

GUARANTOR - 3 **AUTHORISED SIGNATORY** **BENEFICIAL OWNER**

Name : (Mr./Mrs./Ms./Mx./Dr./Messrs.) **Guarantor-3 UCIC** _____

Relationship with applicant : _____ Date of Birth /Incorporation:

Gender : Male Female Third Gender Marital Status : Single Married Others _____

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 : _____ Exp. Date : Voter ID No. _____

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

Politically Exposed Person (PEP): Yes No Related to PEP

Contact Details

Current Resi. Address : _____
 Owned Rented

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Email ID : _____ Years At Current Resi Address : _____ Years _____ Month

Permanent Resi. Address : _____
 Same as above Owned Rented

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Current Office Address : _____
 Owned Rented

City : _____ PIN Code : _____

State : _____ Mobile No. _____ (All SMS alerts will be sent to this mobile number by default) tick if alerts are not required

Reg off add: _____

Same as above City _____ State _____ Pincode _____

Email ID : _____

Communication address Current Resi. Address Permanent Resi. Address Current Office Address

Occupation Details :

Business (Non - Professional) : Trading Manufacturing Export / Import Services _____ Others _____

Business (Professional) : CA Doctor Engineer Architect/Interior decorator Others _____

GUARANTOR - 4 **AUTHORISED SIGNATORY** **BENEFICIAL OWNER**

Name : (Mr./Mrs./Ms./Mx./Dr./Messrs.) **Guarantor-4 UCIC** _____

Relationship with applicant : _____ Date of Birth /Incorporation:

Gender : Male Female Third Gender Marital Status : Single Married Others _____

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 : _____ Exp. Date : Voter ID No. _____

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

Politically Exposed Person (PEP): Yes No Related to PEP

Contact Details

Current Resi. Address : _____
 Owned Rented

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Email ID : _____ Years At Current Resi Address : _____ Years _____ Month

Permanent Resi. Address : _____
 Same as above Owned Rented

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Current Office Address : _____
 Owned Rented

City : _____ PIN Code : _____

State : _____ Mobile No. _____ (All SMS alerts will be sent to this mobile number by default) tick if alerts are not required

Reg off add: _____

Same as above City _____ State _____ Pincode _____

Email ID : _____

Communication address Current Resi. Address Permanent Resi. Address Current Office Address

Occupation Details :

Business (Non - Professional) : Trading Manufacturing Export / Import Services _____ Others _____

Business (Professional) : CA Doctor Engineer Architect/Interior decorator Others _____

Name : (Mr./Mrs./Ms./Mx./Dr./Messrs.) **Guarantor - 5 UCIC** _____

Relationship with applicant : _____ Date of Birth /Incorporation:

Gender : Male Female Third Gender Marital Status : Single Married Others _____

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 : _____ Exp. Date : Voter ID No. _____

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

Politically Exposed Person (PEP): Yes No Related to PEP

Contact Details

Current Resi. Address : _____
(Owned Rented)

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Email ID : _____ Years At Current Resi Address : _____ Years _____ Month

Permanent Resi. Address : _____
(Same as above Owned Rented)

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Current Office Address : _____
(Owned Rented)

City : _____ PIN Code : _____

State : _____ Mobile No. _____ (All SMS alerts will be sent to this mobile number by default)
tick if alerts are not required

Reg off add: _____
 Same as above City _____ State _____ Pincode _____

Email ID : _____

Communication address Current Resi. Address Permanent Resi. Address Current Office Address

Occupation Details :

Business (Non - Professional) : Trading Manufacturing Export / Import Services _____ Others _____

Business (Professional) : CA Doctor Engineer Architect/Interior decorator Others _____

INCOME DETAILS

Income Details (IN INR)	Salary	Business	Rent	Pension	Daily wages	Total
Applicant						
Guarantor -1						
Guarantor -2						
Guarantor -3						
Guarantor -4						
Guarantor -5						

TERM LOAN DETAILS (IF ANY) (NOTE : STRIKE IF NOT APPLICABLE)

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

LOGIN FEE DETAILS

I/We are aware that login fee of INR 01/ INR 2,000/ INR 3,000/ INR 5,000 has to be paid for processing the application

I/We are also aware that this is non-refundable if the loan application is rejected.

