

# LOAN APPLICATION FORM



Application No. \_\_\_\_\_

VF

Application Date :

## LOAN APPLICATION FORM

### EQUITAS SMALL FINANCE BANK LIMITED

No.769, Spencer Plaza, 4th Floor, Phase II, Anna salai,  
Chennai - 600 002. Tel 044 - 42995000, Fax : 044 - 42995050  
Toll Free : 18001032977 CIN : U65191TN1993PLC025280  
Mail ID : Customerservice@equitasbank.com  
Website : www.equitasbank.com

Branch Name : \_\_\_\_\_

Sourcing Emp. Name : \_\_\_\_\_

Credit Emp. Name : \_\_\_\_\_

Lead ID : \_\_\_\_\_

New Vehicle    Used Vehicle    Re-finance    Child loan

**APPLICANT**

Please paste latest passport size photo of the Applicant

Photo to be signed across.

Applicant Sign below

↓

Signature

**CO-APPLICANT / GUARANTOR**

Please paste latest passport size photo of the Co-Applicant / Guarantor

Photo to be signed across.

Co-Applicant / Guarantor Sign below

↓

Signature

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Photo to be signed across.

Co-Applicant / Guarantor Sign below

↓

Signature

Applicant    Individual    Non-Individual    New    Existing Customer, if existing customer / Group, please provider

Folio ID \_\_\_\_\_ UC IC ID \_\_\_\_\_

## APPLICANT

Name : \_\_\_\_\_ (Mr./Mrs./Ms./Mx./Dr./Messers.)

Date of Birth /Incorporation:

Gender :    Male    Female    Third Gender   Marital Status :  Single    Married    Others \_\_\_\_\_ (No. of Dependents)

Religion : \_\_\_\_\_    SC    ST    OBC    GENERAL   Minority Community  Yes    No   Physically Challenged  Yes    No

Residential Status :    Resident    NonResident    FIO    Foreign National    Citizenship \_\_\_\_\_

Wedding Anniversary Date: \_\_\_\_\_ No.of Dependants \_\_\_\_\_ Adult \_\_\_\_\_ Children \_\_\_\_\_

Father's Name : \_\_\_\_\_

Mother's Maiden Name : \_\_\_\_\_

Spouse Name : \_\_\_\_\_

Aadhaar No : \_\_\_\_\_ GST Number : \_\_\_\_\_

PAN / GIR Number / 60 / 61 as applicable : \_\_\_\_\_ Customer CKYC No. \_\_\_\_\_

DL No. & Category/Expiry date \_\_\_\_\_ Voter ID No. \_\_\_\_\_

Education :    Non Graduate    Graduate    Post Graduate    Professionally qualified (Doctors, CAs, Engineers etc)

**Contact Details**

Current Resi. Address : \_\_\_\_\_

City : \_\_\_\_\_ PIN Code : \_\_\_\_\_

State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_

Email ID : \_\_\_\_\_

Nearest Landmark : \_\_\_\_\_

Permanant Resi. Address : \_\_\_\_\_  
(If different from above)

City : \_\_\_\_\_ PIN Code : \_\_\_\_\_

State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_

Current Office Address : \_\_\_\_\_

City : \_\_\_\_\_ PIN Code : \_\_\_\_\_

State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_

Occupation Details : \_\_\_\_\_

Distance from Equitas Branch : Res \_\_\_\_\_ Kms.   Off \_\_\_\_\_ Kms.

Version Aug 2021

Current Residential Status : Owned Rental Lease Others \_\_\_\_\_ Years at Residence \_\_\_\_\_  
Customer Type - Proprietorship / individual FTU Proprietorship Partnership Pvt. Ltd. Public Ltd. Govt. Public Sector Trust/Society  
Business Type- Agriculture Transport Manufacturing Trading Others \_\_\_\_\_  
Business Start Date \_\_\_\_\_ Years in Current Business \_\_\_\_\_ Nature of Business \_\_\_\_\_  
Agri Proof : Yes No Agricultural Income : Yes No Annual Income \_\_\_\_\_ No.of Acres \_\_\_\_\_  
If Yes, No.of Vehicles Owned \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_ Annual Income for Self Employed \_\_\_\_\_  
Annual Turn-over \_\_\_\_\_ Other source of Income \_\_\_\_\_

