



Date:

(A) PERSONAL AND EMPLOYMENT DETAILS

Pls. tick (✓) Are you an existing customer, if yes, please provide Customer ID	Applicant / Co-Applicant / Guarantor / GPA										Applicant / Co-Applicant / Guarantor / GPA									
	<input type="checkbox"/> Y	<input type="checkbox"/> N	<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"/> Y	<input type="checkbox"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Salutation	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others				
First Name	<input type="text"/>										<input type="text"/>									
Middle Name	<input type="text"/>										<input type="text"/>									
Last Name	<input type="text"/>										<input type="text"/>									
	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others				
Father's First Name	<input type="text"/>										<input type="text"/>									
Father's Middle Name	<input type="text"/>										<input type="text"/>									
Father's Last Name	<input type="text"/>										<input type="text"/>									
	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others					<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Others				
Mother's Maiden Name	<input type="text"/>										<input type="text"/>									
Mother's Middle Name	<input type="text"/>										<input type="text"/>									
Mother's Last Name	<input type="text"/>										<input type="text"/>									
Relation with Applicant	<input type="text"/>										<input type="text"/>									
Resident Status	<input type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National					<input type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National					<input type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National					<input type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National				
PAN / Form 60	<input type="checkbox"/> PAN Card <input type="checkbox"/> Form 60					<input type="checkbox"/> PAN Card <input type="checkbox"/> Form 60					<input type="checkbox"/> PAN Card <input type="checkbox"/> Form 60					<input type="checkbox"/> PAN Card <input type="checkbox"/> Form 60				
Proof of Identity	<input type="checkbox"/> PAN Card <input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card					<input type="checkbox"/> PAN Card <input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card					<input type="checkbox"/> PAN Card <input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card					<input type="checkbox"/> PAN Card <input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card				
Passport No./Voter ID/ Driving License/ Aadhaar Card Number /NREGA Job Card	<input type="text"/>										<input type="text"/>									
Date of Expiry (Passport No./ Voter ID/Driving License/ Aadhaar Number card/NREGA Job Card)	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
Proof of Address	<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card					<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card					<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card					<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Number card <input type="checkbox"/> NREGA Job Card				
CKYC No.	<input type="text"/>										<input type="text"/>									
Date of Birth (DD/MM/YYYY) & Gender	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender					<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender					<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender					<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender				
Nationality & Community	<input type="text"/>					<input type="text"/>					<input type="text"/>					<input type="text"/>				
	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others (Pls specify)					<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others (Pls specify)					<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others (Pls specify)					<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others (Pls specify)				
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> Others					<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> Others					<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> Others					<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> Others				

Personal with Disability	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Education	<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others (Pls specify)	<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others (Pls specify)
Marital Status	-----	-----
No. of Dependents	-----	-----
Spouse's Name	-----	-----
Email Address (Personal)	-----	-----
Email Address (Official)	-----	-----
Preferred E-mail ID for Communication	<input type="checkbox"/> Personal <input type="checkbox"/> Official	<input type="checkbox"/> Personal <input type="checkbox"/> Official
Phone Details (STD Code, Tel Res.)	<input type="text"/>	<input type="text"/>
Mobile Number	+ 9 1 <input type="text"/>	+ 9 1 <input type="text"/>
Please tick (✓) if Applicable	<input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person	<input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person
Mailing Address	<input type="checkbox"/> Residence (Present) <input type="checkbox"/> Residence (Permanent) <input type="checkbox"/> Office	<input type="checkbox"/> Residence (Present) <input type="checkbox"/> Residence (Permanent) <input type="checkbox"/> Office
Residence Address (Present Address)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> <input type="text"/> Pin <input type="text"/> City <input type="text"/> District <input type="text"/> State <input type="text"/> Country <input type="text"/> No. of Years (at Present Address) <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> <input type="text"/> Pin <input type="text"/> City <input type="text"/> District <input type="text"/> State <input type="text"/> Country <input type="text"/> No. of Years (at Present Address) <input type="text"/> <input type="text"/>
Residence Address (Permanent Address)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> <input type="text"/> Pin <input type="text"/> City <input type="text"/> District <input type="text"/> State <input type="text"/> Country <input type="text"/> No. of Years (at Present Address) <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> <input type="text"/> Pin <input type="text"/> City <input type="text"/> District <input type="text"/> State <input type="text"/> Country <input type="text"/> No. of Years (at Present Address) <input type="text"/> <input type="text"/>
Whether registered under GST (If yes, following details are mandatory)	<input type="checkbox"/> Yes <input type="checkbox"/> No GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No GSTIN DETAILS GST Registration Exemption Reason (if yes) ----- Exemption Valid till (if yes) <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"/> Single <input type="checkbox"/> Multiple Special Economic Zone <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No Exemption Reason (if yes) ----- Exemption Valid till (if yes) <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"/> Single <input type="checkbox"/> Multiple Special Economic Zone <input type="text"/> <input type="text"/>
GST Annexure for multiple GST	Special economic zone code ----- (if Yes)	Special economic zone code ----- (if Yes)

