof of Identity</b>		<input type="checkbox"/> Passport	<input type="checkbox"/> Drivers' License	<input type="checkbox"/> Aadhar	<input type="checkbox"/> Voter ID	PAN No. (submit Form 60/49A if unavailable) _____		
<b>Aadhar No.</b>		<input type="text"/>	<b>Other Identification Number/s</b>		<input type="text"/>	<b>Expiry Date</b> <input type="text"/>		
<b>*Residential Address.</b>		<input type="checkbox"/> Rented	<input type="checkbox"/> Owned					
<input type="text"/>								
<input type="text"/>			<b>District</b> <input type="text"/>			<b>City</b> <input type="text"/>		
<b>State</b> <input type="text"/>			<b>Landmark</b> <input type="text"/>					
<b>Country</b> <input type="text"/>			<b>PinCode</b> <input type="text"/>		<b>Mobile No</b> <input type="text"/>			
<b>Email ID</b> <input type="text"/>								
<b>*Shareholding (%)</b> ( NA if not applicable) <input type="text"/> %			<b>*Business Experience (in years)</b> <input type="text"/>			<b>*Physical Disability</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>*Whether Personal Guarantee is being offered?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No						<b>*Visually Challenged</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>For Operating Current account</b>		<input type="checkbox"/> Debit Card	<input type="checkbox"/> Personalized Kit	<input type="checkbox"/> Internet Banking	<input type="checkbox"/> Transact	# Authorised vide resolution dated <input type="text"/>		
					<input type="checkbox"/> View			

**Signature**

### 3.3 PROMOTER/GUARANTOR/CO-BORROWER/BENEFICIARY OWNER/AUTHORISED SIGNATORY DETAILS

\*Relationship Type ☐ Promoter ☐ Proprietor ☐ Partner ☐ Director ☐ Beneficiary ☐ Authorised signatory# ☐ Others \_\_\_\_\_

\*DOB        Category ☐ General ☐ OBC ☐ ST ☐ SC ☐ Others

\*Gender   ☐ Male   ☐ Female   ☐ Third Gender         ☐ DIN No [ ][ ][ ][ ][ ][ ][ ] (if applicable)

\***Martial Status** ☐ Married ☐ Unmarried ☐ Others \_\_\_\_\_

	Prefix	First Name	Middle Name	Last Name
*Name				
Maiden Name				
Spouse Name				
Father's Name				
*Mother's Name				

Applicant's Photo  
here

Please sign across

\*Academic Qualification ☐ 10<sup>th</sup>/ 12<sup>th</sup> ☐ Graduate ☐ Post Graduate ☐ PhD ☐ Professional Degree ☐ No formal education ☐ Others\_\_\_\_\_

**Occupation** ☐ Public Sector ☐ Private Sector ☐ Government ☐ Business ☐ Self Employed ☐ Entrepreneur ☐ House maker ☐ Others\_\_\_\_\_

Whether belongs to minority? ☐ Not Applicable ☐ Muslim ☐ Sikh ☐ Christian ☐ Buddhist ☐ Others \_\_\_\_\_

**\*Proof of Identity** ☐ Passport ☐ Drivers' License ☐ Aadhar ☐ Voter ID PAN No. (submit Form 60/49A if unavailable) \_\_\_\_\_

**Aadhar No.** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] **Other Identification Number/s** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] **Expiry Date** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

\*Residential Address. ☐ Rented ☐ Owned[illegible][illegible][illegible]

Country  PinCode  Mobile No

[illegible]

\*Shareholding (%) ( NA if not applicable)    %      \*Business Experience (in years)         \*Physical Disability ☐ Yes ☐ No

\*Whether Personal Guarantee is being offered? ☐ Yes ☐ No

\*Whether Personal Guarantee is being offered? ☐ Yes ☐ No

For Operating Current account ☐ Debit Card ☐ Personalized Kit ☐ Internet Banking ☐ Transact # Authorised vide resolution dated

☐ View

Key Shareholders	Shareholding %	Key Shareholders	Shareholding %

#### 4. ASSOCIATE/GROUP CONCERNS DETAILS

Name	Banking Exposure	Address	Date of Incorporation	Identification No.	Current Banker

## 5. EXISTING FACILITIES WITH UJJIVAN SFB AND OTHER BANKS/FINANCIAL INSTITUTES

[illegible]

## 6.1 FINANCIAL DETAILS

Financial Year	Turnover	Profitability	Capital	Installed Capacity	Utilised Capacity	Additional Exposure Availed
Past Year I						
Past Year II						
Provisional						
Present Year (Estimated)						
Next Year (Projected)						

**Signature**

## 6.2 FINANCIAL DETAILS

In case of Term Loan to be availed, please fill the following.