CO-APPLICANT  GUARANTOR

Name : (Mr./Mrs./Ms./Mx./Dr./Messers.) \_\_\_\_\_  
Relationship with applicant : \_\_\_\_\_ Date of Birth /Incorporation:            
Gender :  Male  Female  Third Gender Marital Status :  Single  Married  Others (No. of Dependents) \_\_\_\_\_  
Religion : \_\_\_\_\_  SC  ST  OBC  GENERAL Minority Community  Yes  No Physically Challenged  Yes  No  
Father's Name : \_\_\_\_\_  
Mother's Maiden Name : \_\_\_\_\_  
Spouse Name : \_\_\_\_\_  
Aadhaar No : \_\_\_\_\_ GST Number : \_\_\_\_\_  
PAN / GIR Number / 60 / 61 as applicable : \_\_\_\_\_ Customer CKYC No. \_\_\_\_\_  
Driving License No : \_\_\_\_\_ Voter ID No. \_\_\_\_\_  
Education :  Non Graduate  Graduate  Post Graduate  Professionally qualified (Doctors, CAs, Engineers etc)

**Contact Details**

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\_\_\_\_\_  
\_\_\_\_\_  
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(If different from above)  
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State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
City : \_\_\_\_\_ PIN Code : \_\_\_\_\_  
State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_

Occupation Details : \_\_\_\_\_  
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\_\_\_\_\_

City : \_\_\_\_\_ PIN Code : \_\_\_\_\_  
 State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_  
 Email ID : \_\_\_\_\_  
 Nearest Landmark : \_\_\_\_\_  
 Permant Resi. Address : \_\_\_\_\_  
 (If different from above) \_\_\_\_\_  
 City : \_\_\_\_\_ PIN Code : \_\_\_\_\_  
 State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_  
 Current Officer Address : \_\_\_\_\_  
 \_\_\_\_\_  
 City : \_\_\_\_\_ PIN Code : \_\_\_\_\_  
 State : \_\_\_\_\_ Mobile No. \_\_\_\_\_ Tel. No. \_\_\_\_\_  
 Occupation Details : \_\_\_\_\_  
 Distance from Equitas Branch : Res \_\_\_\_\_ Kms. Off \_\_\_\_\_ Kms.  
 Current Residential Status :  Owned  Rental  Lease  Others \_\_\_\_\_ Years at Residence \_\_\_\_\_  
 Customer Type - Proprietorship / individual  FTU  Proprietorship  Partnership  Pvt. Ltd.  Public Ltd.  Govt. Public Sector  Trust/Society  
 Business Type-  Agriculture  Transport  Manufacturing  Trading  Others \_\_\_\_\_  
 Business Start Date \_\_\_\_\_ Years in Current Business \_\_\_\_\_ Nature of Business \_\_\_\_\_  
 Agri Proof :  Yes  No Agricultural Income :  Yes  No Annual Income \_\_\_\_\_ No. of Acres \_\_\_\_\_  
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 Relationship with applicant : \_\_\_\_\_ Date of Birth /Incorporation:            
 Gender :  Male  Female  Third Gender Marital Status :  Single  Married  Others \_\_\_\_\_ (No. of Dependents) \_\_\_\_\_  
 Religion : \_\_\_\_\_  SC  ST  OBC  GENERAL Minority Community  Yes  No Physically Challenged  Yes  No  
 Father's Name : \_\_\_\_\_  
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 Spouse Name : \_\_\_\_\_  
 Aadhaar No : \_\_\_\_\_ GST Number : \_\_\_\_\_  
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 Education :  Non Graduate  Graduate  Post Graduate  Professionally qualified (Doctors, CAs, Engineers etc)

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 Current Office Address : \_\_\_\_\_  
 \_\_\_\_\_  
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 Business Type-  Agriculture  Transport  Manufacturing  Trading  Others \_\_\_\_\_  
 Business Start Date \_\_\_\_\_ Years in Current Business \_\_\_\_\_ Nature of Business \_\_\_\_\_  
 Agri Proof :  Yes  No Agricultural Income :  Yes  No Annual Income \_\_\_\_\_ No. of Acres \_\_\_\_\_  
 If Yes, No. of Vehicles Owned \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_ Annual Income for Self Employed \_\_\_\_\_  
 Annual Turn-over \_\_\_\_\_ Other source of Income \_\_\_\_\_