I/We also confirm that we will not request for refund of this fee in case the application is rejected.

I/We are also aware that this would be adjusted against the processing fee at the time of disbursement and would form part of the processing fee.

LOAN DETAILS

Repayment Mode : SI PDC NACH Requested details : 1)Loan amount INR _____ 2)Loan tenure _____ (months) 3)ROI%p.a. _____ (Fixed / Floating / Hybrid) 4)EMI INR _____

- Notes:**
- Application forms complete in all respects will be processed within 14 days from the date of receipt of 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.
 - I am/we are aware that the bank will not return the documents submitted by us in the event of rejection of loan by the Bank for any reason whatsoever.
 - All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts
 - The Bank reserves the right to amend any of the services/facilities in any account either wholly or partially at any time by giving 30 days notice to the customer
 - All accounts should maintain the stipulated average monthly balance based on the product program and in the event of non maintenance of the same, charges as applicable to the product variant would be applicable
 - The Bank would levy charges and fees with respect to transactions and services and the same would be recovered by a debit to the account. In case of inadequacy of funds to cover the charges, the charges would be appropriated from the credits into the account in lump sum or over a period of time, at the discretion of the Bank, till the entire amount is recovered.
 - In case there are no transactions initiated by the customer in the account for a continuous period of 2 years for Savings and Current Accounts, the account would be treated as dormant. Activation of a dormant account requires written instructions signed by all account holders and submission of KYC documents and activation shall be initiated at the home branch only.
 - In case the welcome kit after account opening is not delivered for reasons such as "no such address, no such person, party shifted or incomplete address" the Bank will be constrained to freeze the account after making necessary efforts to reach the customer.
 - For opening of a Current Account, declaration of existing credit facilities with any Bank and its branches is required.
 - Complaint, if any, relating to features of any product of the Bank, may be conveyed over our Toll Free No: 1800 103 1222 (for Current Account) or you may write to the Customer Service Department of the bank customerservice@equitasbank.com for resolution. If complaint is not resolved satisfactorily within 30 days, you may approach the Banking Ombudsman, Reserve Bank of India, of the region.

PSL DETAILS (FOR OFFICE USE ONLY)

- 1.Type of Customer: (to be filled only for primary applicant)** **Agriculturist** **Self employed/Business** **Salaried**
2. Customer Sub Segment: (Please fill only the relevant section based on type of customer selected ie agriculturist or self employed)

(2a). Agriculturist

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

Manufacturing Trading Services

Manufacturing & Services	Micro	Small	Medium
Investment in Plant & Machinery/Equipment	<input type="checkbox"/> Upto Rs 1 Cr	<input type="checkbox"/> Upto Rs 10 Cr	<input type="checkbox"/> Upto Rs 50 Cr
Turnover	<input type="checkbox"/> Upto Rs 5 Cr	<input type="checkbox"/> Upto Rs 50 Cr	<input type="checkbox"/> Upto Rs 250 Cr

(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 Feeding the Cow Construction of Irrigation Canal Building the cow-shed
 Purchase of Pump set Others(Pls.Specify)

(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

4. If the customer is a Farmer and fall within the category of Other Farmer/Small Farmer/Marginal Farmer

Ownership Type: Joint Extent of own agricultural land (in acres) _____
 Land Owner name: _____ (If Joint), Joint Land Owner Name: _____
 Agri Land Address: _____

City: _____ State: _____ Mobile No. _____ PIN Code: _____
 Landmark: _____

Type of Agriculture Activity : Food & Agro Processing Dairy Bee Keeping Sericulture Forestry Fisheries Poultry
 Animal Husbandary Farming Horticulture Other Allied Activities Please specify _____

DETAILS OF COLLATERALS SECURITIES OFFERED

Property Owner Name / Builder Name: _____ Contact No. _____
 Address: _____ PIN Code: _____
 State: _____ Landmark: _____
 Age of property _____ Land Area _____ Built up Area _____ UDS _____
 Type of property: Individual Independent House Apartments Commercial Industrial Vacant Plot Others _____
 Occupational Status: Self-Occupied Rented Vacant Others _____

GENERAL REFERENCE / BUYER & SELLER REFERENCES (For Business Customers)

Name: _____ Name: _____
 Mobile: _____ Mobile: _____
 Relationship with the Borrower: _____ Relationship with the Borrower: _____
 Address: _____ Address: _____

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

- 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
 - 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 _____
 - 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
 - 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
 In case of the seller falling under any of the above categories, I undertake to provide you written approval from the Reserve Bank of India within 10 days from the date of submission of my application for loan. On my failure to produce the approval from the Reserve Bank of India, you shall be at liberty to reject my application for loan without any reference to me.

