

FOR OFFICE USE ONLY

Application Form NO.	<input type="text"/>
Reference NO.	<input type="text"/>

Date of Application
<input type="text"/>

Promo Code
<input type="text"/>

Sourcing Channel	Branch <input type="checkbox"/>	DSA <input type="checkbox"/>	Open Market <input type="checkbox"/>	Web <input type="checkbox"/>	Cross Sell <input type="checkbox"/>	Others <input type="checkbox"/>	
CRM Generated	Yes <input type="checkbox"/> No <input type="checkbox"/>	CRM No.				RM Code	<input type="text"/>
Borrower Type	New to Bank <input type="checkbox"/>	Existing Liability Relation	<input type="checkbox"/>		Existing Asset Relation	<input type="checkbox"/>	
If Existing, Cust. ID/Account No.	<input type="text"/>				Relationship Vintage with USFB (months)	<input type="text"/>	
Branch Code	<input type="text"/>			DSA Code:	<input type="text"/>		

(A) PRIMARY APPLICANT'S DETAILS

Name of the Enterprise

Address Type Registered Head Office Branch Office

Address1 Please mention a prominent landmark to ensure that the deliverables reach you

Address2

Landmark

District Vill. / P.O.

City State Pin Code*

Land Line NO (Off.) Mobile No.

Premises: Owned Rented Leased Mailing Address: Yes No

E-mail

Constitution Sole Proprietor Partnership Public Ltd. Co. Pvt. Ltd. Co. HUF Society LLP Trust

DOI PAN

CIN

GST No. If partnership firm Registered Not registered

UDYAM Registration No.

Any Other Registration No. Name of the Issuing Authority

Brief write up of Ent.

Auditors Name CA Registration No.

CA Name

(B) ADDRESS OF FACTORY/SHOP

Factory/Shop Address Same as above Yes No

Address1 Please mention a prominent landmark to ensure that the deliverables reach you

Address2

District Vill. / P.O.

City State Pin Code*

Landmark

Premises Owned Rented Leased

Land Line No. (Off.) Mailing Address: Yes No

Mobile No.

1. Details of Proprietor/Partners/Directors of company.

Sr. No.	Name	Date of Birth	Gender	Academic Qualifications	Residential Address	Telephone No. (Residence)	Experience in the line of activity

Sr. No.	ID proof	ID proof No.	Address Proof	Address Proof No.	PAN Card/DIN No.	Relationship with the officials/Director of the bank if any

2. Nature of Existing Business : Manufacturing Trading Services Consultant
 Wholesaler Retailing Export/Import Contractor
 Other

Industry Segment : Auto Ancillary Retail Life Science Healthcare
 Logistics Food & Agriculture Gems & Jewellery Light Engineering
 Chemicals & Dyes Motels & Restaurant Luxury & Lifestyle Power
 Electrical & Electronics Goods Education Importers & Exporters IT/ITES
 Others

Proposed* : (Only for different activity other than existing business is proposed)

3. Group Firm Details:

Name of Associate Concern	Address of Associate Concern	Presently Banking With	Nature of Association	Extent of Interest as a Prop. / Partner / Director / just investor in Associate Concern

4. (a) Credit Facilities (Existing)

Type of facilities	Limit In Rs. Lakh	Present Outstanding	Security Logged	Presently Banking with	Asset Classification	Rate of Interest	Repayment Period
Cash Credit							
Term Loan							
LC/BG							
Others (.....)							
Others (.....)							

4. (b) Present Collateral Details (Offered for Existing Facility)

Security Type	Tick	Brief Property Address	Value in Rs. Lakh
Residential			
Commercial			
Industrial			
Land or Other			
FD or Liquid Security			

4. (c) It is certified that our unit has not availed any loan from any other bank /Financial Institution in the past & we are not indebted to any other bank /Financial Institution other than those mentioned in 4(a) above.

5 (a). Credit facilities (requested):

Type of Facilities	Amount In Rs. Lakh	Purpose for which it is required	Security Offered	
			Primary Security {Details with Approx. value in Rs. (Lakh) to be mentioned}	Whether Collateral Security Offered (Please mention Yes or No)
Cash Credit/Overdraft				
Working Capital Demand Loan				
Term Loan				
Letter of Credit				
Buyer's Credit				
Bank Guarantee				
Others (.....)				
Others (.....)				