Type of Asset	Purpose	Imported / Indigenous	Name of Supplier	Total cost of Assets (applicable only in case of TL funded for asset)	Promoter's Contribution	Loan Required

## 7. \*COLLATERAL/SECURITY DETAILS FD(s) being Fixed Deposit

Type of Security (Property/ Liquid/ FD(s))	Security Owner	Relationship with the Borrower	Property Description/ Instrument No./ FD(s) Receipt No.	Area (in Sq. Ft.)/ Date of Issuance of Instrument/ FD(s)	Age of Property/ Date of Maturity of Instrument/ FD(s)	Market Value of the Property/ Maturity Value of the Instrument/ FD(s)

## 8. \*FATCA DECLARATION (Only applicable if borrower is a tax resident outside India)

City of Birth \_\_\_\_\_ Country of Birth \_\_\_\_\_ Address type for Tax purposes ☐ Resident ☐ Business ☐ Registered Office

Country/ies	Tax Identification No.	Type (TIN/Others)	Communication Address	Permanent Address

## 9. STATUTORY STATUS

Statutory Obligations	Whether Registered (Yes/No/NA if not applicable)	Remarks
Registration under Shops & establishment Act		
Registration under MSME		
Drug License/Other license		
Latest Goods & Sales Tax Returns filed		
Latest Income Tax returns filed		
Any other statutory dues remaining outstanding		

## 10.1 CURRENT ACCOUNT DETAILS

☐ I/We opt in to open Current Account with the Bank ☐ I/We opt out of opening Current Account with the Bank

Product Type \_\_\_\_\_

If opting to open Current Account with the Bank, I/we hereby understand, undertake, affirm and authorise the Bank as follows:

- that opening of Current Account with the Bank is completely voluntary, however I/we agree for the same.
- that opening Current Account with the Bank is not mandatory for availing the Facility, but I/we voluntarily wish to open the same for ease of managing my/our Facility and its related transaction.
- that opening Current Account will be subject to declaration for opening Current Account, as specified in Point No. 11 below, and the other applicable terms & conditions for Current Account uploaded on the Bank's website (www.ujjivansfb.in) and I/we undertake to agree to adhere to the same.
- that any transaction relating to the Facility, including but not limited to disbursement, repayment and other related activities, may be conducted through this Current Account

Communication details: Type of Alerts ☐ SMS ☐ Email ☐ None

Account Statement ☐ SMS ☐ Email ☐ None

Frequency (only for physical statement) ☐ Monthly ☐ Quarterly ☐ Half annually ☐ Annually

### INITIAL FUNDING DETAILS\*

☐ NIP IP ☐ Cheque

☐ Debit Mandate

I/We here by authorize the bank to debit ₹ \_\_\_\_\_ from my/our Ujjivan account number \_\_\_\_\_ as initial deposit to fund the account to be opened as per AOF.

Signature

Signature

### TDS DEDUCTION (For TASC only)

☐ Deduct TDS as applicable ☐ Do not deduct TDS as exempted from Tax (Tax exemption certificate to be submitted)

### EXISTING BANKING RELATIONSHIPS (CREDIT FACILITY DETAILS)

Credit Facilities\* (Mandatory only for Current Account)

- ☐ I/We declare that I/We do not enjoy credit facilities with other banks.
- ☐ I/We declare that I/We have the following credit facilities with your bank/other banks.

Signature



## 12.2 \* DECLARATION

6. I/We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India ("RBI"), the US Foreign account Tax Compliance Act ("FATCA"), the Common Reporting Standard ("CRS") and any other governmental or regulatory authority, in force from time to time. I/We have declared my/our residential status as per the provisions of the Income Tax Act, 1961 (hereinafter "the Act"). I/We hereby declare and confirm that the Bank may furnish a statement in respect of such specified financial transaction or reportable account as per Section 285BA of the Income Tax Act, 1961 or the Rules made thereunder to the income-tax authority or such other authority or agency as may be prescribed.