GSTIN (Default)	<input type="text"/>	<input type="text"/>
GSTIN Registration Date	<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"/>
Address registered for GSTIN	<input type="text"/>	
Same as Residence Address (Present Address)	<input type="text"/>	
Same as Residence Address (Permanent Address)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Pin	<input type="text"/>	Pin <input type="text"/>
City	<input type="text"/>	City <input type="text"/>
State	<input type="text"/>	State <input type="text"/>
Country	<input type="text"/>	Country <input type="text"/>
Others fill the field	<input type="text"/>	

Pls. tick (✓) as applicable Applicant/Co	Applicant/Co-Applicant/Guarantor/GPA	Applicant/Co-Applicant/Guarantor/GPA
Residence Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent -----	<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent -----
Employment Nature	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student
Nature of Organization	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Local Civic Body <input type="checkbox"/> Others -----	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Local Civic Body <input type="checkbox"/> Others -----
Nature of Employer/Business	<input type="checkbox"/> Trading <input type="checkbox"/> Mfg. <input type="checkbox"/> Service <input type="checkbox"/> Agri. <input type="checkbox"/> Others -----	<input type="checkbox"/> Trading <input type="checkbox"/> Mfg. <input type="checkbox"/> Service <input type="checkbox"/> Agri. <input type="checkbox"/> Others -----
Designation	<input type="text"/>	<input type="text"/>
Period in Current Employment/Business	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Total Employment/Business Period	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Name of Organisation Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> <input type="text"/> Pin <input type="text"/> City <input type="text"/> District <input type="text"/> State <input type="text"/> Country <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Landmark <input type="text"/> <input type="text"/> Pin <input type="text"/> City <input type="text"/> District <input type="text"/> State <input type="text"/> Country <input type="text"/>
Phone Details (STD/ISD Code - Tel Off.)	<input type="text"/>	<input type="text"/>
UDYAM Registration Certificate No.	<input type="text"/>	<input type="text"/>

FINANCIAL DETAILS	Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Financial Status	<input type="checkbox"/> Financial	<input type="checkbox"/> Non-Financial	<input type="checkbox"/> Financial	<input type="checkbox"/> Non-Financial
Income (₹., Monthly)	Gross	<input type="text"/>	Gross	<input type="text"/>
	Net	<input type="text"/>	Net	<input type="text"/>
	Other Income	<input type="text"/>	Other Income	<input type="text"/>
	Total	<input type="text"/>	Total	<input type="text"/>
Bank Account Details	Account I	Account II	Account I	Account II
Bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of A/c	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A/c No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Details	Loan I	Loan II	Loan I	Loan II
Bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of Loan (HL/PL/AL/Others)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
EMI	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Tenure	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of EMI Paid	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investments Details	Deposits <input type="text"/>	Insurance <input type="text"/>	Deposits <input type="text"/>	Insurance <input type="text"/>
	Shares <input type="text"/>	Mutual funds <input type="text"/>	Shares <input type="text"/>	Mutual funds <input type="text"/>
	Others <input type="text"/>	Total <input type="text"/>	Others <input type="text"/>	Total <input type="text"/>

(B) PROPOSED LOAN DETAILS

Amount (₹)	<input type="text"/>
Terms (months)	<input type="text"/> Moratorium Period <input type="text"/> M <input type="text"/> M Months
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot+Construction <input type="checkbox"/> Home Repair <input type="checkbox"/> BT <input type="checkbox"/> Top-up <input type="checkbox"/> BT+Topup <input type="checkbox"/> Renovation <input type="checkbox"/> Extension
Type of Loan/ Product Category	<input type="checkbox"/> Utkarsh Grih Saral <input type="checkbox"/> Utkarsh Grih Suvidha <input type="checkbox"/> Utkarsh Grih Unatti <input type="checkbox"/> Utkarsh Grih Pride <input type="checkbox"/> Utkarsh Sudhar <input type="checkbox"/> Utkarsh Grih Aadhar <input type="checkbox"/> Home Loan Plus <input type="checkbox"/> Utkarsh Grih Pragati <input type="checkbox"/> Utkarsh Awas Loan <input type="checkbox"/> Utkarsh Grih Prime <input type="checkbox"/> Other _____
Repayment Mode	<input type="checkbox"/> NACH <input type="checkbox"/> SI If SI, please mention USFB Account No. <input type="text"/>

Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Landmark <input type="text"/>	Landmark <input type="text"/>
	<input type="text"/>	<input type="text"/>
	Pin <input type="text"/>	Pin <input type="text"/>
	City <input type="text"/>	City <input type="text"/>
District <input type="text"/>	District <input type="text"/>	
State <input type="text"/>	State <input type="text"/>	
Country <input type="text"/>	Country <input type="text"/>	
Mobile No./Telephone	<input type="text"/>	<input type="text"/>
Known since Year	<input type="text"/> <input type="text"/> Years	<input type="text"/> <input type="text"/> Years
Email ID	-----	-----

(E) INSURANCE DETAILS

Life Insurance Interested Not Interested Shall Decide Later

Property Insurance Interested Not Interested Shall Decide Later

(F) PMAY-CLSS RELATED DETAILS

Credit linked subsidy scheme - Select the applicable category (Applicable for Home Loan Only)

<input checked="" type="checkbox"/>	CLSS (Economically Weaker Section)/(Lower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 lakh.	<input checked="" type="checkbox"/>	CLSS (Middle Income Group I) Interest Subsidy of 4% for period of 20 years for loan amount upto 9 lakh.	<input checked="" type="checkbox"/>	CLSS (Middle Income Group II) Interest Subsidy of 3% for period of 20 years for loan amount upto 12 lakh.
<input type="checkbox"/>	Annual Household income is less than ₹6 lakh	<input type="checkbox"/>	Annual Household income is between ₹6 lakhto ₹12 lakh	<input type="checkbox"/>	Annual Household income is between ₹12 lakh to ₹18 lakh
<input type="checkbox"/>	None of the family members in the household own a pucca house in any part of India	<input type="checkbox"/>	None of the family members in the household own a pucca house in any part of India	<input type="checkbox"/>	None of the family members in the household own a pucca house in any part of India
<input type="checkbox"/>	House is in the name of female member of the household or In joint name of male and female member of the household	<input type="checkbox"/>	House is in the name of female member of the household or In joint name of male and female member of the household	<input type="checkbox"/>	House is in the name of female member of the household or In joint name of male and female member of the household
<input type="checkbox"/>	Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning/ Development Areas)	<input type="checkbox"/>	Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning/ Development Areas)	<input type="checkbox"/>	Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning/ Development Areas)

- A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters.
- An adult earning member (irrespective of marital status) can be treated as a separate household.

I have understood the above mentioned eligibility criteria for CLSS and I wish to avail:

EWS/LIG Middle Income Group I Middle Income Group II

(G) CUSTOMER DECLARATION

Customer declaration in respect of relationship with director/Senior officer of the bank/Any other Bank

1. I am a Director of Utkarsh Small Finance Bank Yes No **If Yes, Name of the Bank**

2. I am a Director of any other Bank* Yes No

3. I/We am/are a relative of director of Utkarsh Small Finance Bank/other Bank*/Senior Officer of Utkarsh Small Finance Bank Yes No

If Yes mention the details below: I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Utkarsh Small Finance Bank or any other bank specified hereto

Sr. No.	Name of the Director(s) / Senior Officer(s)	Designation	Relationship

Applicant Signature

Co-Applicant Signature

I/We declare that the particulars and information given are true, correct, complete and up to date in all aspects. I/We confirm that have not withheld any material information which disentitles me for applying for this Home Loan/ Loan against property. I/We confirm that I/We have no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the applicant form and am/are aware of all the terms and conditions of availing finance from Utkarsh Small Finance Bank. I/We authorize Utkarsh Small Finance Bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange Part/share with all information relating to my loan details and repayment history to other banks/ financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/we undertake to inform the bank from time to time regarding change in my resident/ employment and to provide any further information that the bank may require. I/We agree that my/our loan shall be governed by the rules of the bank which may be in force. I/We agree that the bank has the right to reject my/our application without providing any reason thereof. "The Borrower(s) / guarantor(s) agree(s) to give his express consent to the bank to disclose all information and data furnished by them to Credit Information Company (CIC) and Information Utility (IU). For the purpose of this declaration: (in each case, whether or not having separate legal personality), any association, trust. "The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for this purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to customers". I/We have been explained the content of the same and also understand that it is available online at the Bank's website, www.utkarsh.bank I/We undertake that the proceeds of the facility shall not be used for investment in capital market. I/We confirm, if not stated otherwise in the form, that I/we are not a director or a relative of director of other banks, not a firm in which a director or a relative of directors or other banks are interested partner/ guarantor, not a director/ senior officer/ relative of director or senior officer of the bank.