5 (b). In case of Term Loan requirements, the details of machinery/equipment may be given as under

Type of Machine/Equipment	Purpose for which required	Whether imported or Indigenous	Name of Supplier	Total Cost of Machine	Contribution being made by the Promoters Rs. (Lakh)	Loan Required Rs. Lakh
				Total		
Repayment period with Moratorium period requested for						

6. Details of Collateral Security to be offered, if any, including 3rd party guarantee

Sr. No.	Prop. Type (Refer Code)	Occ Type (Refer Code)	Value In Rs. Lakh	Fresh/ Take Over	Area (Sq. ft.)	Address													
1.						Add-1													
						Add-2													
Owner's Name						Landmark							PIN						
						Dist.					Vill./P.O.								
						City					State								

Sr. No.	Prop. Type (Refer Code)	Occ Type (Refer Code)	Value In Rs. Lakh	Fresh/ Take Over	Area (Sq. ft.)	Address													
2.						Add-1													
						Add-2													
Owner's Name						Landmark							PIN						
						Dist.					Vill./P.O.								
						City					State								
Prop Type Code		R-Residential	C-Commercial	I-Industrial	RCM-Residential Cum Commercial	F-Fixed Deposit	L-Land	O-Other											
Occupancy Type		V-Vacant	S-Self Occupied	PR-Partly Rented and Partly Self Occupied			R-Rented												

In case Property Type is other, Please Provide details.

Owner's Name	
Property Details (Property Type and Address)	
Occupancy	

Value In Rs. Lakh	
Area (Sq. Feet)	

7. Past Performance/Future Estimates (Actual performance for two previous years, estimates for current year & projections for the next year to be provided for working capital facilities. However, for term loan facilities projections to be provided till the proposed year of repayment of loan):

In Rs. Lakh	Past Year- II (Actual)	Past Year- I (Actual)	Present Year (Estimates)	Next Year (Projections)
Net Sales / Turn Over / Income				
Net Profit				
Capital (Net Worth in case of Co.'s)				

Original Investments in Plant & Machinery (Manufacturing Concern): _____

Original Investments in Equipment's (Service Industry): _____

N/A (if there is no investment in Plant & Machinery/Equipment's)

8. Status Regarding Statutory Obligations:

Statutory Obligations	Whether Complied with (Write Yes/No). If not applicable than write N.A.	Remarks (Any details in connection with the relevant obligation to be given)
1. Registration under Shops & Establishment Act		
2. UDYAM Registration		
3. Drug Licence		
4. Latest GST returns filed		
5. Latest Income Tax returns filed		
6. Any other statutory dues remaining outstanding		

9. MONTH-ON-MONTH SALES In Rs. Lakh

	2nd Last FY	Last FY	Current FY
Months			
April			
May			
June			
July			
Aug			
Sept			
Oct			
Nov			
Dec			
Jan			
Feb			
Mar			

10. MSME Classification (Please Tick)

- I/we am/are entrepreneur running a **Micro Enterprises** (where the investment in Plant & Machinery or Equipment is upto ₹1 crore and turnover is upto ₹5 crore)
- I/we am/are entrepreneur running a **Small Enterprises** (where the investment in Plant & Machinery or Equipment is > ₹1 crore but does not exceed ₹10 crore. and turnover is > ₹5 crore but does not exceed ₹50 crore)
- I/we am/are entrepreneur running a **Medium Enterprises** (where the investment in Plant & Machinery or Equipment is > ₹10 crore but does not exceed ₹50 crore. and turnover is > ₹50 crore but does not exceed ₹250 crore)

FILL UP IN BLOCK LETTERS

11. REFERENCE

Reference Name

Reference Relation

Address Type Permanent Registered Head Office Residence Firm

Address1

Address2

District Vill. / P.O.

City State Pin Code*

Landmark

Premises Owned Rented Leased

Land Line No. (Off.) Mailing Address: Yes No

Mobile

E-mail

Please mention a prominent landmark to ensure that the deliverables reach you

1) Details of relationship, if any, with any Directors/Senior Officer of Utkarsh Small Finance Bank Ltd.