7. I/We am/are aware that SMS/e-Mail alert facility would enable me/us to receive alerts on the above referred mobile number/e-Mail Id regarding account transactions and maintenance. By ticking the options for SMS and e-Mail alert, I/we authorize the Bank to use the above referred mobile number/e-Mail Id for sending transactional as well as promotional information and updates, including existing and new products and services. This consent and authorization shall be valid till such time I/we serve upon the Bank contrary written communication. I/We am/are also aware that alerts that are mandated by the Reserve Bank of India and such alerts as deemed appropriate by the Bank will be sent even if I/we do not subscribe for the alert facility. I/We am/are aware that transactions and value-added alerts will be sent to all the Authorized Signatories, irrespective of the mode of operation, and regulatory and risk alerts will be sent by the Bank by default free of charges.

Please tick Yes or No (as acceptable)

8. I/We declare that:

- I/we am/are competent and fully authorised to submit this application form along with such other declarations, confirmations, agreements and undertaking for the purposes of borrowing/availing of the requested facility, and to execute all other documents required by Ujjivan Small Finance Bank for such purpose;
- all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any person's and which is/are submitted to the Bank, is/are valid, subsisting and has/have not been revoked by me/us.

9. I/We declare that:

- I/We am/are not a Director/Senior Official of the Bank, nor we are an entity in which any Director/Senior Official of the Bank is interested as a Director/Key Managerial Person/ Partner/ Manager/ Employee/ Guarantor or holds substantial interest.
- I/We am/are not a Director of other bank, nor we are an entity in which any Director of other bank is interested as a Director/Key Managerial Person/Partner/Manager/Employee/Guarantor or holds substantial interest.
- I/We am/are not a relative of a Director/Senior Official of the Bank, nor we are an entity in which any relative of a Director of the Bank/other bank is interested as a Director/Key Managerial Person/Partner/Manager/Employee/Guarantor or holds substantial interest.
- I/We am/are not a relative of a Director of subsidiaries/trustees of mutual funds/venture capital funds set up by the Bank/other banks.
- In the event the Applicant is related to any Director or Senior Official of the Bank, or a Director or relative of any Director(s) of any other bank or a Director of subsidiaries/trustees of mutual funds/venture capital funds set up by the Bank/other banks, please specify:

Sl. No.	Name of Applicant	Name of the Director/Senior Official	Designation	Relationship of the Applicant with the Director/Senior Official

10. I/We authorise Ujjivan Small Finance Bank and all its group companies and their agents to exchange, share/extract or part with all the information and details relating to my/our existing loans / financial assistances and/or repayment history to other Ujjivan Small Finance group companies, banks, financial institutions, credit bureaus, agencies statutory bodies etc. as may be required or as they may deem fit and shall not hold Ujjivan Small Finance Bank (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information.

11. I/We understand and acknowledge that Ujjivan Small Finance Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that Ujjivan Small Finance Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of my/our application.

12. I/We understand that Front end fee is leviable for the processing services provided for the credit assessment before its approval/sanction, hence it is non-refundable and we are agreeable to this.

13. I/We also authorise Ujjivan Small Finance Bank to conduct reference checks about me/us from any Banks/Financial Institution/ Entities/ Persons.

14. I/We authorise Ujjivan Small Finance Bank to deactivate the existing Debit Card, upon disbursement of any credit facility in the existing Current account.

15. I/We hereby further confirm that, I/we have no objection on Ujjivan Small Finance Bank Ltd getting credit guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only)

16. I/We acknowledge and agree that the grant of the facility by Ujjivan Small Finance Bank to me/us shall be subject to compliance by me/us of the terms and conditions set out under this Application Form, Sanction letter, and its schedules (collectively, the "Facility Terms").

17. All the terms and conditions set out in the Facility Terms shall govern and apply to the facility and all my/our obligations (as well as Ujjivan Small Finance Bank's rights and remedies) in relation thereto, if the facility applied for by me/us herein is sanctioned and granted by Ujjivan Small Finance Bank based on my/our application

### **Additional Declaration for opening Current account:**

1. I/We wish to avail the hereinabove mentioned banking facilities/products from the Bank and confirm having read and understood the terms and conditions governing the said banking facilities/products ("the T&C"), including but not limited to those related to various services and alternate banking channels, charges and fees, as provided in the official website of the Bank viz., [www.ujjivansfb.in](http://www.ujjivansfb.in) ("website"). I/We am/are aware and acknowledge that I/we can have a copy of the T&C from the branch of the Bank by making a specific request. I/We hereby agree to be bound by and abide by the T&C, charges and fees, as also with any changes or amendments brought therein by the Bank from time to time. Any such changes or amendments published on the website and/or the notice board at the branch/office of the Bank shall be sufficient notice to me/us.