**BANK ACCOUNT DETAILS**

	Account Holder Name	Name of the bank	Nature of Account	Account Number	IFS Code
Applicant			<input type="checkbox"/> CA <input type="checkbox"/> SB <input type="checkbox"/> CC/OD		
Co App. / Gur.			<input type="checkbox"/> CA <input type="checkbox"/> SB <input type="checkbox"/> CC/OD		
Co App. / Gur.			<input type="checkbox"/> CA <input type="checkbox"/> SB <input type="checkbox"/> CC/OD		
Co App. / Gur.			<input type="checkbox"/> CA <input type="checkbox"/> SB <input type="checkbox"/> CC/OD		

**TERM LOAN DETAILS (if any) (Note : Strike if not applicable)**

	Loan 1	Loan 2	Loan 3	Loan 4
Financier Name				
Type of Loan				
Loan Amount (Rs.)				
EMI (Rs.)				
Tenure (Months)				

**REFERENCES (Atleast one reference to be from the trade)**

**Reference - 1**

Name of the Person \_\_\_\_\_  
 Relationship with Applicant \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 Business / Employment \_\_\_\_\_  
 Tel.No. \_\_\_\_\_ Mobile: \_\_\_\_\_  
 If existing, Customer Agreement No.: \_\_\_\_\_ Customer Code: \_\_\_\_\_

**Reference - 2**

Name of the Person \_\_\_\_\_  
 Relationship with Applicant \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 Business / Employment \_\_\_\_\_  
 Tel.No. \_\_\_\_\_ Mobile: \_\_\_\_\_  
 If existing, Customer Agreement No.: \_\_\_\_\_ Customer Code: \_\_\_\_\_

**ASSET DETAILS**

**PRODUCT :**  HCV  LCV  MiniLCV  TRACTOR  MUV  OTHERS SCHEME \_\_\_\_\_  
**FIN PRODDUCT :**  New  Used  Refinance  Takeover  Top up  
 Normal  RC limit case

**VERNACULAR WITNESS, If applicable**

I/We \_\_\_\_\_ S/o. D/o. W/o \_\_\_\_\_ hereby declared  
 that the contents of this application form were read and explained to me in \_\_\_\_\_ by \_\_\_\_\_ and I/We have understood  
 the same  
 Witness Name \_\_\_\_\_ Signature \_\_\_\_\_  
 Address \_\_\_\_\_ Applicant Signature \_\_\_\_\_

**LOAN REPAYMENT MODE :**

SI  PDC  NACH Request Loan Amount \_\_\_\_\_ Loan Tenure \_\_\_\_\_ ROI% \_\_\_\_\_

**PSL DETAILS (For office use only)**

1. Type of Customer: (to be filled only for primary applicant)  Agricultarist  Self employed/Business  Salaried

2. Customer Sub Segment: (Plea fill only the relevant section based on type of customer selected ie (agriculltarist or self employed)

**(2a). Agricultarist**

Other Farmer  (More than 5 acres (2 hectare) of land holding) Small Farmer  (2.5 acres to 5 acres (1-2 hectare) Marginal Farmer  (Up to 2.5 acres (Upto 1 hectare)

Tenant Farmer with lease agreement  Agri Labourer  (No land holding) Tenant Farmer based on Oral lease  (No land holding)

**(2b). Self employed / Business**

Entrepreneur running a Micro Manufacturing Enterprise  (Investment in Plant & Machinery not exceeding Rs. 25 Lakhs) Entrepreneur running a Micro Trading / Service Enterprise  (Investment in Equipment not exceeding Rs.10 Lakhs)  
 Entrepreneur running a Small Manufacturing Enterprise  (Investment in Plant & Machinery > 25 Lakhs but < 5 crore) Entrepreneur running a Small Trading / Service Enterprise  (Investment in Equipment > 10 Lakhs but < 2 Crore)  
 Entrepreneur running a Medium Manufacturing Enterprise  (Investment in Plant & Machinery > 5 crores but < 10 crores) Entrepreneur running a Medium Trading / Service Enterprise  (Investment in Equipment > 2 Crores but < 5 Crores)

(2c) Please tick  as applicable based on customer profile (only for primary applicant)

Artisans/ Individuals running Village and cottage industries requesting a credit facility of maximum 1 Lakh
Individual Women Entrepreneur requesting a credit facility of maximum 1 Lakh
Scheduled Caste and Scheduled Tribes
Distressed farmers indebted to non-institutional lenders
Distressed persons requesting a credit facility of maximum 1 Lakh to repay their debt to non-institutional lenders
Persons with disabilities