Signature: _____ Applicant _____ Guarantor -1 _____ Guarantor -2 _____ Guarantor -3 _____

Acknowledgment of Loan / Merchant OD / Current A/C Application Form (Provisional Receipt)



No.769, Spencer Plaza, 4th Floor, Phase II, Anna Salai, Chennai - 600 002. Tel 044 - 42995000, Fax : 044 - 42995050
 Toll Free : 1800 103 1222 / 2977, CIN : UG5191TN1993PLC025280
 Mail ID : Customerservice@equitasbank.com
 Website : www.equitasbank.com

Agri & Allied Products HL LAP Current account
 Merchant OD BL Secured Commercial Property Purchase

Date:

Application No. **IB** _____

Name of the Applicant : _____ Loan Amount Requested ₹ _____

ROI % p.a. _____ (Fixed/Floating/Hybrid) EMI amount INR _____

Login Fee Amount: ₹ _____ Login Fee Paid Date (only Cash/UPI): _____

Mode of Payment: Cash Cheque/DD (Instrument No _____ & Transaction _____ & Drawn On _____)
 UPI (VPA ID _____)

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

In case of any queries relating to your application, contact your Sales Executive/Relationship Manager. For any queries / issues related to services provided by Equitas Small finance bank or its outside service providers, you may please contact us on the toll-free number 1800 103 2977/1222 or email us at customerservice@equitasbank.

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

SELF DECLARATION

- I am a Resident Indian. I/We will inform the bank in the event of change in my/our residential status.
- I hereby apply for a loan facility as indicated above and declare that all the particulars furnished by me including information furnished by the Bank or given in the application form is true, correct and complete in all respects.
- I have not with held/suppressed any information on my financial position/any other information which might affect the decision making of the Bank on this application.
- I have read the Application Form and I am fully aware of all the terms and conditions of availing the finance from the Bank.
- I 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 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 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.
- I 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 understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me.
- I hereby declare that I am not a director or specified near relation of a director of a banking company.
- I/We hereby confirm that this loan will not be used for any personal or consumption purpose.
- I/We are aware that it is on the faith of this representation, declaration and confirmation that the bank has agreed to sanction my / our aforesaid application for financial assistance.
- I authorize 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 the Bank engages business correspondents, selling agents and Business Facilitators for the purpose of selling/promoting its financial products viz. deposits, loans etc. and we have no objection for the Bank to share our contact details with them and receiving calls from them.
- I am/We are, also aware that I/we have the right to approach the nodal officer or customer care department of the Bank in case of any grievance in respect of the conduct of such persons/entities.
- I further declare and undertake to intimate the Bank immediately upon any change in the above status.
- I 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 hereby declare that I am not defaulter(s) to any Bank / financial institution.
- I hereby permit to share my personal KYC details 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 have no objection in receiving information about my loans over phone /through SMS and/or by Email.
- I am/We are, aware that the RBI guidelines mandates me/us to provide information on our dealing in foreign currency or unhedged foreign currency exposure in any manner whatsoever. I/We hereby confirm that we do not deal/transact in foreign currency and do not have any unhedged foreign currency exposure. In the event, I/We deal in foreign currency or hold unhedged foreign currency exposure at any time during the currency of my/our relationship with the bank, I/we undertake to intimate the bank immediately on such occurrence.
- I am/We are aware that the bank will not return the documents submitted by us in the event of rejection of loan by the Bank for any reason whatsoever.
- 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 customers to obtain Udyam Registration Number by sharing their basic information (including Aadhaar) with Udyam Assist Platform (www.udyamassist.gov.in). I provide consent to Equitas Small Finance Bank for sharing my information required for getting Udyam Registration.
- I/We declare that I/We, had/have not availed any type of credit facility from any bank/s. In case I/We, avail any credit facility, I/We shall immediately inform the bank to enable it to comply with extant regulation issued by RBI.
- Declaration for Sweep in and Sweep out facility:** Apart from the other terms of the OVERDRAFT facility, I have undertaken to credit all the payments from my business only into the current account opened and maintained with you. I wish to inform you that I have no objection in you, sweeping into my current account for sweeping out the amounts lying in credit, at the end of each day or at such intervals, as you may deem fit, and credit the same into my OVERDRAFT account. In case I require any funds to be transferred to my current account, on my specific written request and at your sole discretion, you may disburse such amount from the OVERDRAFT facility to my current account, as per the terms and conditions governing my agreement with you for the OVERDRAFT facility. I am aware that the balance lying in the current account would be appropriated towards interest and charges in the OVERDRAFT account by the Bank.
- The content of this application form on page 1 to 6 have been read over and translated into _____ and explained to _____ (Applicant/Guarantor(s) and he/she/they have understood the contents
- Bank shall have the right and authority to carryout investigation or access information submitted by borrower/guarantor(s) to Income Tax and other Authorities.