Name of the Director/Senior Officer : _____

Relationship with the Director/Senior Officer : _____

2) Details of relationship, if any, with any Director of other bank/s

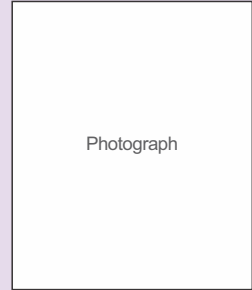
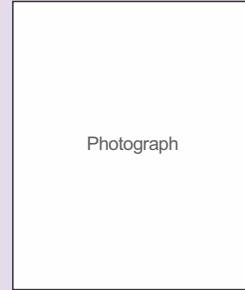
Name of Director and the Bank : _____

3) Details of the Directors of the company or its subsidiary company or its holding company, Who are also on the Board of Utkarsh Small Finance Bank Ltd.

Name of Director : _____

Declaration:

I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan Utkarsh Small Finance Bank Ltd. may decide to grant to me/us. I/We undertake to inform Utkarsh Small Finance Bank Ltd. regarding any change in my/our above mentioned details and to provide any further information that they may require. I/We further agree that my/our loan should be governed by the rules of Utkarsh Small Finance Bank Ltd. which may be in force from time to time. Utkarsh Small Finance Bank Ltd. reserves the right to reject the loan application. I/We acknowledge and give consent that Utkarsh Small Finance Bank Ltd. may obtain/disclose/share any/all information pertaining to me/us from/with any banks/financial institutions/credit bureaus/third parties for any purpose whatsoever. Further, in case of any guarantee or security of third party is intended to be provided to Utkarsh Small Finance Bank Ltd. as security for the loan to be sanctioned to me, I/We acknowledge and give consent that Utkarsh Small Finance Bank Ltd. may disclose to such third party information pertaining to me/us and/or of the details of the loan granted to me/us. I/We agree that Utkarsh Small Finance Bank Ltd. and/or Affiliates or their contractors may hold and process my/our personal information and all other information concerning my/our Account(s) on computer or otherwise for analysis, credit scoring and marketing. I/We further agree that Utkarsh Small Finance Bank Ltd. may disclose, in strict confidence, to other institutions, personal information concerning me/us as may be reasonably necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, for compliance with a legal directive or for fraud prevention purposes. For any information so obtained/disclosed/shared, I/We agree and confirm that I/We will not hold Utkarsh Small Finance Bank Ltd. responsible for the use of such information. I/We agree that I/We will not utilize the money(ies) received under the loan agreement(s) for any purpose which are prohibited under any law for the time being in force including but not limited to investment(s) in capital market(s) and speculative purposes. This application form along with the supporting documents shall be the property of Utkarsh Small Finance Bank Ltd..



I/We confirm that no cash/blank cheque has been given by me along with this application, nor have I been promised any free gifts/inducements to apply for this facility.

I/We hereby provide unconditional consent to the bank to send electronic communication for Welcome Kit (including copy of Signed Loan Agreement, Demand Promissory Note and LC) and confirm that we do not require communication in physical form unless bank decides to send the same as per process/regulatory requirements.

Date

Place

Signature of Applicant

Signature of Co-Applicant

DATE : _____ **PLACE :** _____

I/We certify that all Information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except as indicated in the application; that there are no overdues/statutory dues against me/us/promoters except as indicated in the application; that no legal action has been/is being taken against me /us/promoters; that I/We shall furnish all other information that may be required by you in connection with my/our application that this may also be exchanged by you with any agency you may deemed fit and you, your representatives, representatives of the Reserve Bank of India or any other agency as authorised by you, may, at any time, inspect/verify my/our assets, books of account etc. in our factory/business premises as given above.

Check List (To be given to the New Customers by Branch) of Data to be kept ready by the Customer

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Proof of Identity & Signature 2. Proof of Address (Residence & Business) 3. Memorandum and articles of association of the Company/Partnership Deed of partners etc. 4. Projected balance sheets for the next years in case of working capital limits and for the period of the loan in case of term loan. 5. In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along with detailed terms and conditions. 6. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc. | <ol style="list-style-type: none"> 7. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilisation assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc. 8. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities. 9. Minimum Cheque of INR (Rs. 3000 + GST) per property for legal search and valuation. Same shall be non-refundable irrespective of sanction or rejection of application. In case actual expense incurred is above the mentioned amount per property, it will be paid by or recovered separately from the applicant. |
|--|--|

The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity

For Internal Use: _____

Name of Relationship Manager: _____

Date of Receipt of Application: _____ Branch: _____

Employee Code: _____ Signature: _____

For Office Use Only

Bar Code / LAF No.

