

DECLARATIONS-CUM-TERMS and CONDITIONS:

I hereby solemnly affirm, declare, state, authorize, undertake and agree as follows:

- These declarations and the terms & conditions ("the T&C") form the contract between me and Ujjivan Small Finance Bank Limited (CIN: L65110KA2016PLC142162) ("the Bank").
- By applying for, availing and/or by continued utilization of the Loan (the term Loan shall include any enhancement or reduction in the limit, or rollover of existing Loan) in the sum, not exceeding in the aggregate as mentioned in the sanction letter/further communication to be issued, I agree that I, and my legal representatives, executors, administrators, and successors, will abide by and be bound by the T&C and charges and fees governing the Loan, including all changes, modifications or amendments brought therein by the Bank from time to time by publishing on the official website of the Bank (www.ujjivansfb.bank.in) ("the Website") and/or any branch.
- I am aware and acknowledge that sanction of Loan is at the sole discretion of the Bank, the Bank may reject the Loan application without assigning any reason therefore, and the Bank is not under obligation to finance my further credit requirements.
- I will borrow the Loan once sanctioned, by complying with the applicable terms and conditions, against pledge of the gold ornaments owned by me ("Gold Security"). I authorize the Bank to use, at my cost, services of and rely on the advice of any expert(s) or valuer(s) or assayer(s) as regards the value, quality and purity of the Gold Security ("Valuation Report"), and to arrive at the Loan amount, which shall be final and binding upon me. In relation to Loans above certain threshold the Bank is permitted to obtain Valuation Report from more than one expert or valuer or assayer.
- I will create a first and exclusive charge on the Gold Security by way of pledge in favour of the Bank by depositing the same with the Bank in a sealed packet to be kept with the Bank during the entire tenure of the Loan. The Gold Security shall also be security for all other monies that may be due and payable by me to the Bank, on any account whatsoever, whether present or future, including my any other liability to the Bank as borrower or surety or co-obligator (either jointly or severally with any other person). The Bank need not recognize any charge or lien or encumbrance, claimed by anyone, over the Gold Security. Mere acceptance of the Gold Security by the Bank does not mean that the Bank has confirmed or acknowledged its purity or source or ownership. I will not seek release of the Gold Security without payment of all dues owed by me to the Bank. I am aware that I am not entitled to seek part release of the Gold Security.
- I will not raise any objections or claim discharge from any of my obligations solely because the amount of Loan disbursed is less than the amount applied for. The Bank need not disburse the Loan even if sanctioned, and/or may restrict the disbursement, unless I comply with the applicable terms and conditions. The Loan may be disbursed by way of account credit or through such other permissible mode at the discretion of the Bank.
- I will utilize the Loan only for the purpose for which it is applied for. If the Loan is availed for agricultural or allied purposes, I will submit to the Bank supporting documents stipulated by the Bank to evidence that I carry on agricultural and/or allied activities.
- If I seek enhancement or reduction in the limit, or rollover of the existing Loan, the dues (if any) under the existing Loan shall be repaid by me from/out of own funds or own sources.
- If the Bank agrees to grant enhancement or reduction in the limit, or rollover the existing loan, I shall repay/amortize the Loan subject to the T&C as amended, restated, supplemented and/or modified from time to time. Also, the Gold Security shall (and shall remain) as security/continuing security for the Loan as enhanced or reduced in limit, or rolled over.
- The Bank may, at its sole discretion (without assigning any reasons), recall the Loan and/or cancel the Loan (in full or in part), at any stage after issuance of sanction letter.
- (i) The Loan, together with interest and charges/costs shall be repaid on due date(s) as per the conditions specified in the sanction letter. (ii) If any due date for repayment falls on a Public Holiday (viz., Second Saturday, Fourth Saturday, Sunday or a public holiday for the purpose of Section 25 of the Negotiable Instruments Act, 1881 (26 of 1881)), and days on which banks are not open for business either in the respective clearing house or in the place of business of the Bank where the Loan account is maintained) the repayment will be made on the succeeding Business Day (viz., a day other than Public Holiday on which the Bank and banks are open for business in the location where the Loan account is maintained). (iii) I authorize the Bank to give credits for payments (irrespective of the mode in which it is received) only after realization, and on the due date(s) occurring after such realization, and I will compensate the Bank for any resultant loss suffered by it.
