



# KISAN PRAGATI CARD

## PRE SANCTION BOOKLET

NAME :

APPLICATION NUMBER :

BRANCH NAME :



## CHECKLIST

S. No	Doc Type	Particulars	Available	Maker	Checker
1	Documents to be filled	Loan Application Form	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
2		Legal Heir Declaration	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
3		Field Inspection Report (for applicant/co applicant as above 60 years)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
4	Documents to be collected	Photograph (of all applicants)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
5		KYC (of all Applicants)- ID Proof (self attested)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
6		KYC (of all Applicants) - Address Proof (self attested)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
7		Credit Bureau Report (office purpose only)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
8		Land Record Proof	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
9		Allied Activity Proof	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
10		Land Valuation Copy	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
11		Bank A/C statement (6 Months)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
12		No Due Certificate (if any)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
13		Registered / notarised Leased Agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		

S.No	Stage	Key Processes	Checklist
1	Customer Identification	Identify prospective customer - who are eligible as per product policy	Key Applicant Eligibility as per list given below
			Applicant & Co-applicant age (18-20 Deviation, >20 Straight approval)
			Applicant age > 60 years to be backed by major legal heir as co-applicant (Not available- Legal Heir ship Declaration to be taken Deviation, Available-Straight approval)
			KYCs for both ID & Addressproof available
			Name, DOB is matching between KYCs, Land records(Difference-Deviation, Match-Straight approval)
			Maximum No of applicants OR Property ownership (>=5 persons straight approval, else deviation)
			Distance from branch to residence (>30km to 50km- Deviation, <=30 - straight approval)
			Extent of Agriculture lands (Min. 0.50 Acres)
			Availability of irrigation facility (No- Reject, Combination- Deviation, Yes- Straight approval)
			Irrigated Vs Rainfed lands (2:1- Deviation, Only Irrigated-Straight approval)
			Own land to leased land is with in 2:1 ratio
			Distance between farm lands to residence of the farmer is with in 25 kms
			Applicant is having minimum 2 years of experience in Agriculture
			Negative Area/Negative Profile/Exclusion (Match- Deviation, No Match-Straight approval)
2	Bureau Check	Bureau Check to be checked for all applicants using GLOW combo bureaua policy	Min 1 Co Applicant Available - KYC Available
			Security should be in name of Applicant / Co Applicant
			1. Combo Highmark 2. CIBIL Report 3. Bureau Consent Letter

S.No	Stage	Key Processes	Checklist
3	Login Checklist	All Pre Sanction Docs to be duly filled and submitted to credit for appraisal	1. Loan Application Form (Applicant & Co Applicant/s) 2. Self attested copy of KYC 3. Land Record Proof 4. Legal Heir Declaration (> 60 years) 5. Crop Insurance Declaration 6. Bank A/C statement 7. Field Inspection Report 8. Bureau Report Copy 9. Land Valuation Copy
<b>In Principle Sanction by Credit</b>			
4	Login Fee Collection	Login fee of Rs 3000 + GST to be collected from customer for legal valuation and technical valuation in case of land mortgage as collateral security	GL Code _____  Tran ID _____  Date of Transaction _____
5	Document Collection	All original security document to be collected from customer	Acceptable Securities Land Mortgage : Original Land Record Proof FD Lien - Copy of FD Reciept Insurance - Copy of Policy NSC/ KVP - Copy  Security Type _____ Estimated Value of Collateral _____ In Principle Loan Amount _____ LTV _____  Security Type _____ Estimated Value of Collateral _____ In Principle Loan Amount _____ LTV _____
6	Document Submission to credit	All security Docs along with reference number for deposit of Login fee to be sent to credit via courier	Courier No _____  Date of Courier _____
7	Savings A/C Creation	Savings A/C Creation for Applicant	Applicant Savings A/C Needed : <input type="checkbox"/> Yes , <input type="checkbox"/> No If No , existing CIF ID _____  *Update A/C no. & CIF ID in LAF post A/C opening



## Details of Main Applicant







#### D. Deposits

Name of Institution	Type of Deposit	Deposit A/c No	Amount Deposited
Total Deposit Balance			