Government notified Minority communities (please tick as applicable):
Muslims
Sikhs
Christians
Buddhists
Zoroastrians (Parsis)
Jains

3. Loan Purpose / End use of funds :

(3a). For agriculturist

Crop Cultivation
Purchase of Agriculture implements & Machinery
Purchase of land for Agricultural Purpose
Construction of storage facilities
For the purpose of post-harvest activities including labour cost
Soil conservation and watershed development including bore well
Purchase of cattle
Repayment of distressed loans to non-institutional lenders
Purchase of Agri inputs

(3b). For Self employed / Business

Setting up a new business unit
Modernization / renovation of existing business unit
Erecting Plant & manufacturing equipment
Purchase of land & construction of factory
Purchase of fixed assets including vehicles
Working capital needs
Debt consolidation
Education
Marriage
Medical Expenses
Assest Acquisition
Others(Pls.Specify)
Home Purchase
Home Construction
Home Renovation
Home Improvement

TERMS

IDV Value(Rs.): ValuationRs.: GridRs.: Make: Model:

ASSET Reg.No. Manufacturer: Year of Manufacturer

Source: Direct Telecalling Reference Employee Empanelled Broker Others

Loan Amount : Insurance Details Life Cover Amount

Margin Rs. % Personal Accident Cover (PAC) Amount

Amount Financed : Insurance Expiry Date & Company Name

Tenure Repayable in

Holiday Period : 0 dyas 30 days MI Amount :

Flat Rate Gross IRR Net IRR Service charges

Installment Pattern : Permit Status Surrender Transfer Tax arrears - Yes No

Please (X) as applicable

1.Credit shield Life Insurance Required Yes No If Yes, Premium Rs.

2.Vehicle Insurance Required Yes No If Yes, Premium Rs.

3.Vehicle viability Report Enclosed Yes No

Customer Signature

4.Vehicle Insurance Expiry Date

Broker Details : Broker Name Brokerage

Acknowledgment of Loan Application Form

Date : DD MM YYYY



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Toll Free : 18001032977 / CIN : U65191TN1993PLC025280
Mail ID : Customerservice@equitasbank.com
Website : www.equitasbank.com

Application No. VF

Name of the applicant :

Loan amount requested for ₹

We have received a Cheque/Draft No for ₹ drawn on towards the application fee payable.

\* In case of dishonor of the cheque, the loan application is liable to be rejected at the soul discretion of the bank (Subject to realisation)

In case of any queries relating to your application, please contact Your Sales Executive / Relationship manager at

For any queries / issues related to services provided by Equitas Small Finance Bank Ltd. or its outside service providers, you may please contact us on the phone number/email id provide onback of this sheet.

\*\*\*Disclaimer : This does not purport to be a sanction of the loan by the bank

\*Schedule of charges communicated to me /us by the bank representative

Table with 2 columns: Type and Charges. Rows include Processing Charges, Documentation charge, Overdue charges, Cheque bounce charges, Insurance Renewal penalty charges, Pre closure charges, Part Pre payment charges, Field visit charges, Repossession charges, Valuation charges, Legal charges, Parking Yard charges, Duplicate NOC, Stamp Duty, Bank Swap charges, EMI Due Date Change.

\*Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)
# Processing fee would depend upon the loan amount, the nature of vehicle and other factors

\*Subject to change

**CUSTOMER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTOR / SENIOR MANAGEMENT OF THE BANK / OFFICER OF THE BANK / ANY OTHER BANK**

1. I am a director / promoter of Equitas Small Finance Bank (or) We are a firm in which Director/s of Equitas Small Finance Bank is a partner/manager/employee/guarantor. (or) we are a company in which Director/s of Equitas Small Finance Bank Limited is also a director, managing agent, manager, employee, or guarantor or holds substantial interest. Yes  No
2. I am a director of any other bank\* (or) we are a firm in which any director of other bank\* is interested as partner/guarantor (or) we are a company in which any of the directors of other bank\* holds substantial interest or is interested as a director or as a guarantor. Yes  No  If Yes, Name of the Bank \_\_\_\_\_
3. I/we am/are a relative of director / promoter of Equitas Small Finance Bank or other bank\* or Senior Management of Equitas Small Finance Bank or employee # of Equitas Small Finance Bank (or) we are a firm (Partnership / Hindu Undivided Family) in which any relative of director / promoter of Equitas Small Finance Bank / other Bank\* / Senior Management of Equitas Small Finance Bank / employee # of Equitas Small Finance Bank is interested as a partner/ guarantor (or) we are a company in which any relative of the director / promoter of Equitas Small Finance Bank / Other Bank\* / Senior Management of Equitas Small Finance Bank / employee # of Equitas Small Finance Bank hold substantial interest or is interested as a director or guarantor. Yes  No
4. Holding 10 percent of paid-up equity shares of Equitas Small Finance Bank Yes  No

