Ujjivan SMALL FINANCE BANK Build a Better Life	**VEHICLE FINANCE- LOAN APPLICATION FORM**
BRANCH NAME:	VF RO NAME:
BRANCH CODE:	VF RO EMP. CODE:
APPLICATION DATE:	Proposal Number:
REFERRER EMP CODE:	

PRODUCT TYPE: Pre Owned Cars Loan	*SCHEME:*
Applicant Type: Individual	
IF ETB, CIF ID:	C-KYC No Applicant:
IF Co-Applicant ETB, CIF ID:	C-KYC No Co-applicant:

APPLICANT'S DETAILS	
Customer Title	
First Name	
Gender	
Mobile Number	
Alternate Mobile Number	
E-mail ID	
Date of Birth	
Mother's Name	
Father's Name	
Marital Status	
Spouse's Name	
No. of Dependents	

Aadhar Reference Number	

MANDATORY KYC-APPLICANT	
PAN Number	
Voter ID Number	
Passport number	
Driving License number	
NREGA	
Letter Issued by National Population Register	
PERMANENT ADDRESS DETAILS-APPLICANT	
Document collected for Permanent address	Aadhaar
Residence Type	
Permanent Address	
Landmark	
Pincode	
State	
City	
Number of Years in this house	

PRESENT ADDRESS DETAILS-APPLICANT	
Residence Type	
Document collected for Present address	Any OVD / Deemed OVD

Present address	
Landmark	
Pincode	
State	
City	
Number of Years in this house	
Number of years in this city	
Monthly rental payable	
PERSONAL REFERENCE INFORMATION	
Reference Name 1	
Reference contact number	
Relation of Reference Name1	
Reference Name 2	
Reference contact number	
Relation of Reference Name2	
INCOME DETAILS-APPLICANT	
Occupation main Type	
Occupation sub type	
Occupation code	
Company Name/Business Name	
Total Work experience	

Current work experience	
Monthly income	
Annual income	
Business employment address	
Company Pincode	
Company state	
Company city	
Organization type	
Industry type	
Nature of Business	
OTHER DETAILS-APPLICANT	
Are you a close relative of director/senior management/employee of USFB or any other Bank	
Are you differently-abled	
Religion	
Caste Category	
Nationality	
Educational Qualification	
Loan Requirement Details-Applicant & Co-applicant	
Product scheme	
Scheme Group	

Product Main Category	
Maker	
Model	
Variant	
Vehicle insurance	
Hypothecation Charge	
Loan amount applied	
Final ROI (%)	
Processing Fee (₹) (Inclusive of GST)	
Documentation charges (₹) (Inclusive of GST)	
Credit Life Insurance premium (Inclusive of GST)	
Stamp duty	
Loan Tenure	
EMI (₹)	
Loan Purpose	

SCHEDULE OF CHARGES

Duplicate copy of Amortization Schedule	Rs. 100 + GST
Interest Certificate	₹ 50 + GST
Duplicate copy of Loan Account Statement	₹ 50 + GST
Duplicate NOC	Rs. 500 + GST
Stamp Duty	
Cheque Bounce charges	*500+GST*
Late Payment Charges	2.25% on EMI Overdue which is capping of Rs. 1000

Pre-payment/Pre-Closure Charges	*0 -12 months: 5% of Principal Outstanding + GST capped at Rs. 20,000 (inclusive of GST)* *•13 - 24 months: 4% of Principal Outstanding + GST capped at Rs. 15,000 (inclusive of GST)* *•> 24 months: 3% of Principal Outstanding + GST capped at Rs. 10,000 (inclusive of GST)*
NOMINEE DETAILS (IN CASE OPTED FOR CLI)	
Nominee Name	
Relationship with the Applicant	
Nominee DOB	
Gender	
Nominee address	

DECLARATION IF APPLICANT(S) SIGN IN VERNACULAR LANGUAGE	
The contents of this form, including the terms and conditions have been explained to me/us in ______________________________ language, by Mr./Ms. ______________________________ and I/we declare that I/we have fully understood the same and consent to all the same and I/we agree to abide by the same.	
Name: Place: Date:	
I confirm that I have explained the above-mentioned terms and conditions to the applicant in vernacular language known to him/her and the applicant affixed the above signature in my presence.	
	(Signature of the bank official)

TERMS & CONDITIONS

(1) The terms and conditions contained herein are not exhaustive. The customers should get themselves acquainted with the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code of Ujjivan Small Finance Bank Ltd. (hereinafter "the Bank"), by accessing the official website (viz., www.ujjivansfb.bank.in) of the Bank or from any of the branches of the Bank. Any change thereto shall be displayed in the official website and branches of the Bank, which shall be deemed notice to customers about such changes

(2) Taxes at the applicable rate will be levied on all Charges and Fees, and all such amounts shall be non-refundable. Such Charges and Fees, if not paid to the Bank by the Applicant upon the Bank incurring the same, shall be recovered by the Bank from the proceeds of the Loan or by debit to any account of the Applicant.