#### E. Particulars of Other Assets (Farm Equipment, Live Stock Assets etc.) of all the applicants:

Asset (Moveable)	Nos	Approx Value (₹)	Asset (Immovable)	Nos	Approx Value (₹)
1. Cattle			8. House/ Building		
2. Poultry Birds			9. Fishing Ponds/Tank		
3. Tractor			10. Agri Land (s)		
4. Combine Harvester/JCB			11. Tractor Shed		
5. Power Tiller			12. Non-Agricultural Property		
6. Four wheelers / Two wheelers			13. Farm Shed		
7. Other assets/Farm implements			14. Any Other immovable assets		
Net Worth (Self-Declared) (₹)*					

\*Net worth = Total Assets (Deposit + Other Assets) - Total Liabilities

(Sum of 1 to 14) + Deposit Balance - Loan Outstanding Balance

#### F. Cropping Details

Kharif	Crop Name	Survey No	Extent	Type of Ownership

Rabi	Crop Name	Survey No	Extent	Type of Ownership

Perennial/ Annual Crops	Crop Name	Survey No	Extent	Type of Ownership

Is the borrower using modern farm machinery? ☐ Yes ☐ No If Yes, please specify \_\_\_\_\_

Major Marketing Arrangement: ☐ Direct Sale ☐ Tie-up with commission agent ☐ Co-operative societies  
☐ Govt. Agencies ☐ Private Corporates

Major Source of Irrigation: ☐ Dry Farming ☐ Well/Canal ☐ Sprinkler ☐ Drip

Electricity Connection: At Farm ☐ Yes ☐ No / At Home ☐ Yes ☐ No

### G . Particulars of Agri Land Holdings (in acres):

Sr. No.	Name of the owner	Village Name	Survey No.	Area (Acres)	Irrigated Area	Source of Irrigation	No. of Wells/ Tubewells	No. of months Irrigation available	Crops Name	Remarks (If Any)

Name of Lessor /Land Owner	Name of Lessee/Cultivator	District	Tehsil	Village	Crop Name	Lease Rent/Acre	Total Lease Amount/Year	Remarks (If Any)

Proximity of Farm to Mandi (Km) :  Farm to Residence Distance (Km) :

Residence/Office to Home Branch Distance (Km) :

Land access to Public Transport : ☐ Yes ☐ No

Mode of Operation of Account : ☐ Self ☐ Jointly ☐ Either or Survivor ☐ Anyone or Survivor  
☐ Jointly or Survivor ☐ Former or Survivor

Is the land fragmented or at same location : ☐ Fragmented ☐ Same Location

How many people own the land which is mortgaged to the Bank?

### TL\_FI/FD

Loan Purpose	Description	Proposed Cost	Margin	Loan Amount Requested

### TL\_Allied Activities

Type of Activity	Loan Purpose	Type of Breed	No of Existing Units	Proposed unit for Purchase	Cost of Purchase	Margin	Loan Amount required

Farmer Category : ☐ Small(2.5-5 acres) ☐ Marginal(<2.5 acres) ☐ Others(>5 acres) ☐ Agricultural Labours

## A. SECURITY DETAILS

Primary: CC: Hypothecation of Crop, TL: Hypothecation of Assets Created

Collateral Facility	Nature of Security *	Security Description	Security Value (₹)
<input type="checkbox"/> CC <input type="checkbox"/> TL <input type="checkbox"/> WC <input type="checkbox"/> OD			
<input type="checkbox"/> CC <input type="checkbox"/> TL <input type="checkbox"/> WC <input type="checkbox"/> OD			
<input type="checkbox"/> CC <input type="checkbox"/> TL <input type="checkbox"/> WC <input type="checkbox"/> OD			

\*Collateral – Agricultural Land / Non-Agri,( Commercial, Residential) / Liquid.

**Value Added Services:** ☐ Willing to Avail ☐ Not willing to avail

If willing to avail, I agree and give my consent to deduct the charges for the below mentioned value added service(s) offered by the bank and its partners.

☐ **PAIS**(Personal Accidental Insurance)      ☐ **Life Shield – LI** (loan protector in case of natural death)      ☐ Asset Insurance

From time to time, Ujjivan Small Finance Bank communicates various new products/special features of existing products/promotional offers, which are of significant benefit to its customers.

I/We ☐ consent ☐ do not consent to receive information / services etc. for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents.