2. I/We authorise the Bank to debit the account or any other account of me/us from time to time for recovering any amount due and payable by me/us to the Bank, including the dues in any of my/our credit facility account(s) at the Bank.

3. I/We will keep the cheque book, pass book, debit card, user id, passwords etc. in my/our safe custody. I/We undertake that I/we shall be wholly liable/responsible for all types of transactions done on my/our above said account through the cheque(s) or Debit/ATM card(s) or Business Net Banking (BNB) or Tele-Banking facility provided by the Bank to me/us. I/We undertake to ratify and confirm all that the user(s) do(es) or cause(s) to do through cheque(s) or Debit/ATM Card(s) or Business Net Banking (BNB) or Tele-Banking facility(ies). This authority shall continue to be in force until I/we revoke it by a notice in writing delivered to the Bank.

4. I/We agree to keep a watch on the account and immediately inform the Bank about suspicious transaction, fraud, etc., if any, touching upon the account.

5. I/We shall pay forthwith upon demand by the Bank, without demur, any debit balance/overdrawal in the account, created either at my/our request or by compulsions of circumstances, or due to oversight or mistake by any person. In case of my/our failure to make payment of the amount despite demand by the Bank, all such amount may be recovered by the Bank by debiting my/our accounts, without prejudice to the right of the Bank to proceed against me/us for recovery of such amount and also to place operational restrictions in my/our accounts.

6. I/We agree and acknowledge that the Bank shall not be liable or responsible for failure to discharge any of its obligations contained herein or elsewhere including, but not limited to, completing any transactions due to any cause arising out of or related to any force majeure event or for any reasons beyond the reasonable control of the Bank.

7. I/We am/are aware that the account and the services associated with it, including the rights and obligations (if any) accrued upon me/us by virtue of the account, is/are not transferrable or assignable to anybody.

8. I/We am/are aware that the Bank has absolute discretion to open or not to open account, without assigning any reason and without being liable to me/us in any manner whatsoever.

Signature

## 12.3 \* DECLARATION

9. I/We authorise the Bank for de-registering 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 aware that post de-registration of DND/NDNC, I/we may receive a call from the Bank to verify correctness of the request. 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.

10. I/We understand that as per the extant guidelines of RBI, opening of current account requires declaration of existing credit facilities with any of the branches of the Bank or any other bank. I/We declare that, except to the extent disclosed hereinabove, I/we have not availed any credit facility from any bank. I/We am/are aware and acknowledge that the Bank has permitted me/us to open the account believing my/our representations as regards my/our present credit facilities/financial assistance to be true and correct. I/We shall inform the Bank forthwith upon my/our availing any further credit facility/financial assistance, or if there occurs any change in my/our present credit facility/financial assistance or my/our lenders. If the Bank has reason to believe at any point of time that the declaration is untrue, or if I/we fail to inform the Bank about any change in the credit facility/financial assistance or about my/our lenders, the Bank shall be free to take appropriate action against me/us, including suitable legal action, without prejudice to its right to close the account and/or to transfer the proceeds therein to my/our lender(s). I/We am/are also aware and acknowledge that if, after the Bank permitting me/us to open the account, maintaining/continuing the account with the Bank will result in violation of any guidelines issued by RBI/any authority, the Bank shall have every right to take appropriate action as deemed fit by the Bank as regards the account and against me/us.

### ☐ Declaration for Partnership Firm Only

We, the undersigned \_\_\_\_\_ hereby declare that we are carrying on business under the name and style of M/s \_\_\_\_\_ (the "Firm"). We hereby, unconditionally and irrevocably, undertake that the Firm, its Partners and/or its successors shall be jointly and severally liable and firms responsible from time to time and at all times hereinafter to the Bank in connection with our existing and future transactions and dealings with the Bank, in any manner whatsoever.

In the event of any change occurring in the Firm by the introduction of any new Partner or the retirement, death, expulsion or insolvency of any Partner or the dissolution of the Firm, we shall forthwith serve upon the Bank a written notice in this regard. Pending receipt of such notice in writing as aforesaid the Bank shall be entitled to treat the Partner affected by such retirement or expulsion or, in the event of death, his estate, as if he or his representative as the case may be, is still a Partner, to the intent that such Partner or his estate shall be liable jointly and severally with the other Partners for all indebtedness or obligation of the Firm incurred after such retirement, expulsion or death down to the date of receipt of the notice aforesaid in addition to any liability which he may have incurred to the Bank as Partner prior to such retirement, death or expulsion or insolvency.