PSL Classification

PSL (Yes / No)

PSL Category (Codes)

Sub Category (Code)

Sub-sub Category (Codes)

Activity Code / Details (Codes)

Name of Credit Officer

Name of CSO

EIN

EIN

Signature of Credit Office

Signature of CSO

COUNTERFOIL FOR CUSTOMER**Acknowledgment**LAF No.:

Received application form for loan facility from _____

for ₹ : _____ Dated _____

Application received by: _____ For Utkarsh Small Finance Bank Ltd.

Bank Stamp
& Date

Dear Customer,

We thank you for opting for a loan from Utkarsh Small Finance Bank Ltd.. For your better understanding about our Bank's offer, we request you to please go through the following conditions governing the loan:

- ▶ Application Processing and Loan Disbursement: The applicant would be advised of the Bank's decision on the application, within three weeks from the receipt of the complete information at the Bank.
- ▶ The loan processing fees would be % of the loan amount approved by the Bank. Interest rate type applied for: Floating Fixed
- ▶ Indicative processing fee: %
- ▶ Indicative rate of interest: % PA
- ▶ Overdue Interest: % per annum over and above applicable rate of interest

- ▶ In case of limit drop due to delay in renewal, submission in stock statement or any other non-compliance, overdue interest of 24% p.a. will be applicable.
- ▶ For detailed schedule of charges, please visit our website.
- ▶ Cheque bounce charges:/- per instrument per instance.
- ▶ Loan pre-payment may be allowed by the Bank at any time on payment of pre-payment penalty at % of the principal outstanding as on the date of pre-payment.
- ▶ Please note, the interest rate and charges mentioned are indicative; these would be as per the rates mentioned in the Loan Agreement, if the loan is sanctioned.
- ▶ List of documents to be provided at the time of loan application is given by the Utkarsh Small Finance Bank Ltd Relationship officer separately.

Description of Charges:

Interest Payment	Monthly rests. Unless otherwise specified. interest is calculated on daily basis
Processing Fees	upto _____% plus taxes of the facility amount, a non refundable (processing fee of Rs. _____ plus taxes will be collected up front as administrative costs towards the legal and valuation expenses incurred prior to loan sanction.
Renewal Fees	upto _____% Of facility Renewal amount
Additional Interest	Charged @ _____% p.a on overdue/delay /defaults of any monies payable.
Commitment Charges	A minimum commitment fee of 2% per Annum + Applicable taxes to be charged to the Borrower in case Average Utilisation for any Quarter is less than 60% of the sanctioned limit for the Quarter. The Commitment fee of 2% per Annum to be charged on the Unutilised portion of the facility for the default period.
Pre- Payment Charges	A foreclosure or Prepayment penalty of 2% of the facility amount to be levied to the borrower in case of closure of the facility by Takeover by other Banks/FIs. In case Borrower is pre-closing the CC/OD facility from own sources, then no pre-closure charges will be levied. Also in case CC/OD facility is being closed at the time of Renewal (Before renewal due date but not before 30 days from the date of renewal due date.) then No Pre-Closure charges will be applied
Stamp Duty & Other statutory charges	As per applicable laws of the state.

Check List (To be given to the New Customers by Branch) of Data to be kept ready by the Customer

1. Proof of Identity & Signature
2. Proof of Address (Residence & Business)
3. Memorandum and articles of association of the Company/Partnership Deed of partners etc.
4. Projected balance sheets for the next years in case of working capital limits and for the period of the loan in case of term loan.
5. In case of takeover of advances, sanction letters of facilities being availed from existing bankers/Financial Institutions along with detailed terms and conditions.
6. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc.
7. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilisation assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
8. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
9. Minimum Cheque of INR (Rs. 3000 + GST) per property for legal search and valuation. Same shall be non-refundable irrespective of sanction or rejection of application. In case actual expense incurred is above the mentioned amount per property, It will be paid by or recovered separately from the applicant.
10. Bank Statement for the last 6 months
11. certificate of registration / licence
12. Audited Financial Statement of the last 2/3 years along with the schedules, notes to accounts and Audit Report
13. ITR of the borrower and promoter for last 2/3 years
14. Any other document or information as required on case to case basis

The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity