

LOAN APPLICATION FORM



Application No.

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 : 1800 3000 5060 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	CO-APPLICANT / GUARANTOR	CO-APPLICANT / GUARANTOR	CO-APPLICANT / GUARANTOR
Please paste latest passport size photo of the Applicant Photo to be signed across. Applicant Sign below ↓	Please paste latest passport size photo of the Co-Applicant Guarantor Photo to be signed across. Co-Applicant /Guarantor Sign below ↓	Please paste latest passport size photo of the Co-Applicant / Guarantor Photo to be signed across. Co-Applicant / Guarantor Sign below ↓	Please paste latest passport size photo of the Co-Applicant / Guarantor Photo to be signed across. Co-Applicant / Guarantor Sign below ↓
Signature	Signature	Signature	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 : _____ (If not available, please fill up Form 60/61 as applicable)

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.

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 : _____ (If not available, please fill up Form 60/61 as applicable)
 Driving License No : _____ 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)
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Contact Details
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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 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 _____
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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) _____

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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% _____

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.

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 Government notified Minority communities (please tick as applicable):
 Individual Women Entrepreneur requesting a credit facility of maximum 1 Lakh
 Scheduled Caste and Scheduled Tribes Muslims Sikhs Christians
 Distressed farmers indebted to non-institutional lenders Buddhists Zoroastrians (Parsis)
 Distressed persons requesting a credit facility of maximum 1 Lakh to repay their debt to non-institutional lenders Jains
 Persons with disabilities

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 Asset 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 : _____
 Rs. _____ % _____ Insurance Details Life Cover Amount _____ Margin
 Financed : _____ Personal Accident Cover (PAC) Amount _____ Amount
 Tenure _____ Repayable in _____ Insurance Expiry Date & Company Name _____
 Holiday Period : 0 dias 30 dias MI Amount : _____
 Flat Rate _____ Gross IRR _____ Net IRR _____ Service charges _____
 Installment Pattern : _____ Permit Status Surrender Transfer Tax arrears - Yes No
 Please () 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 _____

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



Acknowledgment of Loan Application Form

Date :

No.769, Spencer Plaza, 4th Floor, Phase II, Anna salai,
 Chennai - 600 002. Tel 044 - 42995000, Fax : 044 - 42995050
 Toll Free : 1800 3000 5060 / CIN : U65191TN1993PLC025280
 Mail ID : Customerservice@equitasbank.com
 Website : www.equitasbank.com

Application No. _____
 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 hone number/email id provide onback of this sheet.
 ***Disclaimer : This does not purport to be a sanction of the loan by the bank

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.

Signature : _____
 Applicant Co -Applicant / Guarantor Co -Applicant / Guarantor Co -Applicant / Guarantor

SELF DECLARATION

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- I/We hereby declare that I am not a director or specified near relation of a director of a banking company.
- I/We authorized the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies.
- 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.
- 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.
- I/We further declare and undertake to intimate the Bank immediately upon any change in the above status.
- 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.
- I/We hereby declare that I am not defaulter(s) to any Bank / financial Institution.
- I/We hereby permit to share my personal KYC details with Central KYC Registry.
- I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered mobile number email address.
- I/We have no objection in receiving information about my loans over phone /through SMS and/or by Email.

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

- 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.
- In speculative, anti-social and illegal activities.
- 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.
- Setting up of manufacturing units for the manufacture of aerosol units using Chlorofluorocarbon (CFC).
- Subscribing to Indian Depository Receipts.
- 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

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 :

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