- I am aware and acknowledge that interest payable on the Loan shall be computed as per the prevalent policy of the Bank, and the actual interest rate shall be a component of either Marginal Cost of fund-based Lending Rate ("MCLR") or External Benchmark Lending Rate ("EBLR"), as decided by the Bank, plus applicable spread (viz., the spread arrived at by the Bank as per its laid down guidelines/policies, based on the risk weightage of each borrower, and the spread may not be uniform for all borrowers) and the actual interest rate is determined by adding the components of spread to MCLR or EBLR.
- If I commit default or delays repayment of the dues under the Loan, I will pay late payment charges/penal charges and such other charges as stipulated by the Bank. Non-refundable processing fees will be paid, even if I choose not to avail the Loan. I will also pay applicable documentation charges, stamp duty, cheque/ACH/SI return charges and all such charges mentioned in the sanction letter. I authorize the Bank to debit any of my account(s) for mitigating any shortfall in margin/loan to value ratio caused due to downfall in the value of the Gold Security.
- If the Bank issues to me any receipt acknowledging the Gold Security, and the receipt is lost/found unfit for usage after issuance, the Bank is not under obligation to issue duplicate receipt or release the Gold Security unless I pay such charges as stipulated by the Bank apart from furnishing indemnities/other documents as required by the Bank.
- I am aware that acceptance of part payment and/or pre-closure is left to the pure discretion of the Bank, and I will also be bound by additional terms and conditions stipulated by the Bank from time to time.
- All charges incurred by the Bank during the tenor of the loan shall be reimbursed by me.
- I represent and warrant on a continuing basis that: (i) I will maintain margin/loan to value ratio, that may be stipulated by the Bank, throughout the tenure of the Loan, and if there is any downward variance I will furnish additional security to the satisfaction of the Bank or comply with such advice issued by the Bank, (ii) I am a citizen of India, (iii) I have done all the acts and have all the authorizations to ensure performance and compliance of obligations under the Loan, (iv) No civil or criminal proceedings (including but not limited to insolvency proceedings) is/are concluded or initiated or pending or threatened against me or my assets, (v) Except to the extent disclosed in writing, I am 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. Also, I am not a relative of a director of subsidiaries/trustees of mutual funds/venture capital funds set up by the Bank/other banks, (vi) I am not a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter and if any lender initiates or threatens any action for declaring me as wilful defaulter, the Bank shall have the right to take appropriate proceedings against me, (vii) I will submit to the Bank a certification, in such form, mode and manner as stipulated by the Bank, regarding end use of the Loan, and the Bank shall have the right to take appropriate measures (including criminal action) against me if such certification is found to be wrong, (viii) The purpose for which the Loan is taken is not illegal, speculative or nefarious, (ix) The Gold Security proposed to be deposited has been acquired by me from genuine sources and is my bonafide property and my title to the same is not subject matter of theft or defective/challenged by any person in any manner nor any person has any claim, lien or charge against it, (x) The Gold Security is not a subject matter of any pending or threatened investigation.
- The occurrence of any of the following events shall constitute an event of default ("Event of Default"): (i) Non-payment of amounts under the Loan on the due date(s)/at maturity, (ii) non-renewal of ACH/SI before the due date, (iii) breach of any T&C, (iv) information/representation/declarations given to the Bank is/are found to be false, misleading or incorrect, (v) any default under any credit facility agreement entered into by me with the Bank, any bank and/or financial institution and/or other creditors, either under the Loan documents or vice-versa, (vi) initiation or threatening of any proceedings for declaring me as insolvent or wilful defaulter or passing of any order against me thereunder, (vii) my death, insolvency, failure in business or commission of an act of bankruptcy, (viii) any attachment, distress, execution or other process against me or Gold Security, (ix) any event of creation or attempt to create any encumbrance or charge or lien over the Gold Security, without the prior consent of the Bank, (x) downward variation in the value of the Gold Security, (xi) discovery of/suspected fraud, suspicion regarding purity or ownership of the Gold Security, or (xii) existence of any circumstance which, in the opinion of the Bank, jeopardizes the Bank's interest. The Bank shall be the sole authority to decide regarding occurrence of any of the above instance and I will be bound by the opinion/decision of the Bank. I am aware that only the due date/repayment date (as communicated to me through the sanction letter or such other communication) shall be reckoned for the purpose of guidelines of RBI on Income Recognition, Asset Classification and Provisioning pertaining to Advances, irrespective of whether or not the Bank has granted, at its discretion, grace period (if any) for repayment of the Loan and the dues thereunder. I am also aware that the basis for classification of the Loan as Special Mention Account ("SMA") categories shall be as follows (subject to the guidelines issued by RBI from time to time):