If Yes, for any of the clauses above, please mention the details below: I/We declare that I /we am / are related to the Director (s) / Promoter and or Senior Management/employee of Equitas Small Finance Bank or any other Bank specified hereto

S.No.	Name of the Person	Designation	Name of the Bank	Relationship

\*including Directors of Scheduled co-operative banks, directors of subsidiaries / trustees subsidiaries/trustees of mutual funds/venture capital funds.

# Loan Approval authority, or any committee comprising inter alia, an approval authority as member

\$ Definition of Relative : Spouse, Father, Mother, son, son's wife, daughter, daughter's husband, Brother, Brother's wife, sister, sister's husband, Brother of the spouse

Note: If the declaration made with reference to the above is found to be false, then the bank shall be entitled to reject, revoke and/or recall the credit facility.

I hereby acknowledge the receipt of loan application form from Equitas Small Finance Bank Limited

Signature : \_\_\_\_\_  
Applicant                      Co -Applicant / Guarantor                      Co -Applicant / Guarantor                      Co -Applicant / Guarantor

**SELF DECLARATION**

1. I/We here by apply for a Loan facility as indicated above and declare that all the particulars furnished by me/us including information furnished by the Bank or given in the application form is true, correct and complete in all respects.
2. I/We have not withheld/suppressed any information on my financial position/any other information which might affect the decision making of the Bank on this application.
3. I/We have read the Application Form and I am fully aware of all the terms and conditions of availing the finance from the Bank.
4. I/We understand and agree that the sanction and / or disbursement of the loan / finance is at the absolute and sole discretion of the Bank and is upon executing necessary securities / documents by me. In case this application is rejected for whatsoever reasons.
5. I/We understand that the Bank reserves the right to seek any information from any source or to give any information and/or assign any work to any third party at its sole discretion in connection with the facility required by me.
6. I/We will not hold the Bank to retain or its associates responsible for use of such information by any person / organisation. The Bank reserves the right that the photographs and documents submitted with this application and will not return the same to me applicant at any point of time.
7. I/We further agree that this loan shall be governed by the credit approval norms of the Bank as in force from time to time. I am aware that the processing fees and the applicable taxes collected from me is non refundable under any circumstances.

**Notes:**

- Application forms complete in all respects will be processed within 14 days from the date of receipt of the application form.
- Wherever additional information / documentation is required to process the application form, the same shall be intimated to the customer within 14 days from the date of receipt of the application form.
- The rate of interest will be different for different categories of borrowers based on the individual credit and risk profiles and based on the interest rate model disclosed in the bank.
- Interest rates are subject to change at the sole discretion of the bank.

8. I/We understand that all charges pertaining to the loan like processing fees and/or pre payment penalty and/or any other charges mentioned in the sanction letter are to be borne by me.
9. I/We hereby declare that I am not a director or specified near relation of a director of a banking company.
10. I/We authorized the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies.
11. I/We authorized the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly I give consent to disclose information to such entities.
12. I/We hereby confirm that I or any of my / our family member / close relative is not a politically exposed person as defined by the Bank guidelines of RBI.
13. I/We further declare and undertake to intimate the Bank immediately upon any change in the above status.
14. I/We hereby declare that I do not have any credit facilities nor any account with other branches / banks / FIs other than the details mentioned above.
15. I/We hereby declare that I am not defaulter(s) to any Bank / financial Institution.
16. I/We hereby permit to share my personal KYC details with Central KYC Registry.
17. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered mobile number email address.
18. I/We have no objection in receiving information about my loans over phone /through SMS and/or by Email.
19. I/We understand that in case I do not wish to receive promotional information through telephone calls / emails / SMS on product and services not currently availed by me from the Bank or its agents / representatives. I can register for "Do not Call" service through the Bank's Website [www.equitasbank.com](http://www.equitasbank.com) or other channels that the bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