Activate my account for Mobile Number Updates and Alerts Registration: ☒ Yes ☐ No

*(Mobile Number for Updates and Alerts Registration . This subscribes to all alerts including Value Added Alerts)*

Activate my account for E-Statements registration: ☐ Yes ☐ No *(In case E-Statements are activated, physical statements will be disabled.)*

## B. GSTIN DETAILS

Whether registered under GST:	<input type="checkbox"/> Yes <input type="checkbox"/> No <small>(If yes, following details are mandatory)</small>	GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No         Exemption Reason if Yes _____
GST Registration	<input type="checkbox"/> Single <input type="checkbox"/> *Multiple <small>*(Please fill GST Annexure for multiple GST Registration)</small>	Special Economic Zone <input type="checkbox"/> Yes <input type="checkbox"/> No
GSTIN	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Address registered for GST	<input type="checkbox"/> Same as Residential/Mailing Address <input type="checkbox"/> Same as Permanent Address <input type="checkbox"/> As given below	
	House/ Door No <input type="text"/> <input type="text"/> <input type="text"/>	Street/ Area Name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Sr. No	Season	Crops	Month of Harvest	Acreage (A)	Yield/Acre (B)	Rate/Quintal (Last Year)(C)	Gross Farm Income (A*B*C)	SOF/Acre (D)	Crop Expense (A*D)
1	Kharif								
2	Rabi								
3	Others								
						Total Farm Income		Total Farm Expense	

## Assessment of CC Limit

## Declaration:

I/We hereby solemnly declare, state, confirm, undertake and authorise as follows:

- I/We wish to avail the credit facilities mentioned above from Ujjivan Small Finance Bank Ltd. ("the Bank"). I/We have read (or have been read over in the language known to each one of us) while submitting this application and understood the terms and conditions governing the credit facilities, including the service charges & fees and fair code of conduct of the Bank (together hereinafter referred to as the "T&C"). I/We am/are aware and acknowledge that I/we can get a copy of the T&C from the branch of the Bank by making a specific request or by accessing the official website of the Bank viz., [www.ujjivansfb.in](http://www.ujjivansfb.in) (hereinafter referred to as the "Website"). I/We hereby agree that by applying for and availing the credit facility I/we shall be bound by the T&C, and I/we irrevocably accept, agree and submit to the same. I/We am/are also aware and acknowledge that the Bank has absolute right to vary, modify, amend, cancel or novate the T&C at the sole discretion of the Bank (notifying the same on the Website shall be sufficient notice to me/us) and I/we shall be bound by any such variation, modification, amendment, cancellation or novation. Continued usage of the credit facilities by me/us shall be my/our acceptance of such variation, modification, amendment, cancellation or novation.
- [Applicable for Co-Applicant(s)] I/We voluntarily offer myself/ourselves as the Co-Applicant(s) for the credit facility to be availed by the Applicant and I/we shall jointly and severally secure the credit facility to be availed by the Applicant and repay the credit facility in conformity with the terms and conditions stipulated by the Bank.
- I/We understand and agree that the sanction of credit facility is at the sole discretion of the Bank, and I/we shall have no right to insist the Bank to sanction any credit facility. I/We shall abide by the terms and conditions which are contained in the sanction letter/the loan documents to be executed by me/us.
- I/We have not availed any credit facility from any bank for the purpose stated herein. I/We shall utilise the credit facilities, only for the purpose for which it is granted. I/We shall not use the credit facility or any portion for any speculative or illegal purpose. I/We shall submit requisite proof in support of end use, as and when demanded by the Bank. I/We shall not allow or cause to be allowed to subordinate the credit facility with any other borrowings. I/We shall at all times secure the credit facility with such securities as stipulated by the Bank. I/We shall permit the staff of the Bank to inspect the equipment, security and other properties owned/purchased out of the credit facility at all times till full repayment of the credit facility.
- None among us is a defaulter of statutory dues. None of us is served with any notice for breach or infringement of any law. No civil or criminal (including, but not limited to, any insolvency or bankruptcy) proceeding(s) is/are initiated or pending or threatened against any of us or my/our assets.
- None of us is a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter.
- If there is any change in my/our contact particulars or address/communication particulars, I/we undertake to intimate the Bank in writing about such changes within 2 (Two) weeks of such change along with supporting proof. Unless I/we serve upon the branch of the Bank in writing about such change, the Bank is well within its rights and entitled to deal with me/us as if no such change has occurred.
- I/We am/are aware and acknowledge that the Bank shall respect privacy of my/our data. Notwithstanding the same, I/we agree and authorize the Bank to disclose any information and data relating to me/us (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2000/2008 and/or any other statute) and/or the credit facilities availed and/or the defaults (if any), to: (a) any group entity, employees, agents, representatives etc. of Bank; (b) third parties engaged by Bank or any of its group entities; (c) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to Bank or its group entity; (d) any service provider or professional adviser of Bank or its group entity with the rights to further share it with their sub-contractors in any jurisdiction; (e) any credit bureau, credit information companies, database/databanks, corporate, banks, financial institutions etc.; (f) any authority or other entity as required by law or any authority; (g) any other person to (or through) whom the Bank assigns or transfers or novates (or may potentially assign or transfer or novate) all or any of its rights and obligations; (h) RBI or any Government or any other regulatory Authorities/Bodies/Departments; and/or (i) any court or judicial, statutory authority/tribunal. I/We also agree that the above persons may use and process the information and data disclosed by Bank in the manner as deemed fit by them, and I/we hereby authorize for the same.
- I/We hereby authorize the Bank to use the details submitted to it by me/us for credit bureau enquiries with any Credit Information Company and I/we acknowledge that the Bank shall have the right and authority to carry out investigation from the information available in public domain for confirming the information provided by me/us to the Bank. I/We may be eligible for additional/further credit facility from the Bank, at the pure discretion of the Bank, during subsistence or after closure of the credit facility. I/we expressly consent to the Bank to access the database of Credit Information Companies or such other repositories, for obtaining my/our credit information, and I/we shall not at any time raise any objection or dispute or claim against the Bank or its officials if it accesses the database of Credit Information Companies or such other repositories for obtaining my/our credit information.
- Central KYC: I/We hereby authorize the Bank to upload the details provided by me/us on the Central KYC Registry. I/We also authorise the Bank to download my/our KYC details from the Central KYC Registry basis the KYC number submitted by me/us. I/We hereby consent to receiving information from Central KYC Registry through SMS/e-Mail on the herein mentioned mobile number/e-Mail address.
- National Do Not Call Registry ("NDNC")/Do Not Disturb ("DND")/National Customer Preference Registry ("NCPR"): By sharing the mobile number and e-mail Id (and by informing the Bank about changes, if any, in the mobile number and/or e-mail Id) I/we certify, warrant, and represent that the given mobile number and the e-mail are within my/our respective exclusive usage and domain, and the same do not belong to and are not used by any other person. Further, I/we consent to receive communications through SMS, instant messaging and other modes of communication, including through WhatsApp platform, telephone calls (pre-recorded and/or artificial voice and/or auto-dialled and/or voice-over-IP service) from the Bank, its agents, authorised representatives, affiliates at the given mobile numbers and e-mail Ids, for promotional or informational or marketing activities. I/We represent that I/we am/are permitted to receive messages and calls which are meant for me/us as the recipient, at the respective mobile numbers and e-mail Ids. I/We consent to the Bank for de-registering my/our contact number in the registry and also to deactivate/de-register status of my/our contact number. I/We am/are aware that post de-registration, I/we may receive a call to verify the correctness of request. I/We am/are also aware that I/we have the right and option to re-register on NCPR any time at my/our discretion, after the Bank deactivating/de-registering the status.
- I/We agree that, upon closure of the credit facility, the Bank shall have the right to retain or to destroy at its pure discretion, the documents/information submitted by me/us in connection with the credit facility.
- I/We hereby declare that each and single information furnished by me/us hereinabove pertains to me/us and the same are true, correct and accurate to the best of my/our knowledge. I/We shall submit to the Bank additional documents/information/particulars, if sought by the Bank. I/We shall indemnify and keep indemnified the Bank and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us.
- Declaration regarding relationship with Director, Senior Official of the Bank etc.:**

Statement regarding Relationship of the Applicant/Co-Applicant		Yes	No	
I/We am/are a Director/Senior Official of the Bank, or 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.		<input type="checkbox"/>	<input type="checkbox"/>	
I/We am/are a Director of other bank, or 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.		<input type="checkbox"/>	<input type="checkbox"/>	
I/We am/are relative of a Director/Senior Official of the Bank, or 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.		<input type="checkbox"/>	<input type="checkbox"/>	
I/We am/are a Director/trustee of Scheduled Co-Operative Banks or mutual funds/venture capital funds set up by the Bank/other banks, or a relative of a Director of subsidiaries/trustee of Scheduled Co-Operative Banks or mutual funds/venture capital funds set up by the Bank/other banks.		<input type="checkbox"/>	<input type="checkbox"/>	
<b>In the event the Applicant or C-Applicant is related to any Director or Senior Official of the Bank, or a Director of any other bank, please specify:</b>				
Sl. No:	Name of Applicant/Co-Applicant	Name of the Director/Senior Official	Designation	Relationship of the Applicant with the Director/Senior Official

15. **Consent for usage of Aadhaar Number/Biometric Information:**

☐ **(For Biometric):** I, voluntarily give my consent to the Bank or operators of the Bank to use my Aadhaar data/identity information/the physical copy of Aadhaar Card/physical e- Aadhaar/masked Aadhaar/Virtual ID/offline electronic Aadhaar xml as issued by Unique Identification Authority of India ("UIDAI") for doing Aadhar based e-KYC authentication/Biometric authentication/OTP authentication/Face authentication/Iris authentication with UIDAI 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 purposes of processing instructions with the Bank or for providing me the credit facilities, subject to the provisions of the applicable Statutes/Regulations. I am aware that my Aadhaar data/identity information/the physical copy of Aadhaar Card/physical e- Aadhaar/masked Aadhaar/Virtual ID/offline electronic Aadhaar xml will be stored by the Bank only by complying with the legal, regulatory and best practice business requirements. 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 ("OVD"). The consent and purpose of collecting the identity information have been explained to me in vernacular language known to me.

☐ **(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.

16. I/We confirm having got acquainted with the guidelines issued by the Reserve Bank of India ("RBI") on "Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks". I/We am/are aware and acknowledge that I/we shall be responsible for regularly reviewing changes, modifications or amendments in the said guidelines and I/we undertake to do so and also to conduct/operate on the account in conformity with the applicable guidelines issued by RBI from time to time. I/We hereby declare and confirm that the credit facilities/financial assistance currently availed/enjoyed by me/us from various banks/lending institutions, as mentioned above, are true and correct. I/We am/are aware and acknowledge that the Bank has permitted me/us to grant the banking product/credit facility believing my/our representations as regards my/our present credit facilities/financial assistance to be true and correct. I/We undertake to 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 the Bank's right to recall/cancel the banking product/credit facility. I/We am/are also aware and acknowledge that if the Bank is of the opinion that grant of the banking product/credit facility or continuance of the banking product/credit facility 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 banking product/credit facility and against me/us without specific notice. If any account needs to be designated as exempted specific account, I/we shall instruct the Bank explicitly. Without prejudice to the above, the Bank is hereby authorized to take requisite steps in conformity with the guidelines issued by RBI, without specific notice to me/us. If any escrow/collection account needs to be opened to comply with the guidelines issued by RBI, I/we shall take requisite steps therefor by coordinating with my/our banks/lending institutions. I/We also agree and undertake to submit to the Bank further documents/information, and/or to take and cause to be taken all measures to adhere to the guidelines issued by RBI, as and when demanded by the Bank. The Bank is hereby authorized and appointed on my/our behalf to receive my/our credit information from Central Repository of Information on Large Credits ("CRILC"), Credit Information Companies ("CICs"), National E-Governance Services Ltd. ("NeSL") or similar agencies/repositories. I/We hereby unconditionally consent to and instruct CRILC, CICs, NeSL and similar agencies/repositories to provide to the Bank, all the credit information related to me/us. Any decision/action taken by the Bank pursuant to these presents shall bind me/us and my/our respective successors.

17. **Consent for KPC Smart Card:**

☐ I/We voluntarily give my/our consent to the Bank for issuing KPC Smart Card for the availed CC Limit as a mode of transaction.

18. **Consent for using Internet Banking & Mobile Banking :**

☐ I/We voluntarily give my/our consent to the Bank for Registering for Internet Banking/Mobile Banking services.

19. **Consent for issuance of cheque book:**

☐ I/We voluntarily give my/our consent to the Bank for issuing cheque book for the availed CC/OD limits as a mode of Transaction.

20. **Undertaking**

I/We is/are desirous of opening a Current Account with Ujjivan Small Finance Bank Limited ("USFB").

I/We understand that in accordance with RBI Circular DOR.No.BC/7/21.04.048/2020-21 on 'Opening of Current Account by Banks – Need for Discipline' dated August 06, 2020 and the related circulars thereafter, all scheduled commercial banks have been permitted to open Current Accounts for customers under following scenarios with an undertaking from the borrowers that they shall inform the Bank(s), as and when the credit facilities availed by them from the banking system reaches Rs.5 crore or more.

In case of availing CC/OD facilities from banking system and having exposure to banking system of Rs.5 crore or more, such borrowers can maintain Current Accounts with any one of the banks with which it has CC/OD facility, provided that the Bank has at least 10 per cent of the exposure or has the highest exposure (in case no Bank has exposure >=10%) of the banking system to that borrower. Consequent to the above, I/We hereby confirm and undertake that:

(Tick any one of the below)

☐ I/We are not availing Credit facility from any Bank.

OR

☐ I/We are availing single/ multiple credit facilities (including CC/OD) of less than 5Cr from any/all banks.

OR

☐ I/We are availing single/ multiple credit facilities (none of it is of CC/OD nature) of Rs. 5 to 50Cr from any/all banks and USFB is one of lender

OR

☐ I/We do not have a Current account and am/are availing single/ multiple credit facilities (including CC/OD) of greater than or equal to Rs 5Cr from any/all banks including USFB and USFB Share is >=10% of total exposure or USFB has highest exposure.

OR

☐ I/We are opening Collection Account as USFB exposure is <10%. Standard Instructions will be setup in this account wherein funds will be remitted to lender's CC/OD/escrow act. within 2 working days of receiving such funds.

OR

☐ I/We are opening Current account which is exempted from "Opening of Current Account-Need for discipline RBI guidelines

☐ Real Estate Projects ☐ Collection Purpose ☐ IPO/NFO/FPO/Share Buyback/Dividend ☐ Payment/Issuance of Commercial Papers/Allotment of Debentures/Gratuity

☐ Special Instruction of Govts (Central/State) Stock Broking Account for holding the funds (i.e., Client Account), for settlement purposes (i.e., Settlement Account) Under Specific Statute\_\_\_\_\_

I/We shall inform/ update USFB immediately in writing to customercare@ujjivan.com or to the branch in the event of any change in my/our exposure from the Banking System.

I/We understand that the information furnished by myself/ ourselves is accurate and the USFB can take necessary action for closure of my/ our account in the event any discrepancy is identified by the USFB in the undertaking submitted by me/us.

**Vernacular Declaration:**

I/We solemnly state, declare and undertake that the contents of this Application Form, including the Declaration, have been read over to me/us in the language known to me/us (viz., \_\_\_\_\_) and I/we understand, accept and acknowledge the contents of the same.

I/We request you to consider my/our proposal for financing under "KISAN PRAGATI CARD". We shall be glad to furnish additional information as may be required.

Sr. No	Applicant	Signature/Thumb impression	Place & Date
1			
2			
3			
4			
5			

Do you wish to avail any of the below mentioned insurance coverage:

[\*Insurance is a subject matter of solicitation and unless the applicant requests for insurance coverage the same will not be made available. The Bank will, under no circumstance, compel applicants to avail insurance coverage. Applicants who wish to opt for any insurance coverage should peruse the relevant booklet containing the details of insurance companies with whom the Bank has tie up, the structure of sum assured, rate of insurance premium etc. and clearly understand the benefits and de-merits of the insurance coverage prior to opting for insurance coverage. All issues pertaining to insurance coverage, including the insurance premium, eligibility norms, insurance claims etc., shall be governed by the terms and conditions of the master policy of concerned insurer.]

Livestock Insurance	<input type="radio"/> Yes	<input type="radio"/> No
Insurance of Goods	<input type="radio"/> Yes	<input type="radio"/> No
Life Insurance (Life Shield, covering natural death)	<input type="radio"/> Yes	<input type="radio"/> No
# Crop Insurance under Prime Minister Fasal Bima Yojana (PMFBY)/Restructured Weather Based Crop Insurance Scheme (RWBCIS)	<input type="radio"/> Yes	<input type="radio"/> No
* Insurance under Personal Accident Insurance Scheme	<input type="radio"/> Yes	<input type="radio"/> No
	<input type="radio"/> (Applicable for Answer "YES") Please deduct the insurance premium from my/our account with the Bank	<input type="radio"/> (Applicable for Answer "NO") I/We have been informed about major features of the applicable insurance schemes, in languages known to me/us, and I/we fully understood the same. I/We shall not hold the Bank liable for any consequences arising for not availing insurance coverage. I/We wish to continue with Kisan Credit Card credit facility though I/we do not wish to avail insurance coverage

#Restructured Weather Based Crop Insurance Scheme (RWBCIS) of the Government of India aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc.

\* Personal Accident Insurance Master Policy covering all the Kisan Credit Card holders in India.

(Where the Applicant or Co-Applicant is above 60 years of Age), I/We mention hereunder the details of my/our legal heirs:

Sr. No	Name of the Applicant/ Co-Applicant	Name of Legal Heir	Age of Legal Heir	Relationship with Applicant/ Co-Applicant	Address	Contact Number



**Interest Rate, Processing Fees & Other Charges**

- 1) Rate of Interest: The final applicable interest rate as decided by Ujjivan Small Finance Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan.
- 2) Processing Fee: A non-refundable processing fees as per the KPC Schedule of Charge on the facility/loan sanctioned by the Bank. The applicable processing fee payable by the customer will be communicated to the customer upon sanction of the facility/loan.
- 4) Login Fee: Documentation charges as per the KPC Schedule of Charge will be communicated to the borrower.
- 5) Penal Charge – In case of overdue account, Penal Charge is applicable for the product applicable as per schedule of charges for KPC Loans on the entire Overdue Amount.
- 6) Other Charges – Other Charges including but not limited to statutory charges, such as stamp duty on documentation applicable as per schedule of charges for KPC Loans are payable on actual basis as communicated to the customer by the Bank.

All the above charges comprise all the charges applicable for availing the facility. Please acknowledge receipt.

For Schedule of charges please visit USFB Website : <https://www.ujjivansfb.in/>



## Acknowledgment

### Acknowledgment of Loan application

**Application ID:**

We acknowledge that we have received an application dated .....from Mr. /Ms. ....Resident of .....for a loan of ₹.....under Kisan Pragati Card and decision on sanction or rejection shall be communicated within 60 days from receipt of this application & all complete relevant particulars by Bank. All the required information/ documents have been furnished on..... / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For Ujjivan Small Finance Bank Ltd.

Date :

(Sign and Stamp)

Received the acknowledgment of loan application (Applicant's Signature)

.....

**Bank's Copy**

### FOR BANK USE ONLY

Documents Received : ☐ Self-Certified ☐ True Copies ☐ Notary

Identity Verification Done : ☐

#### IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name : .....

Emp. Code & Designation : .....

Emp. Organisation & Code : .....

Emp. Branch : .....

Place : .....

Date :

(Employee Signature)



### Acknowledgment of Loan application

**Application ID:**

We acknowledge that we have received an application dated .....from Mr. /Ms. ....Resident of .....for a loan of ₹.....under Kisan Pragati Card and decision on sanction or rejection shall be communicated within 60 days from receipt of this application & all complete relevant particulars by Bank. All the required information/ documents have been furnished on..... / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For Ujjivan Small Finance Bank Ltd.

Date :

(Sign and Stamp)

Received the acknowledgment of loan application (Applicant's Signature)

.....

**Applicant's Copy**

**Please Note that:**

1. This is only an acknowledgment for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due evaluation of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
2. The application will be taken for evaluation only after all the particulars / data / documents as may be required are received by the bank
3. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.