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 (Thirty) days
SMA-1	More than 30 (Thirty) days and upto 60 (Sixty) days
SMA-2	More than 60 (Sixty) days and upto 90 (Ninety) days

The basis for classification of the Loan as Non-Performing Asset ("NPA") shall be as follows (subject to the guidelines issued by RBI from time to time): Interest and/or instalment of principal remains overdue for a period of more than 90 (Ninety) days. [Flagging of the Loan account as overdue shall be done by the Bank as part of its day-end process for the due date/repayment date (as mentioned in the sanction letter or such other communication issued by the Bank), irrespective of the time of running such processes by the Bank. Classification of the Loan account as SMA as well as NPA shall be done as part of day-end process for the relevant date. SMA or NPA classification date shall be the calendar date for which the day end process is run.]

- Upon the occurrence of an Event of Default the Bank may, without prejudice to any other rights that the Bank may have under the applicable laws or otherwise: (a) declare, by issuing 7 (Seven) days' notice in writing to me, that the Loan and all accrued interest and charges has become payable forthwith, and/or (b) sell the Gold Security by private treaty or public auction (including auction in open market) or otherwise as per the guidelines of the Bank after giving to me a notice of 7 (Seven) Business Days or such other period as deemed fit by the Bank, which I accept and agree as reasonable period for the purpose of Section 176 of the Contract Act, 1872. If the proceeds so realized are insufficient to meet the amounts of outstandings under the Loan, the Bank may take such actions against me and/or my assets to realize the balance amount. The Bank shall not be obligated to first exhaust the remedy of selling the Gold Security before initiating any other legal actions, and the Bank may initiate such legal actions, whether prior to, simultaneously or subsequent to other remedies. The remedies may be exercised by the Bank through its representatives, servants, officers, agents, third party/recovery agents and/or such other person as appointed by the Bank (hereinafter "the Representative") by delegating to the Representative all or any of its functions rights and powers under the Loan documents including the rights and authority to collect and receive on behalf of the Bank from me or my successors all dues and other amounts due from me and to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto including sending notices contacting me/my successors, receiving cash/cheques/drafts/mandates etc. and giving valid and effectual receipts and discharge. For the purposes aforesaid or for any other purposes, at the discretion of the Bank, the Bank shall be entitled to disclose to the Representatives all information pertaining to me and the Loan. Notwithstanding the above, the Bank (and/or any such third party) may contact any third parties (including my family members) and disclose all necessary or relevant information pertaining to me and the Loan. I am aware that I shall have the right to disagree with this right of the Bank at any time, and the Bank shall consider such requests if I serve upon the Bank, requisite request in writing in advance in this regard.
- I understand and agree that the Bank shall have the right to recover all the expenses incurred by the Bank of whatever nature in relation to the recovery action taken by the Bank including but not limited to the fees and expenses of the advocate in connection with the opinions, litigations (both civil and criminal) initiated either by the Bank or against the Bank with respect to the loan availed by me and I hereby irrevocably and unconditionally authorizes the Bank to debit and recover the same from my loan account. I further agree that the Bank shall have unfettered right of set off or lien towards any dues in this regard.