I/we authorize Utkarsh Small Finance Bank to Verify/Authenticate my/our KYC OVDs/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose. I/We further authorize Utkarsh Small Finance Bank and or its associates subsidiaries affiliates to verify, share and compare any information/data or otherwise at my office/residence and/or contact me and/or my family member and /or my employer/banker/credit bureau/RBI and or any third party such as other Bank / Financial Institution/Credit Information Company during the process of processing my/our application or otherwise as they deem necessary. I/We further understand and agree to the levy of all additional statutory levies, penal interest, taxes, GST as applicable on all fees, interest and other penal interest as per the Government of India regulation and agree to pay the same. I/We have explained the contents of the same and also understand that it is available online at the bank's website www.utkarsh.bank I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it. My personal/KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/ email address.

I/We also confirm that I have been explained the following:

1. Utkarsh Small Finance Bank will convey its decision within 6 Weeks from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
3. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
4. The DSA/DST has not collected any commission/brokerages or any other fee by way of cash or cheque other than the Processing Fees Deposited to the Bank. (Note: No processing Fee was charged (For loans up to 6 lakh/ 9 lakh/ 12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG I/MIG 11 respectively)
5. Upfront processing fee is up-to max. Rs _____ + Applicable Taxes. or as decided by bank from time to time for various housing loan products shall be collected at the time of application login. This fee will not be refunded under any circumstances such as loan rejection/withdrawal of the loan application etc., non-disbursement of loan for the reasons solely attributable to the customer. Balance processing fee as applicable shall be collected at the time of loan disbursement.
6. As per the regulatory guidelines classification of accounts as NPA is done Borrower wise and not Facility wise and hence, in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/facilities availed by the same customer from the Bank, irrespective of the regular repayment in such accounts.
7. I/We hereby confirm that I/We am/are in favour of receiving communication/ Information /loan documents / other collaterals from the bank pertaining to the loan account via emails / net banking.
8. Information in vernacular language and I/We have correctly understood the application form.
9. I/We unconditionally agree and accept that the Bank shall be at a liberty to reject my/our application at any stage of processing the application for Home Loans. I/We unconditionally agree & accept that, the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/We have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or documents/s appearing to have been manipulated, they will be treated by the Bank or the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s), without assigning any reason whatsoever.

Applicant

Please sign across
the photograph

Co-Applicant

Please sign across
the photograph

Name of Applicant:

Name of Co-Applicant:

Signature

Signature

I/We also unconditionally agree and accept that, the Bank shall have every right to compare the data available with the Bank or provided with, by any other Bank/Financial Institution/Credit information Company during the process of processing my/our application, and in case the Bank, in its sole and exclusive opinion determines that, the details as provided to secure the relationship with the Bank is are inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be construed as fraud/ cheating/forgery/manipulation/fabrication of documents against the Bank, and agree that, the Bank shall have every right and liberty for not processing my/our application/rejecting the application so provided to the Bank and enforce any remedy that may be so available with the Bank at the Law & Equity, I/We further unconditionally agree & undertake that, the Bank shall at its liberty, to share any information with any other Banks/Financial institution either as a part of a consortium of a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide, I/We waive the Confidentiality obligations with respect to the information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial institution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc. that may be so appointed by the Bank.

(H) INFORMATION ON PRODUCTS AND OFFERINGS

1) I/We have understood all the details of the application form. I hereby confirm that I/We am/are in favour of receiving communication/ information/ loan documents / other collaterals from the bank pertaining to the loan account via emails/ net banking. From time to time, Utkarsh Small Finance Bank communicates various new products/ special features of existing products/ promotional offers which are of significant benefit to its customers.

