



FAST TRACK LOAN - CONSENT & LOAN APPLICATION FORM

Registered Office: Grape Garden, No. 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560095, Karnataka		
GST Regn:	CIN:	PAN:

Consent Form

To,	Ujjivan Small Finance Bank Ltd., acting through _____ Branch (hereinafter "the Bank").
1.	In consideration of the Fast Track Business Loan to be granted by Ujjivan Small Finance Bank Limited, a company incorporated under the provisions of the Companies Act, 2013 (CIN: L65110KA2016PLC142162), (PAN - AABCU9603R) and a Banking Company within the meaning of Banking Regulation Act, 1949, with its Registered Office at Grape Garden, No: 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru, Karnataka – 560095 (hereinafter referred to as "the Bank", which expression shall, unless repugnant to the context or meaning thereof, be deemed to include its successors and assigns) pursuant to the Loan Application being submitted by me and with reference to the information provided by me through the Loan Application Form and Electronic Customer Profile Form, I hereby solemnly declare, state, confirm and authorise as follows:
2.	I /we undertake that Each and single data/information shared with the Bank is/are true and correct in all respect. I request the Bank to process the Application as per the particulars provided in the said Application.
3.	The loan to be sanctioned will not be used for any purpose other than for which it is sanctioned.
4.	The Bank is authorised to use my contact number and e-mail Id in connection with transactional, promotional and service related calls/messages, and also to communicate my eligibility for the loan, repeat loan and other loan products. The Bank is also authorised to use the said contact number and e-mail Id to negotiate the terms and conditions related to the loans and also to record my consent for acceptance of the covenants in the loan documents. I am aware and acknowledge(s) that there are risks involved in telephonic/e-mail communication including the risk that such communication may be intercepted by any person and the same may not be received by the intended recipient. The Bank shall not be liable or held liable for any loss or damage arising from any such error or delay in any such communication by the Bank or its agents, including but not limited to any breach of confidentiality or any pecuniary loss. This authorization will be valid up to 6 (Six) months of the date of closure of my/our existing loan.
5.	Electronic communication: I hereby consent to the Bank communicating through electronic means, including but not limited to email, SMS, and WhatsApp, for the purposes of providing account-related information, loan servicing updates, reminders, notices, and other communications permissible under law. Such communication shall be deemed valid and binding as if made in writing. I acknowledge that while the Bank shall exercise due care, electronic communication may be subject to risks such as unauthorized access or interception, and I agree to bear such risks. I may at any time, withdraw consent for WhatsApp or other electronic communication by providing written notice to the Bank.
6.	Central KYC: The Bank is authorised to upload/share with Central KYC Registry my/our KYC data/information. I also hereby consent(s) to receive information from Central KYC Registry through my contact number and e-mail Id.
7.	Credit Bureau Check: The Bank is authorised to use the data/information shared with the Bank for credit bureau enquiries. The Bank has informed me that, subject to my maintaining healthy financial discipline and subject to my satisfying the eligibility norms of the Bank, the Bank may be able to explore possibilities of granting to me at the pure discretion of the Bank other/further loan products of the Bank, if I give consent to the Bank to access the database of Credit Information Companies or such other repositories. I hereby expressly give consent to the Bank to access the database of Credit Information Companies or such other repositories, during subsistence of the loan presently applied for as also for a period of 60 (Sixty) days from the date of closure of my existing loan, for obtaining my credit information, and 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 Credit Information Companies or such other repositories for obtaining my credit information within the above mentioned period.
8.	National Do Not Call Registry ("NDNC")/Do Not Disturb ("DND"): The mobile number and the e-mail address furnished above are in my exclusive control. I consent to the Bank for de-registering my contact number in the NDNC and also to deactivate/de-register DND status of my contact number. I am aware that post de-registration of NDNC/DND, I may receive a call from the Bank 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 DND/NDNC status.
9.	Disclosure of Information/Personal Data: I hereby provide my free and voluntary consent with the Bank to disclose and furnish all the information/data related to me as also information related to my/our credit facilities to the credit guarantee providers viz, Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE), Credit Guarantee Fund for Micro Units (CGFMU), or any other similar guarantee providers ("Funds") or to the agency(ies) appointed by them to use and process such information/data disclosed and furnished by the Bank as they deem fit. I further understand, acknowledge, agree and consent that in the event of default in repayment of loan or in performance of obligations under the T&C, the Funds or agency(ies) appointed by Funds shall have unfettered rights to publish my/our name and other relevant information/data as deemed fit by them.
10.	Usage of Aadhaar Number/Biometric Information: (For Biometric Verification): I voluntarily give my consent to the Bank to use my Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("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 opening account in relation to the loan or processing loan application or instructions with the Bank. The Bank has informed me that my Aadhaar number and biometric information will not be stored/shared/used by the Bank for any other