I/We undertake that the loan amount availed by me/us from you shall not be utilised by me for the following purposes:

- a) Purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, Units of Gold Exchange Traded Funds (GETF), Units of Gold Mutual Funds.
- b) In speculative, anti-social and illegal activities.
- c) Acquisition of/investing in Small Savings Instruments including Kisan VikasPatra and for the purchase of your bank's shares and securities and/or also to increase my stake as promoter in any company that I may be associated with.
- d) Setting up of manufacturing units for the manufacture of aerosol units using Chlorofluorocarbon (CFC).
- e) Subscribing to Indian Depository Receipts.
- f) Buy back of shares / securities

In an event of the loan amount having been found by you or concerned authorities having been utilised for one or all of the aforesaid purpose/s, such violation shall be construed as an event of default under the loan agreement and I am liable to settle the loan contract in full forthwith failing which you are at liberty to proceed against me and other parties to the loan contract and the hypothecated/immovable property under the loan contract without any reference to me

This undertaking shall be treated as part and parcel of my loan agreement with you

I/We hereby agree to accept communication related to my loan or other loan products through email and SMS or in any other electronic form as the bank may deem fit.

I/We am aware that the execution of the loan document may also be through the digital process and for the said purpose the bank may retrieve my personal data from UIDAI database through aadhar based authentication and I give my consent for the same as part of the loan.

DO NOT CALL REGISTRY: I understand that in case I do not wish to receive promotional information through telephone calls/email/sms on products and services not currently availed by me, I can register for "DO NOT CALL" service through the Bank's website [WWW.esfbbank.com](http://WWW.esfbbank.com) or through phone banking or other channels that the Bank may offer. I agree that this service will not apply to receive of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

## MOST IMPORTANT TERMS AND CONDITION AND DECLARATION BY THE CUSTOMER

I/We agree and confirm **(1)** To the applicable schedule of charges, fees, commissions including the key facts informed to me by ESFB Ltd and as more particularly mentioned in the "Schedule of charges of this Application **(2)** that the bank's representative/staff will not receive any payment in cash /bearer or kind along with or in connection with this loan application from me /us **(3)** That no discount or free gift or any other commitment whatsoever is given to me /us by the bank or any of its authorized representative(s) other than what is not documented in this application from the Terms and Conditions/Agreement pursuant to the loan **(4)** The bank shall not process incomplete / defective application form, for which if any loss or delay I caused to me /us . I/We will not hold the bank liable for such loss or delay **(5)** That loan processing and disbursement will take at least 14 working days post submission of all requisite documents and information as may be required by the Bank as per Bank's criteria **(6)** That submission of loan application to your bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion The bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection the bank shall not be required to give any reason. **(7)** Insurance is recommended to the customer and the customer has the choice to choose it at the time of loan origination. **(8)** That the Bank shall have the right to make disclosure of any information relating to me/us including personal information, details in relation to Loan, defaults in relation to Loan, defaults security, etc to the Credit Information Bureau of India (CIBIL) And/or any governmental/regulatory/statutory or private agency/entity, credit bureau, RBI the Bank's other branches/subsidiaries / affiliates / rating agencies, service providers, other banks / financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/Bank/RBI including publishing the name as part of willful purposes. **(9)** The Bank reserves its right to reject the loan application and retain the loan application form along with the photograph, information and documents . **(10)** That I/We shall furnish any additional documents as and when required by the Bank. **(11)** That I/we have not taken any loan from any other bank / finance company unless specifically declared by me/us. **(12)** That there is no impediment or restriction (whether legal or judicial) against me/us and/or our asset filed/ reported by any other bank / financier/bank. **(13)** That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or antisocial purpose. **(14)** I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/us. **(15)** That the information furnished by me / us above is true and accurate.