We also jointly and severally hereby acknowledge that notwithstanding anything contained in any agreement of partnership, any liability incurred by any of us on behalf of the Firm pursuant to this representation shall be deemed to have been so made and given for the purpose of the Firm under the express authority of Partners of the Firm, and all liabilities created/acknowledged by any Partner on behalf of the Firm shall be binding upon the Firm and all the Partners thereof in their respective capacity as Partner and in their respective individual capacities.

### ☐ Declaration for Companies

We produce the following papers for your files:

1. Certified true copy of the Memorandum and articles of association
2. Certificate of Incorporation and its certified true copy (Original produced for inspection and returned to us)
3. Certificate of Commencement of business and its certified true copy (Original produced for Inspection and returned to us)
4. Certified true copy of the Extract of the Board Resolution of the Company permitting and regulating the conduct of the account

### ☐ Declaration for Limited Liability Partnership

We produce the following papers for your files:

1. Certified true copy of the LLP Agreement.
2. Certified true copy of the Incorporation document and DPIN of the designated partners.
3. Certified true copy of the Certificate of Registration issued by the ROC concerned.
4. Certified true copy of LLP-IN Issued by the ROC.
5. Certified true copy of the Extract of the Resolution to open an account and list of authorized person/s with the specimen signatures to operate the account duly attested by Designated Partner/s.

### ☐ Declaration for Society

We hereby submit to the Bank, true copies of the following:

1. Byelaw of the Society.
2. Registration Certificate (if Society is registered).
3. True Extract of the Resolution passed by the Managing Committee of the Society for opening and operating on the accounts of the Society.
4. Duly authenticated list of current Office Bearers.

### ☐ Declaration for Trust

We hereby submit to the Bank, true copies of the following:

Registration Certificate of the Trust (if Trust is registered).

- Trust Deed/ Memorandum of Association and Article of Association in the case of Section 8/25 companies.
- True Extract of the Resolution passed by the Board of Trustees/Board of Directors for opening and operating on the accounts.
- Duly authenticated list of current Trustees/Directors.
- Registration particulars u/s. 12A and 12AA of the Income Tax Act, 1961.

### ☐ Declaration for Club/Association

We hereby submit to the Bank, true copies of the following:

1. Byelaw of the Club/Association.
2. Registration Certificate (if Club/Association is registered).
3. True Extract of the Resolution passed by the Managing Committee for opening and operating on the accounts.
4. Duly authenticated list of current Office Bearers.

### ☐ Declaration for Sole Proprietors only

I, the undersigned hereby declare that I am the sole proprietor of the firm under the name and style of M/s. \_\_\_\_\_

and I am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated. I request you, until written notice from me to the contrary, to regard me as sole proprietor, and to honour my signature and my signature only for the firm. I agree to comply with and be bound by rules of the bank in this regard.

#### Mandate:

We hereby certify that the resolutions enclosed herewith are the true extracts of resolution passed at the meeting of the \_\_\_\_\_ Board of Directors of the Company /

Partners of the LLP \_\_\_\_\_ held on this \_\_\_\_ day of \_\_\_\_ 20\_\_\_\_

The terms and conditions mentioned above have been explained to me/us in a language understood by me/us and I/we declare that I/we have understood and consented to all the terms and conditions and also the declaration and agree to abide by them.

Declaration as per FATCA/CRS:

Do you have income which is taxable in any countries other than India: ☐ Yes ☐ No