Declarant's Name and Address: _____

Relationship with Applicant/Guarantor(s) _____

Signature of Declarant _____

I undertake that the loan amount availed by me 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. b) 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. 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 falling 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 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 shall indemnify the bank from any loss, damage that the bank may suffer / incur if the bank incurs any liability on account of representation; declaration and confirmation given by me / us. I 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 I/We hereby further assure and confirm that the above declaration and undertaking is provided by me / us voluntarily without any force or compulsion, whatsoever, and shall not in any way affect the terms and conditions set forth in the loan application / sanction letter, which is binding on me / us and I / we shall strictly comply with the obligations contained therein. 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

(Applicant)

Guarantor(s)

Guarantor(s)

SELF DECLARATION FOR CREDIT SHIELD (TO BE FILLED MANDATORILY)

- We further state we are aware that in order to protect the interest of the bank and also to avoid the liability under the loan getting devolved upon our legal heirs, credit shield insurance cover has been opted by us and requested the bank to effect the insurance cover with an insurance company of its choice in the name of _____ (insured), the _____ named above, and further deduct the insurance premium from and out of the loan amount disbursed/to be disbursed to the _____ named above.
- We further state that availing of the credit shield insurance cover in the name of _____ named above is out of our own Will and volition after having fully understood the terms and conditions of the credit insurance policy.
- In this connection, we wish to confirm that the insurance coverage has been taken in the name of _____ named above as per the Bank's policy and would cover only the Principal Outstanding as on the date of the death of the insured.
- We are aware that this insurance coverage will be extended based on paying the prescribed insurance premium and the payment of the insurance premium does not guarantee the insurance cover as it is solely governed by the policy of insurance and shall be at the sole discretion of the insurance company.
- The _____ and _____ named above shall be liable to settle the loan amount in full in an event of repudiation of the claim by the insurance company apart from the liability to repay the loan amount devolving upon the legal heirs of the deceased insured.

Insurance is recommended to the customer and the customer has the choice to choose it at the time of loan origination.