I/We also confirm that the executive collecting my loan Application/Document has informed me/us: (1)that GST applicable and will be charged in connection with the loan.(2)all the commission/s(in the form of up front and trail commissions)payable to ESFB for the insurance policy recommended to me/us.(3)in the case of loan cancellation,the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us.I understand that processing fee,Stamp Duty are non refundable charges and would not be waived/refunded in case of loan cancellation or where the loan has not be disbursed.(4)That all the post -dated cheques are to be issued favouring ESFB Limited A/c<Mention Product Name> only.(5)that the Bank is only a finance provider and subsequent to vehicle/asset finance disbursement to the dealer,Bank has not liability towards condition/color make /performance /quality of vehicle/asset atthe time of delivery/delay in delivery of vehicle/accessories/spare-part from the dealer or availability of specific color/mode/quality/ version at the dealership.(6)that any discount in pricing of the asset is purely an offer by the manufacturer/dealer.(7)that I/We can log on to ESFB Net Banking(WWW.esfbank.com)to view the welcome letter and repayment schedule. I/We may also request for a physical copy of Welcome Letter and Repayment Schedule separately if need be.

**Other declarations:** 1/We : (1)shall advise the ESFB Ltd.in writing of any change in my/our residential or employment address. (2)hereby authorize and give consent to the Bank to disclose,without notice me/us,information furnished by me/usin the application form(s)/related documents executed/to be executed in relation to the families to be availed by me/us from the Bank, to the Bank's other branches/subsidiaries/affiliates/Credit Bureaus/Rating Agencies/Service Providers, banks/financial institutions, governmental/regulatory authorities or third parties for information verification,credit risk analysis,or for other related purposes that the Bank may deem fit.I/We waive the privilege of privacy and privity of contract.(3)shall credit all sums received by you in either or all the names of this account.(4)hereby confirm having received,read and understood the terms and conditions applicable to this loan including the application form and the Terms and Conditions.(5)hereby unconditionally,agree that these may be changed by the Bank at any time and I/We will be bound by the amended terms and conditions.(6)Confirm that I/We are citizen of india.

**\*Schedule of charges communicated to me /us by the bank representative**

Type	Charges
Processing Charges#	1% to 2%
Documentation charge	Rs 1500 (inclusive of GST)
Overdue charges (ODC)	RI*36/100/365* No of days
Cheque bounce charges (CBC)	500
Insurance Renewal penalty charges (IRP)	258
Pre closure charges	Foreclosure payment amount*3 or 4%
Part Pre payment charges	2%
Field visit charges	250
Repossession charges (paid to the repo vendor)	Minimum Rs.3000/- to Maximum Rs.25000
Valuation charges (Paid to the valuator vendor)	Rs. 500-750
Legal charges (paid to the vendor)	Minimum Rs.250/- to Maximum Rs.30000
Parking Yard charges (Paid to the vendor)	Rs.50/- Per day
Duplicate NOC	500
Stamp Duty	At Actuals
Bank Swap charges	Upto Rs.1000/-
EMI Due Date Change	24% on POS into No. of days Divided by 365
*Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)	
# Processing fee would depend upon the loan amount, the nature of vehicle and other factors	
*Subject to change	

**Documents to be provided:** Income proof: 3 to 6 months bank statement, IT return or Form 16, Salary slip / certificate ID Proof: Passport/ Pan card / Voter ID / Aadhar card / Driving License / (Subject to ESFB satisfaction) / Letter from Recognized public authority or public servant verifying the identity and residence.

**Address proof:** Ration card / Telephone bill / Bank passport or account statement / Electricity bill / Aadhar card / Voter ID / Letter from any recognized public authority. Age Proof: Voter ID / Driving License / Pan Card / Passport / Mark List / Transfer Certificate.

**This Application is free of cost. You do not have to pay anybody to get this. Please obtain receipts for all your payments. The Bank is not responsible for any payment made without receipt.**

**Date:**

**Place:**

**Signature :** \_\_\_\_\_  
Applicant                                  Co -Applicant /Guarantor                                  Co -Applicant /Guarantor                                  Co -Applicant /Guarantor

**DECLARATION BY SALES (For office use only)**

I/We hereby declare that I/We have met the customer in person and obtained all documents / papers from the customer and the information furnished is / are true to my / our information & belief. I/We confirm that all documents collected & submitted are genuine and are not forged or fabricated. The Applicant, Co-Applicant & Guarantor affixed their signature on the application in my / our presence. I/We have explained the scheme to the customer. All payments relating to this transaction have been collected only in BANK NAME.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Executive Name & Code \_\_\_\_\_

BM Name & Code \_\_\_\_\_

Sourced by	Approved by	Escalation Approval by	Field Investigation by
Name : .....	Name : .....	Name : .....	Name : .....
Emp. Code : .....	Emp. Code : .....	Emp. Code : .....	Emp. Code : .....