Signature

## 12.4 \* DECLARATION

### Declaration for Fixed Deposit/s:

1. I/ We agree to repay the principal amount of loan maturity of loan and the interest amount as and when applied. I/ We also confirm that the above Fixed Deposit/s would not be withdrawn till the time the loan is repaid.
2. I/ We offer the aforesaid Fixed Deposits as security for the above facility/ies. Please accept and mark a lien thereon in favour of the Bank as security for repayment of the facility/ies together with interest and all other monies payable by me/ us to the Bank under the facility/ies.
3. The Fixed Deposits receipt/s duly discharged by me/ us in favour of the Bank is/are enclosed as security for repayment of the said facility/ies with interest and all other monies payable by me/ us to the Bank under the facility/ies.
4. I/We agree that interest shall be charged by Bank on the daily debit balances in the facility/ies at the agreed rate, or at such rate/s as would be revised by the Bank from time to time with monthly rests. The said interest shall be debited thereto on the last working day of the calendar month. The Bank will be at liberty to change the mode of calculation of interest /periodicity of charging the interest without any reference to me /us.
5. I/We irrevocably authorize the Bank to debit my/our SB/CA \_\_\_\_\_ account number with the Bank towards periodical interest, penal interest, charges and shortfall in margin.
6. In this connection, I/We promise to service the interest on my / our said facility/ies, at monthly intervals. In case I/ We fail to service the interest for 3 months the bank shall be at liberty to realize the said Fixed Deposits prematurely to adjust the outstanding in my / our said facility/ies account without any reference, to me / us. After such adjustment, if any balance is payable by me / us, I/ we undertake to pay the same immediately without prejudice to your right of lien / set off in respect of any other accounts with you either individually, jointly or severally.
7. I/We hereby agree that in case of default or facility/ies account is not repaid on demand, the Bank may take all steps without any notice or reference to me / us, necessary to prematurely encash the Fixed Deposit hereby offered or held at any time, appropriate the net amounts towards discharge of all my / our liabilities in the facility/ies account with the Bank. Should there be any shortfall, I / We hereby undertake to pay the same along with interest at the rate specified in the sanction, on demand by the Bank without any demur and the Bank may reserve its right to initiate appropriate proceedings against me / us for recovery of its dues from me / us.
8. I/We hereby agree that in case Bank prematurely closes Fixed Deposits to adjust the outstanding in my / our said facility/ies at my / our request or at the liberty of Bank to clear any overdue in my / our facility/ies, interest on such prematurely withdrawn deposits shall be payable as per norms of the Bank applicable to such premature closures. However at the time of premature closure of such Fixed Deposit, interest chargeable on facility/ies account shall remain unchanged
9. I/ We hereby undertake not to withdraw or close/pre-close or mark any lien/charge on the Fixed Deposit/s until the facility/ies account amount is adjusted / repaid fully along with interest and other monies payable by me / us under facility/ies account.
10. I/We agree that I / we are individually, jointly and severally liable to repay the said facility/ies account with interest and all other monies payable by me/us under facility/ies account.
11. I/ We hereby confirm that facility/ies would not be utilised for the purpose of:-
  - a) Relending
  - b) Acquisition of Small Savings Instruments (including KVP & NSC)
  - c) Purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds.

Name

Date  Place

\*Sign here  
Entity Seal (if applicable)

\*Sign here  
Entity Seal (if applicable)

\*Sign here  
Entity Seal (if applicable)  
(Authorized Signatory)

## OFFICE USE ONLY

Branch ID*	<input type="text"/>	Branch Name*	<input type="text"/>
Product Code	<input type="text"/>	Product Name	<input type="text"/>
Lead Generator Code	<input type="text"/>	Lead Converter Code	<input type="text"/>
Source of Lead:	<input type="checkbox"/> Self Referral <input type="checkbox"/> Wish list <input type="checkbox"/> Customer referral call <input type="checkbox"/> Activity lead <input type="checkbox"/> Branch lead <input type="checkbox"/> E-mail <input type="checkbox"/> SMS <input type="checkbox"/> Campaign <input type="checkbox"/> Cold call <input type="checkbox"/> Others		
<input type="checkbox"/> Customer has signed in my presence <input type="checkbox"/> KYC documents submitted by customer/s are verified with original and found correct <input type="checkbox"/> I confirm that I visited the business/communication address mentioned in the account opening form on <input type="text"/>			
<input type="checkbox"/> I met the applicant/ Based on the enquiries I made, I'm satisfied beyond reasonable doubt on the information provided. <input type="checkbox"/> Nomination mentioned for this account is registered.			

Deviation Approval(If Any):

**Verified By**

Name of the official: \_\_\_\_\_

Signature of authorized official: \_\_\_\_\_

Employee ID	U	J	J						
-------------	---	---	---	--	--	--	--	--	--

Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

## Business Authorisation

Documentation completed and form submitted on :

Date :

Account opening form and KYC Documentation scrutinized and found in order.