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: _____

Signature : _____

Place: _____

Applicant

Guarantor-1

Guarantor-2

Guarantor-3

NATURE OF CHARGE/FEE	SCHEDULE OF CHARGES – HOUSING FINANCE		SCHEDULE OF CHARGES – LAP	
	CHARGES		CHARGES	
Legal Charges	Rs 2,000/- for loan amount less than or equal to 5 lakhs Rs 3,000/- for loans greater than 5 to 25 lakhs Rs 5,000/- for loans greater than 25 lakhs		Rs 2,000/- for loan amount less than or equal to 5 lakhs Rs 3,000/- for loans greater than 5 to 25 lakhs Rs 5,000/- for loans greater than 25 lakhs	
Processing Fee	Upto 2% on the sanctioned home loan		Upto 2%	
Admin Fee	Upto 0.2% on the sanctioned home loan		Upto 0.2%	
Login Fee (Non-refundable and part of Processing fees)	Rs 2,000/- inclusive of GST for loans upto 5 lakhs Rs 3,000/- inclusive of GST for loans greater than 5 upto 25 lakhs Rs 5,000/- inclusive of GST for loans greater than 25 lakhs		Rs 2000/- inclusive of GST for loans upto 5 lakhs Rs 3000/- inclusive of GST for loans greater than 5 upto 25 lakhs Rs 5000/- inclusive of GST for loans greater than 25 lakhs	
CERSAI Charges	Rs 50 for all loans upto Rs 5 lakhs and Rs 100/- for all other loans		Rs 50 for all loans upto Rs 5 lakhs and Rs 100/- for all other loans	
Part Pre-Payment Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 2%		Upto 3% on prepaid amount	
Part Pre-Payment Charges excluding Corporate Borrowers (Floating ROI period)	Nil		Nil if the end use of funds is other than Business 3% on Prepaid amount	
Part Pre-Payment Charges for Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 2%		Nil if the end use of funds is other than Business 3% on Prepaid amount	
Foreclosure Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 2% Payment made through funds/instruments from other financial institutions - 4% (Balance Transfer of loan to other institution)		Payment made through own funds of the borrower(s) - 3% Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution)	
Foreclosure Charges excluding Corporate Borrowers (Floating ROI period)	Nil		Payment made through own funds of the borrower(s) - 3% Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution) Individual borrowers(s) - NIL. If the end use is other than Business.	
Foreclosure Charges for Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 2% Payment made through funds/instruments from other financial institutions - 4% (Balance Transfer of loan to other institution)		Payment made through own funds of the borrower(s) - 3% Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution)	
Cheque Bouncing Charges	Rs 500/-		Rs 500/-	
Delayed Payment Charges	24% per annum for the delayed days from EMI due date till the date of payment on the EMI due		36% per annum for the delayed days from EMI due date till the date of payment on the EMI due	
Mortgage Creation/ Release Charge	As per applicable state laws		As per applicable state laws	
Stamp Duty	As per applicable state laws		As per applicable state laws	
Field Visit Charges	Rs 250/- per visit for EMI collection		Rs 250/- per visit for EMI collection	
Documentation Charges	Rs 2,580/-		Rs 2,580/-	
Repayment Swap Charges	Rs 500/-		Rs 500/-	
Charges for providing photocopy of documents	Rs 500/-		Rs 500/-	
Charges for providing physical Statement of Accounts/No due certificate - Once in six months	Nil		Nil	
Charges for providing physical Statement of Accounts/No due certificate - More than once in six months	Rs 500/-		Rs 500/-	
Charges for Mortgage Release/Cancellation	Rs 1,000/-		Rs 1,000/-	
Credit Shield	As Applicable		As Applicable	
Personal Accident Cover	As Applicable		As Applicable	
Property Insurance	As Applicable		As Applicable	
Switch Fee	One time charge of 0.25% on loan principal outstanding or Rs. 5000/- whichever is higher		One time charge of 0.25% on loan principal outstanding or Rs 5,000/- whichever is higher	

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.

Note : Part payment is allowed post clearance of 6 EMIs. Part payment can be done once in six months. Minimum part payment is 6 EMIs or 10% of outstanding principal amount whichever is higher. Charges as applicable for part payment would be collected at the time of making the payment.

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 from the Bank or its agents/representatives. I can register for "Do Not Call" service through the Bank's website 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.

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: driving licence, voter ID, proof of possession of Aadhaar number, Passport, NREGA job card, National population register letter. Age Proof: Voter ID / Driving License / Pan Card / Passport / Mark List / Transfer Certificate.

SOURCING CHANNEL

- Self-Sourcing Liability Branch Sourcing Branch Walk-in Tele-Calling Leads Mobile Banking Website Campaigns Branch Referral Customer Referral Builders Connector/Agents/Aggregates/DSA Others.....

Connector/DSA/Builder/Campaign/Employee/Customer Code/ ID (AS Applicable) : _____

Connector/DSA/Builder/Campaign/Employee/Customer Name /ID (AS Applicable) : _____

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.