

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 _____

GUARANTOR-1

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)
Politically Exposed Person Yes No Related to PEP
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 _____

GUARANTOR-2

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)
Politically Exposed Person Yes No Related to PEP
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 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 _____
 If Yes, No. of Vehicles Owned _____ Gross Monthly Income _____ Annual Income for Self Employed _____
 Annual Turn-over _____ Other source of Income _____

GUARANTOR-3

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)
 Politically Exposed Person Yes No Related to PEP
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 : _____
 Diatance 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 _____

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		
Guarantor			<input type="checkbox"/> CA <input type="checkbox"/> SB <input type="checkbox"/> CC/OD		
Guarantor			<input type="checkbox"/> CA <input type="checkbox"/> SB <input type="checkbox"/> CC/OD		
Guarantor			<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 PRODUCT : 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 Rs. _____ Loan Tenure _____ ROI% P.A. _____

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

Micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

Small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;

Medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

Turnover

Micro Enterprise T/o 5 Cr, Small Enterprise T/o 5 Cr - 75 Cr, Medium Enterprise T/o 75 Cr - 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

(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 : 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 days 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



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

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 (ODC), Cheque bounce charges (CBC), Insurance Renewal penalty charges (IRP), Pre closure charges, Part Pre payment charges, Field visit charges, Repossession charges, Valuation charges, Legal expense, Parking Yard charges, Duplicate NOC, Stamp Duty, Bank Swap charges, EMI Due Date Change, CERSAI Charges, etc.

*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
Guarantor
Guarantor
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 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.
8. 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.

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.
- I am/we are aware that the bank will not return the documents submitted by us Except any original documents in the event of rejection of loan by the Bank for any reason whatsoever.

9. 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.
10. I/We hereby declare that I am not a director or specified near relation of a director of a banking company.
Further, I / we, permit the bank to gather/ collect/ retrieve any data from any govt, dept/ agency as bank may deem fit.
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 further declare and undertake to intimate the Bank immediately upon any change in the above status.
13. 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.
14. I/We hereby declare that I am not defaulter(s) to any Bank / financial Institution.
15. I/We hereby permit to share my personal KYC details with Central KYC Registry.
16. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered mobile number email address.
17. I/We have no objection in receiving information about my loans over phone /through SMS and/or by Email.
18. 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 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.
19. 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.
20. 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.
21. 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 Vikas Patra 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
22. "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.
23. 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.
24. 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.esfbank.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 realising 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)	36 % P.A.
Cheque bounce charges (CBC)	500
Insurance Renewal penalty charges (IRP)	250
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)	At Actuals
Valuation charges (Paid to the valuator vendor)	At Actuals
Legal expense (paid to the vendor)	At Actuals
Parking Yard charges (Paid to the vendor)	At Actuals
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
CERSAI Charges (whatsoever applicable)	At Actuals
*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: 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.

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 _____ Guarantor _____ Guarantor _____ 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, Guarantors & 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 :