FAST TRACK LOAN - CONSENT & LOAN APPLICATION FORM

	<p>purpose, unless the same is required or permitted by law. I am aware about other modes available for establishing my identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I further confirm that the information which is submitted by me through the Aadhaar is true and correct and I will not hold the Bank responsible in case any incorrect information is provided by me.</p> <p>(For Video Verification): I hereby expressly consent to the Bank undertaking video-based customer identification and verification in compliance with applicable laws, regulations, and directions issued by the Reserve Bank of India and other competent authorities. I further acknowledge that such video verification may involve recording, storing, and processing of personal data for the limited purpose of identity verification and due diligence. In the event I am unable to complete video-based verification due to disability, technological limitations, or other reasonable cause, the Bank shall provide an alternative mode of verification in accordance with law and regulatory guidelines.</p>
11.	<p>Registration with Ministry of MSME: I am aware that registration with the Ministry of MSME, Govt. of India, can help micro-enterprises in improved access to bank credit and other government services. Government has approved a special process through which banks can help their micro-enterprise customers to obtain Udyam Registration Number by sharing their basic information (including Aadhaar) with Udyam Assist Platform (www.udyamassist.gov.in). I hereby provide my consent to Ujjivan Small Finance Bank for sharing required information, including my Aadhaar details available with it, with the Udyam Assist Platform for getting Udyam Registration in my name/in the name of my enterprise.</p>

Loan Application Form – Fast Track Business Loan

APPLIED LOAN	
Application ID	
Loan Amount	
Tenure	
Purpose	Fast Track Loan (Business)
Category	
Repayment Mode	
Repayment Frequency	
Repayment (Date/Day)	
Instalment Amount	
CUSTOMER PROFILE	
Customer Photo	
Customer Name	
Customer ID	
Permanent Address	
Current Address (Preferred for Communication)	
Date of Birth	
Age	
Sex	
Religion	
Caste	
Marital Status	
Spouse	
Father's Name	
Mother's Name	

FAST TRACK LOAN - CONSENT & LOAN APPLICATION FORM

Primary Mobile Number	
Alternate Mobile Number	
Email ID	
BUSINESS DETAILS	
Business Type	
Vintage	
Premises Ownership	
Address	
Mobile Number	
BANK ACCOUNT DETAILS	
Bank Name	
Branch Name	
Account Number	
Account Holder	
IFSC	
Use for disbursement & auto-payment (SI/ENACH) registration	Yes
PRODUCT PARTICULARS	
Loan Product	Fast Track Loan
Loan Size (₹)	51,000 to 5,00,000
Range of Interest Rate*	26% to 29% Declining per annum
Tenure	1 to 36 months
Security Deposit	NIL
Processing Fee	2.5% of loan amount plus GST (As applicable)
Prepayment Charges (₹)	0
Pre-closure Charges	3% of the outstanding loan amount (Inclusive of GST)
Late Payment Fee	₹ 300.00 for every Equated Monthly Instalment which is paid after the due date
Stamp Duty	As per the Stamp Act
Documents Required	ID Proof, Age Proof, Address Proof (Business & Residence), Business registration Proof, Business photos, Bank Account or Bank Statement.

*This is only the min. and max. range and the actual Interest Rate will be a numeral within this range, depending on credit evaluation of the applicant.

DECLARATIONS:

I/We hereby declare, state, undertake and agree that: Ujjivan Small Finance Bank Ltd. (hereinafter "the Bank") need to sanction the loan only at its discretion. I/We shall abide by the terms and conditions, charges and fees governing the loan, as amended from time to time. The Bank is authorised to exchange, share, disclose or part with, any or all the information and data pertaining to me/us or my/our account(s) (including personal sensitive data/information and/or any other information that requires consent under the Information Technology Act, and the Rules made thereunder and/or any other statute, including any amendments), whether provided by me/us or otherwise, with any statutory/regulatory bodies or financial institutions or credit bureaus/agencies or the Bank's parent/affiliate/associate 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. Except hereinabove disclosed, I/we am/are not a director or relative of a director of the Bank or any other bank or senior official or relative of a senior official of the Bank nor does any director or employee or senior official of

FAST TRACK LOAN - CONSENT & LOAN APPLICATION FORM

the Bank or their relative have any substantial interest in the activities carried out by me/us. All information hereinabove relate to me/us and the same are true, correct and complete and that I/we have not withheld any information. I/We shall, on the Bank's request, submit further documents and information. I/We shall indemnify and keep indemnified the Bank for consequences arising out of my/our non-compliance of any of the applicable rules and regulations and/or the T&C, or because of providing to the Bank any incorrect or incomplete information.

I/ We am/are also informed and acknowledge that, where the loan is cancelled (for reason whatsoever), the insurance coverage (if opted for by me/us in relation to the loan) also shall stand cancelled/withdrawn simultaneous with cancellation of the loan, and where the loan is cancelled the premium (if any) collected would be refunded. I/We voluntarily waive specific notice/communication in this regard."

I/We hereby consent to continue the residual period of Insurance coverage related my/our existing loan, even if I/we pre-close my/our existing loan (including pre-closure for availing fresh loan, whether or not I/we opted for insurance coverage for fresh loan). I/We am/are informed and acknowledge that, availability of the residual period of Insurance coverage in such scenarios shall be subject to the guidelines adopted from time to time by the concerned insurer/USFB in conformity with the applicable regulations.