## DETAILS OF THE CO APPLICANT

\*(Please attach separate sheets if there are more Co Applicants in the deal)

Existing to bank ☐

New to bank ☐

Date:

(Cross signed photo)

### PARTICULARS

### CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

### PARTICULARS

### Proof of Identification

Aadhar Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN / Form 60	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other KYC	Type of ID _____		
	ID No.	<input type="text"/>	<input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	D.O.B Proof _____	

### PARTICULARS

### Proof of Address

Address Type	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Communication
Proof of Address	KYC Type: _____ KYC No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
PAN/GIR No.*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> )

Proof of Identification

Proof of Address

PARTICULARS	CO-APPLICANT DETAILS
Address and Contact Details	Current Address
	House/ Door No    Street/ Area Name    State    Pincode
	Communication Address
	Permanent Address
	Mobile Number Alternate Number
I do hereby declare that what is stated is true to the best of my knowledge and belief	
Co-Applicant-1 Signature Date DD MM YY YY	

## DETAILS OF THE CO APPLICANT

\*(Please attach separate sheets if there are more Co Applicants in the deal)

Existing to bank ☐

New to bank ☐

Date:

(Cross signed photo)

### PARTICULARS

### CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

### PARTICULARS

### Proof of Identification

Aadhar Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN / Form 60	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other KYC	Type of ID _____		
	ID No.	<input type="text"/>	<input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	D.O.B Proof _____	

### PARTICULARS

### Proof of Address

Address Type	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Communication
Proof of Address	KYC Type: _____ KYC No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
PAN/GIR No.*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> )

Proof of Identification

Proof of Address

[illegible]

## DETAILS OF THE CO APPLICANT

\*(Please attach separate sheets if there are more Co Applicants in the deal)

Existing to bank ☐

New to bank ☐

Date:

(Cross signed photo)

### PARTICULARS

### CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

### PARTICULARS

### Proof of Identification

Aadhar Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN / Form 60	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other KYC	Type of ID _____		
	ID No.	<input type="text"/>	<input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	D.O.B Proof _____	

### PARTICULARS

### Proof of Address

Address Type	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Communication
Proof of Address	KYC Type: _____ KYC No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
PAN/GIR No.*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> )

Proof of Identification

Proof of Address

PARTICULARS

CO-APPLICANT DETAILS

Address and Contact Details

Current Address	House/ Door No    Street/ Area Name State Pincode
Communication Address	<div>Same As Current Address</div> <div>House/ Door No    Street/ Area Name State Pincode</div>
Permanent Address	<div><div>Same As Current Address</div><div>Same As Communication</div></div> <div>House/ Door No    Street/ Area Name State Pincode</div>
Mobile Number	+91
Alternate Number	+91

I do hereby declare that what is stated is true to the best of my knowledge and belief

Co-Applcant Signature

Date DDMMYY



## DETAILS OF THE CO APPLICANT

\*(Please attach separate sheets if there are more Co Applicants in the deal)

Existing to bank ☐

New to bank ☐

Date:

(Cross signed photo)

### PARTICULARS

### CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

### PARTICULARS

### Proof of Identification

Aadhar Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN / Form 60	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other KYC	Type of ID _____		
	ID No.	<input type="text"/>	<input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	D.O.B Proof _____	

### PARTICULARS

### Proof of Address

Address Type	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Communication
Proof of Address	KYC Type: _____ KYC No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
PAN/GIR No.*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> )

Proof of Identification

Proof of Address

[illegible]

## LEGAL HEIR DECLARATION

(Mandatory if applicant >60 years of age)

I (Applicant/Co-Applicant) \_\_\_\_\_

S/o /D/o / W/o \_\_\_\_\_ a ged \_\_\_\_\_ (years), hereby solemnly

declare that following is/are my only legal heir (s)

Sr. No.	Name	Address	Contact No.	Relationship & Age (Years)
1				
2				
3				
4				

I hereby confirm that Mr./Ms \_\_\_\_\_

S/o/ D/o/ W/o \_\_\_\_\_, w ho is/are major and one the legal heirs and whose specimen signatures are appended below to be included as co-borrower(s)/guarantor in the credit facility sought by me form the bank.

\_\_\_\_\_  
**Signature of Legal Heir**

The above facts are true and correct to the best of my knowledge and belief

The above facts are true and correct to the best of my knowledge and belief

**Name of applicant:**

**Signature:** \_\_\_\_\_

**Date:**

**Place:** \_\_\_\_\_



## For Office use only

**Branch Name.** \_\_\_\_\_

Application Date: DDMMYYYY

*KV* *KU*

## Details of Main Applicant