2) I/We agree to share or part with all information/data provided by me and/or pertaining to me including personal and business information with the Bank's other department or its group companies/other institutions/such other persons as may be necessary/required for the purpose of, including but not limited to processing of my loan application, marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such person/s or furnishing of the processed information/data/products thereof to Bank's other department /its group companies/other Banks/institutions/such other persons as may be necessary, and to receive information/services for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents/ Service providers as per agreement with the Bank and I/We shall not hold the Bank liable in connection with the use of such information or otherwise.

FOR OFFICE USE ONLY

Branch Name* Branch Code* Promo Code

Channel* DSA BRANCH DIRECT Digital CONNECTOR OTHERS

Lead Converter Code* (RO Details to be Mentioned) Lead Generator Code Product Code*

Business Segment Code*: (WSL: Whole Sale / GB: General Banking / MSME: MSME Team)

CRM ID Sourcing Code Marketing channel Lead Generator

Applicant Relationship with bank* Director Employee Outsourced Staff Staff family member Former Employee Others _____

Co Applicant/ Guarantor Relationship with applicant*

Status of Applicant* Individual Proprietorship Partnership Firm Pvt. Ltd. Public Ltd. Other _____

RO's Name* & EMP ID*

Date* Place Signature _____

Name of Channel Partner -

Channel Partner Code -

Channel Partner Representative Signature - Seal of Channel Partner

Name of Branch official- (to be filled by sales team leader)

EIN-

Signature of branch official- Seal of the Bank Branch

(*Mandatory fields)

IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name: _____ Emp. Code: _____

Emp. Designation : _____ Emp. Organisation & Code : _____

Emp. Branch : _____ Identity Verification Done

Place : _____ Date _____ Address Verification Done

Employer Signature

PSL CLASSIFICATION OF THE BORROWER

PSL Category* PSL Code*

Name of Credit Manager- (to be filled by credit manager)

EIN-

Signature of Credit Manager- Seal of the Bank Branch

(*Mandatory fields)

For Bank Use Only



DOCUMENTS CHECKLIST

Date:

Pre-Sanction Documents (As applicable)	
1. Proof of Identity & age proof as per KYC policy	8. Copy of Approved Plan and Building License/ Building Commencement Certificate
2. Proof of Address & signature as per KYC policy	9. Agreement for sale between applicant and the seller of house property - containing terms of payment
3. Two Passport size photographs of the Applicant, Co-applicant and Guarantor	10. Copy of Occupancy Certificate issued by the local authority
4. Income documents like Salary Slips, Bank Statement for the last 6/12 months	11. Estimate report from Valuer
5. Audited Financial Statement of the last 2/3 years along with the schedules notes to accounts and Audit Report, ITR of the last 2/3 years along with all relevant Annexures,	12. List of Property Documents submitted to the existing Bank
6. Latest property Tax-paid receipts	13. Property paper including Title Deed, Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction Plan, etc.
7. Initial Login cheque of ₹ _____ + Applicable Tax . Charges to be adjusted as per actuals, any shortfall/excess to be adjusted at the time of disbursement.	14. Any other document/ information as required on a case to case basis
	15. Other as applicable _____

Note :- Utkarsh Small Finance Bank Ltd. reserves the right to seek any additional document as required and the same shall be informed to the Applicant and/ or Co- Applicant.

MOST IMPORTANT TERM & CONDITIONS (Subject to change as per Bank's discretion)

S.No.	Charge Name	Utkarsh Small Finance Bank
	Product Name	Home Loan
i.	Processing Fees for Home Loan / Repair & Renovation of Home Loan / Home Loan Plus / Take Over of Loan	1% of the Sanctioned amount subject to minimum of ₹3,000 and maximum of ₹25,000 + GST
ii.	Statutory Charges including Legal and Technical Charge	As per actuals
iii.	Cheque /NACH/ SI Bouncing Charges	₹300 + Applicable taxes
iv.	Penal Charges on Overdue EMI	2% per month on the Overdue EMI
v.	List of Documents Charges	₹100 + Applicable taxes and statutory levies and charges
vi.	Photo Copy of Property papers	₹500 + Applicable taxes and statutory levies and charges
viii.	Duplicate No Dues Certificate	₹250 + Applicable taxes and statutory levies and charges
ix	Pre Closure Charges	Nil in case of Floating ROI cases 2% of the Principal Amount in case of Fixed ROI cases
x	Part Prepayment Charges	1% of the Pre-Payment amount towards principal and applicable taxes in case of Loan priced at Fixed ROI Nil in case of Loans priced at Floating ROI

*Please see overleaf for more conditions.



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