(3) The customer and the account should, at all times, be compliant with the Reserve Bank of India (Know Your Customer (KYC)) Directions issued by RBI from time to time

(4) The Bank shall have the right to place, at its sole discretion, operational restrictions in any account of customers or close such account, if the account is conducted unsatisfactorily in the opinion of the Bank or if the account does not conform to the extant guidelines of RBI. Also, the Bank may at its sole discretion discontinue any service either partially or completely by providing 30 days' notice to the customer

(5) The customer should carefully examine entries in the Statement of Accounts/Passbook and any error/omission/discrepancy observed should be brought to the notice of the Bank within 30 days from the date of such entries, failing which such entries shall be deemed to be correct and accepted by the customer, and the customer shall not be entitled to dispute correctness of the entries thereafter

(6) In addition to the terms and conditions discussed herein, the customer shall be bound by the terms and conditions contained in the Sanction Letter as well as those contained in the loan documents to be executed in favour of the Bank.

The terms and conditions referred herein shall be governed and subject to the laws of Republic of India.

DECLARATIONS

(1) I/We have received, read and understood the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code governing opening and operations in the account with Ujivan Small Finance Bank Ltd. (hereinafter "the Bank").

(2) I/We hereby agree to be bound by the terms and conditions and charges and fees governing the account as also with the changes or amendments brought therein by the Bank from time to time. I/We shall also abide by those terms and conditions which the Bank may stipulate in the Sanction Letter and in the loan documents to be executed by me/us in favour of the Bank. The Bank shall have the right to change, modify or amend the terms

and conditions, charges and fees from time to time at its sole discretion, and the notifications made in this regard in its official website (www.ujjivansfb.in) shall be sufficient notice to me/us as regards such change, modification or amendment, and I/we shall be bound by such change, modification or amendment.

(3) I/We am/are aware and acknowledge that sanction of the loan applied for is at the discretion of the Bank and I/we shall have no right to insist the Bank to sanction the loan, merely because I/we have applied for the loan and complied with the allied formalities.

(4) I/We shall utilise the loan for the purpose for which it is sanctioned and shall not be used for investment in stocks and shares, speculative activities or any purpose linked to capital market activities/ illegal activities etc.
(5) I/We shall repay the loan in conformity with the terms and conditions to be stipulated by the Bank.
(6) I/We shall at all times secure the loan to be sanctioned with such securities stipulated by the Bank.
(7) I/We have no borrowings and liabilities other than that are mentioned in the Loan Application Form. I/We have not taken any loan from any other bank/finance company for the purpose stated in the Loan Application Form.

(8) I/We confirm that I/we am/are resident of India.

(9) /We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India (hereinafter "RBI"), the Common Reporting Standard (hereinafter "CRS") and by any other governmental or regulatory authority, in force from time to time.

(10) I/We have declared my/our status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 (hereinafter "the Act") as notified by the Central Board of Direct Taxes (hereinafter "CBDT")

(11) I/We authorize the Bank/its Group Companies or its/their agents to make references and enquiries as may be deemed necessary in their discretion with regard to the information furnished to this application.

(12) Any change in my/our contact particulars, including change in address or communication particulars, shall be intimated to the Bank in writing within 2 (Two) weeks of such change along with supporting proof.
(13) 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.

(14) I/We agree and understand if I/we violate any of the terms and conditions, rules and regulations or the applicable laws, the Bank may, in its absolute discretion, discontinue any of the services completely or partially without any notice to me/us

(15) No cash/bearer cheque has been collected from me/us by the Bank or its officials for processing the Loan Application.

(16) I/We declare that, except to the extent disclosed, 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.

(17) I/We hereby declare that the information furnished hereinabove pertains to me/us and the same are true, correct and accurate to the best of my/our knowledge. I/We shall indemnify and keep indemnified USFB and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us.
(18) I/We am/are aware and agree that the above-mentioned terms and conditions may be changed by the Bank at any time. Further, I/we am/are aware that the Bank shall have the right to retain or destroy, at its discretion the photograph and the documents (including any security cheques) submitted with the application and may not return the same to the me/us, even if the application is rejected or the Loan sanction stands closed. I/We acknowledge that the information given in the loan application shall form the basis of any loan the Bank may decide to grant to me/us. The Bank may use the services of agents in sales/marketing/service etc. and the promotional/service/ transactional calls/messages maybe sent by such agents on behalf of the Bank.

I voluntarily give my consent to Ujjivan Small Finance Bank Ltd. ("Bank") to use my Aadhar number and Biometric information for doing authentication with Unique Identification Authority of India for establishing my 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 or processing instructions with the Bank. The Bank has informed me that my 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 am aware about other modes available for establishing my identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document.

I further confirm that the information which is submitted by me through the Aadhaar is true and correct and I will not hold the Bank responsible in case any incorrect information is provided by me.

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Signature of the applicant