- 21) I am aware that the Bank shall release the Gold Security through the branch from where I avail the Loan, within 30 (Thirty) days of payment of all dues owed by me to the Bank and I need to collect the same at my responsibility, failing which I am bound to pay charges as stipulated by the Bank. I will not hold the Bank liable for any delay attributable on my part in getting back the Gold Security and/or for any loss suffered by me or anyone claiming under me due to the Gold Security remaining lying with the Bank even after closure of the Loan. The Bank may hand over the Gold Security after closure of the Loan either to me or to my lawful successors/nominee appointed by me in case of my death.
- 22) I hereby agree and acknowledge that the Bank shall at its sole discretion at the risk and cost of the Borrower to engage or avail of any services of any person/third party /agent/agency for anything required to be done for or in relation to the loan including but not limited to collection, recovery of dues, enforcement of security, getting any information regarding me or my assets and to do anything as the Bank may deem fit. I further agree that I shall bear all the incidental cost incurred by the Bank in relation to the loan.
- 23) In addition to any general lien and right of set off or similar rights available to the Bank under applicable law or otherwise, the Bank may at any time and without notice to me, combine or consolidate all or any of my deposit accounts, and set-off or transfer any sum or sums towards satisfaction of any of my liabilities to the Bank under the Loan or otherwise, actual or contingent, primary or collateral and joint or several. The Bank may also exercise lien on any Gold Security in respect of the outstandings or dues in relation to any other accounts held by me with the Bank.
- 24) I understand that I have certain rights over my personal data, in relation to collection, usage and processing. These rights relate to confirmation and access, correction and erasure, objection of disclosure, and portability of personal data, and these rights are available to me in the manner set out in the concerned guidelines of the Bank, drawn in conformity with the provisions of the relevant data privacy laws. I have gone through (or have been explained of) the relevant guidelines of the Bank, and I have understood the contents thereof. I am aware that I can get a copy from the Bank if I require. I understand that my personal data may be collected by the Bank only with my valid consent, and that it may be used or processed only in accordance with the relevant guidelines of the Bank. The Bank is hereby authorized to exchange, share, disclose or part with, any or all of the information and data pertaining to me or my account(s) (including personal sensitive data/information and/or any other information that requires a consent under applicable provisions of relevant statutes/rules, whether provided by me or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus/Agencies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I will not hold the Bank or its agents/representatives/employees liable for using/sharing such information. I give specific consent to the Bank for disclosing/submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code') read with the relevant Regulations/Rules framed under the Code, as amended and in force from time to time and as specified thereunder from time to time, in respect of the credit/financial facilities availed by me from the Bank, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by RBI to banks from time to time and I hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank as and when requested by the concerned 'IU'.
- 25) I am aware that I will not be entitled to transfer/assign my rights and/or obligations under the Loan documents to anyone. However, the Bank may transfer/assign its rights and/or obligations in relation to the outstandings under the Loan or any portion thereof, at its discretion, without notice to me, to any entity, without prejudice to the Bank's rights to transfer/assign its rights and/or obligations, at its discretion, without notice to me, any portion or whole of the outstandings under the Loan ("Participation") to one or more scheduled commercial banks ("Participating Bank/s") under the provisions of the Uniform Code Governing Inter Bank Participations, 1988, or its amendments (copy of which can be had from the Bank against requisition), which I have read and understood. The Participation shall not affect the rights and obligations, inter se, me and the Bank in respect of the Loan, in any manner whatsoever. I will not claim any privity of contract with any such Participating Banks and I will continue to be bound by the T&C notwithstanding such assignment, and I also agree that the assignee shall acquire an interest in the Loan upon the assignment taking effect.
- 26) Notwithstanding anything contained herein or in any other documents or instructions given by me, the amount realized/received/recovered by the Bank towards repayment of the Loan may be appropriated towards the amounts due from me in the manner that the Bank deems fit, at its absolute discretion.
- 27) I expressly agree that all disputes arising out of and/or relating to the Loan or any other relevant document or as to the rights, duties, liabilities of the parties, shall be subject to the jurisdiction of the court/tribunal of the city/place in which the branch of the Bank where the Loan account is maintained and that, accordingly, any legal action, suit or proceedings may be brought in those courts/tribunals of competent jurisdiction. Provided however, that the Bank is authorised to pursue the same in any other court of competent jurisdiction at any other place and I irrevocably submit to and accept the jurisdiction of those courts/tribunals. I agree and accept that all the loan documents and the T&C shall be governed by and construed in accordance with Indian Laws.
- 28) Any notice or request or communication will be made in writing and sent to the Bank's concerned branch. The Bank may send notice/request/communication (if any) to me in any manner that the Bank may deem fit and proper (in its sole and absolute discretion) and the same shall be deemed to have been received by me: (i) if given by post, on the expiration of 2 (Two) days after the same shall have been delivered to the post office, and (ii) if delivered personally, when left at the my address and a certificate by an officer of the Bank who sent such notice or communication that the same was so given or made shall be final, conclusive and binding on me.
- 29) If there occurs any change in the particulars furnished, I undertake to intimate the Bank in writing about such change within 2 (Two) weeks of such change along with supporting proof, and till then the Bank is authorized to recognize the information available in its domain in regard to the Loan.
- 30) I agree that: (i) In case of loss or damage to the Gold Security due to theft/fire/natural calamity/force majeure event/an act of God/Govt. imposed restrictions/unforeseen circumstances beyond control of the Bank, then the liability of the Bank shall be limited to payment of proportionate amount of insurance claim received from the insurer, (ii) I shall bear and pay all present and future stamp duty, registration and similar taxes or charges which may be payable in connection with the acceptance, delivery, performance or enforcement of these terms and conditions and other loan documents, apart from indemnifying the Bank at all times against any and all loss, costs, charges, expenses and liabilities including penalties with respect to or resulting from delay or omissions to pay any stamp duty, registration and similar taxes or charges.
- 31) **DND/NDNC/NCPR Consent:** 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 certify, warrant, and represent that the given mobile number and the e-mail are within my exclusive usage and domain, and the same do not belong to and are not used by any other person. Further, I 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 represent that I am permitted to receive messages and calls which are meant for me as the recipient, at the respective mobile numbers and e-mail Ids. I consent for de-registering my contact number in the NDNC/NCPR and also to deactivate/de-register DND status of my contact number. I am aware that post de-registration of DND/NDNC/NCPR, I may receive a call to verify the correctness of request. I am also aware that I have the right and option to re-register for DND/NDNC any time at my discretion, after the Bank deactivating/de-registering the NDNC/NCPR status. I authorize the Bank, its agents, authorised representatives, affiliates to contact me for transactional, promotional as well as service related calls or messages, through telephone/mobile/SMS/e-mail.
- 32) **Consent for Credit Bureau Check:** (a) To assess my financial discipline and to initiate requisite action in terms of the guidelines of RBI/the Bank, (b) to enable the Bank to consider granting further/additional loan to me, and (c) to reduce/enhance/rollover/modify the existing Loan, on such terms and conditions as the Bank may prescribe, I give specific consent to the Bank to access the database of Credit Information Companies or such other repositories any number of times. I shall not at any time raise any objection or dispute or claim against the Bank or its officials if it accesses the database of CICs or such other repositories for obtaining my/our credit information.
- 33) **Consent for Gold Verification/Testing:** I am aware and acknowledge that, in the process of assessing my eligibility for the loan being applied for, the Bank shall, inter alia, test/verify the gold ornaments being submitted by me for ascertaining its purity and quality. I expressly give consent to the Bank to test/verify purity and quality of the gold ornaments being submitted by me to the Bank separately, by adopting any one or more recognised gold testing/verification methods as deemed fit by the Bank. I also authorise the Bank to open the sealed packet, in which the gold ornaments are being deposited by me, for verification/re-verification or confirmation/re-confirmation of purity and/or quality of the gold ornaments, as also for any audit purpose. I shall not at any time raise any objection or dispute or claim against the Bank or its officials in regard to the testing/verification undertaken by the Bank or in respect of damage/dilcolour (if any) occasioned thereby.
- 34) **Central KYC:** I authorize the Bank to upload the details provided hereinabove on the Central KYC Registry. I also authorise the Bank to download my KYC details from the Central KYC Registry on the basis of the KYC number submitted by me. I consent to receive information from Central KYC Registry through SMS/e-Mail on the herein mentioned mobile number/e-Mail Id.