## Open the Account

Date : 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Signature :

(With Seal & Employee Code)

Checked by DVU Official

DVU Official's Remarks :

Date : 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Signature :

-Detachable

## Acknowledgement Slip

Date 

--	--	--	--	--	--	--	--

I/We acknowledge the receipt of nomination made by you in favour of:

Name of the nominee:

Your account lead number is:

Age (in Years):

Signature of Bank Official:

Employee ID: \_\_\_\_\_

--Detachable

## Acknowledgement Slip

Date 

--	--	--	--	--	--	--	--

Ujjivan Small Finance Bank acknowledges the receipt of application from \_\_\_\_\_ for opening a  
Account with an initial funding of ₹ \_\_\_\_\_.

Application Form No./Barcode

Branch ID and Name

Signature of Sales Staff

Bank Seal

--Detachable

## 12. \*ACKNOWLEDGEMENT RECEIPT OF THE APPLICATION

Date  To  Loan Application No.

This is to confirm the receipt of application from

dated. 

--	--	--	--	--	--	--	--

Resident/ situated at \_\_\_\_\_ for a loan/facility amount of ₹ \_\_\_\_\_ lakhs and Ujjivan Small Finance Bank will convey its decision on acceptance or rejection (along with reason) of the application within 30 days (21 days in case of Balance Transfer and 14 days for exposure less than or equal to 25 lakhs) from the date of the application provided the application is complete in all aspects and is submitted along with all the documents as per check list, provided in the loan application form/ PSL loan application form as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the customer to bank. This is to declare that Ujjivan Small Finance Bank is to abide by the Bank's grievance redressal policy, customer compensation policy and fair practice code for lenders. Please be informed that this application may be categorised under PSL subject to Bank's policy and regulatory norms. In case of any query, please drop us a mail at [customercare@ujjivan.com](mailto:customercare@ujjivan.com) or dial at 18002082121.

Name

Emp ID 

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[illegible]

\*Sign here Entity Seal (if applicable)





## ANNEXURE

### 3.6 PROMOTER/GUARANTOR/CO-BORROWER/BENEFICIARY OWNER/AUTHORISED SIGNATORY DETAILS

\*Relationship Type ☐ Promoter ☐ Proprietor ☐ Partner ☐ Director ☐ Beneficiary ☐ Authorised signatory# ☐ Others \_\_\_\_\_

\*DOB         Category ☐ General ☐ OBC ☐ ST ☐ SC ☐ Others \_\_\_\_\_

[illegible]

\***Martial Status** ☐ Married ☐ Unmarried ☐ Others \_\_\_\_\_

	Prefix	First Name	Middle Name	Last Name
<b>*Name</b>				
Maiden Name				
Spouse Name				
Father's Name				
*Mother's Name				

Applicant's Photo  
here

Please sign across

\*Academic Qualification ☐ 10<sup>th</sup>/ 12<sup>th</sup> ☐ Graduate ☐ Post Graduate ☐ PhD ☐ Professional Degree ☐ No formal education ☐ Others\_\_\_\_\_

**Occupation** ☐ Public Sector ☐ Private Sector ☐ Government ☐ Business ☐ Self Employed ☐ Entrepreneur ☐ House maker ☐ Others\_\_\_\_\_

**Whether belongs to minority?** ☐ Not Applicable ☐ Muslim ☐ Sikh ☐ Christian ☐ Buddhist ☐ Others \_\_\_\_\_

**\*Proof of Identity** ☐ Passport ☐ Drivers' License ☐ Aadhar ☐ Voter ID PAN No. (submit Form 60/49A if unavailable) \_\_\_\_\_

[illegible]

\*Residential Address. ☐ Rented ☐ Owned

District          City

Country           PinCode     Mobile No

Email ID

\*Shareholding (%) ( NA if not applicable)    % \*Business Experience (in years)    \*Physical Disability ☐ Yes ☐ No

\*Whether Personal Guarantee is being offered? ☐ Yes ☐ No

**For Operating Current account** ☐ Debit Card ☐ Personalized Kit ☐ Internet Banking ☐ Transact ☐ View ☐ # Authorised vide resolution dated

\*Whether Personal Guarantee is being offered? ☐ Yes ☐ No

\*Visually Challenged ☐ Yes ☐ No

**For Operating Current account** ☐ Debit Card ☐ Personalized Kit ☐ Internet Banking

\*Visually Challenged ☐ Yes ☐ No

☐ Transact

# Authorised vide resolution dated

☐ View

**Signature**