☐	Each and single information inputted herein is true and complete in all aspects, and I confirm correctness of each information. I shall, on the Bank's request, submit such further documents, information, matters and things as the Bank may consider necessary. I shall indemnify and keep indemnified the Bank, its affiliates, successors, assigns, officers and employees at all times, from and against all actions, demands, losses, cost and expenses whatsoever which the Bank may at any time incur or sustain as a consequence of any negligence/mistake on my part or my non-compliance of any of the applicable rules and regulations and/or the terms and conditions, or because of providing to the Bank any incorrect or incomplete information related to me.
☐	Authority For Usage of Aadhaar: I voluntarily give my consent to the Bank and/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 Aadhaar 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 purpose of processing instructions with the Bank or for providing me the loan applied for and/or for opening account in relation to the loan and/or electronically signing the applicable documents related to the loan transactions by me, 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.

35) **Grievance Redressal Mechanism:** The Borrower may contact the toll-free helpline number 1800 208 2121 or send e-mail to customercare@ujjivan.com, in case of any enquiries, grievances or in case any employee of the Bank behaves inappropriately. The Borrower may also approach the Regional Nodal Officers of the Bank at the respective Regions (changes in the contact particulars shall be updated on the Website, and the Obligors is advised to visit the Website for latest contact particulars of the Regional Nodal Officers):

East	West	North	South
Regional Nodal Officer Ujjivan Small Finance Bank Ltd., 4th Floor, Rishi Tech Park, Premises No.02-0360, Plot No.DH-6/2, Action Area 1D, New Town, Kolkata - 700 156 Contact Number: +91 33 4045 2171 Ext: 171 Email: rmo.east@ujjivan.com	Regional Nodal Officer Ujjivan Small Finance Bank Ltd., Almonte IT Park, SR No: 8, 7th Floor, Next to Reliance Smart, Hadapsar Mundhwa Bypass, Village Kharadi, Pune - 411 014 Contact Number: +91 20 41412121 Ext: 130 Email: rmo.west@ujjivan.com	Regional Nodal Officer Ujjivan Small Finance Bank Ltd., Block-D, Plot No: 7, Vyapar Marg, GMTT Building, 2nd & 3rd Floor, Block D, Sector 3 Noida, Uttarpradesh - 201 301 Contact Number: +91 0120 6262121 Ext: 120 Email: rmo.north@ujjivan.com	Regional Nodal Officer Ujjivan Small Finance Bank Ltd., BMT Building, 80 Feet Road, 6th Block, Koramangala, Bengaluru - 560 095 Contact Number: +91 80 4071 2121 Ext: 874 Email: rmo.south@ujjivan.com

I confirm that I have read (or have been read over) the terms and conditions applicable to the Loan in _____ (vernacular language) by Mr./ Ms. _____ and I completely understood, accept, acknowledge and agree to the same. I have been informed by the Bank official that I am not under obligation to accept/acknowledge/agree to/sign this document unless I understand and get convinced about the terms and conditions applicable to the Loan. I am affixing my signature only thereafter.