

LOAN APPLICATION FORM (VEHICLE)

Please fill the form in CAPITAL LETTERS with BLACK ink only.



Date

WHEELS

Auto Commercial Vehicle Two-Wheeler Tractor Construction Equipment

Type of Facilities	Amount (INR)	Tenure (Months)	Collateral/ Security Offered (Yes/No)	Type of Facilities	Amount (INR)	Tenure (Months)	Collateral/ Security Offered (Yes/No)
New				Used			
Loan secured by vehicle							
Agri Term Loan				Personal Term Loan			
Business Term Loan							

A. APPLICANT DETAILS (Leave space between two words)

Existing Customer New Customer If existing customer, Customer ID CKYCR No.

Changes in my/our KYC [submit detail/document] No changes in my/our KYC [Re-KYC is not due and KYC Valid as on date]

Constitution Individual Proprietorship Partnership Firm Pvt. Ltd. Public Ltd. Society Trust Others

Name Father's OR Name Spouse

Mother's Name

Mobile No. +91 Telephone No. (R) Telephone No. (O)

Email ID

Religion Hinduism Christianity Islam Sikhism Buddhism Jainism Others Gender M F T ^ ^Third Gender

Category General SC ST OBC Others

Marital Status Single Married Divorced Widowed Separated Nationality/Country of Birth Indian Others Date of Birth/ Incorporation D D M M Y Y Y Y

Place of Birth/Incorporation Date of Commencement of Business D D M M Y Y Y Y

PAN No. Form 60 (Please provide Form 49A if PAN applied) Residential Status Resident Non-Resident OCI / PIO Foreign National

GST No. UDYAM No. CITIZENSHIP

Are you a politically exposed person or related to one ? Yes No

Are you physically challenged ? Yes No If Yes Sick/Old/Incapacitated Blind/Visually Impaired Others specify

Education Qualification Illiterate Below 10th Metric (10th) Intermediate (12th) Graduate Post-Graudate and above Others specify

Are you tax resident in any country other than India ? No Yes (If yes, please fill the FATCA / CRS declaration form separately)

Are you a related party to AU Small Finance Bank, as defined under GST** Yes No *Do you want this account to be seeded with Aadhaar Yes No

ADDRESS 1 Address Line 1 Land Mark City District State PIN Code Country India Others Number of years of stay at current city Number of years of stay at current Residence Property Status Self Owned Rented Company Provided Parental Others

ADDRESS 2 Address Line 1 Land Mark City District State PIN Code Country India Others Property Status Self Owned Rented Company Provided Parental Others

KYC DETAILS

Proof of Identity Passport Driving Licence Aadhaar Voter ID Others

ID No. Expiry Date (If applicable)

Proof of Address Passport Driving Licence Aadhaar Voter ID Others

OCCUPATION

Salaried Govt. Private Public Self-employed Agri Self-employed Professional Retired Student Housewife Others

Gross Annual Income (INR) 1-250000 250001-500000 500001-1000000 1000001-2000000 2000001-2500000 2500001-5000000 5000001-10000000 >1Cr.

EMPLOYER/BUSINESS DETAILS

Entity/Employer Name Total Exp. in Job/Business Years Months

Nature of Business Manufacturer Service Provider Trader/ Shopkeeper Agri & Allied Activities Others

Type of Business 1. 2.

Constitution of Business Proprietorship Partnership Firm Pvt. Ltd. Others Entity Proof

Business Premises Self Owned (Mortgaged Free) Rented Parental Others

ADDRESS Address Line 1 Address Line 2 City District Pin Code Land Mark State Country India Others

NAME & DETAILS OF BENEFICIAL OWNERS/AUTHORISED SIGNATORIES						
Name	Age	Gender	Designation	Shares (in%)	Contact No.	ID Proof

Please paste your recent passport size color photograph here and sign across the photograph

Please do not use pins, tape, staples on the photograph

Applicant's Signature

E. GUARANTOR'S DETAILS (Leave space between two words)

Existing Customer

New Customer

If existing customer, Customer ID

CKYCR No.

Changes in my/our KYC [submit detail/document]

No changes in my/our KYC [Re-KYC is not due and KYC Valid as on date]

Constitution

Individual

Proprietorship

Partnership Firm

Pvt. Ltd.

Public Ltd.

Society

Trust

Others

Name

Father's

OR Name

Spouse

Mother's Name

Mobile No. +91

Telephone No. (R)

Telephone No. (O)

Email ID

Religion

Hinduism

Christianity

Islam

Sikhism

Buddhism

Jainism

Others

Gender

M

F

T

Third Gender

Category

General

SC

ST

OBC

Others

Marital Status

Single

Married

Divorced

Widowed

Separated

Nationality/Country of Birth

Indian

Others

Date of Birth/Incorporation

D

D

M

M

Y

Y

Y

Y

PAN No.

Form 60

Form 49A if PAN applied

Residential Status

Resident

Non-Resident

OCI / PIO

Foreign National

GST No.

Are you a politically exposed person or related to one ?

Yes

No

CITIZENSHIP

Are you physically challenged ?

Yes

No

If yes

Sick / Old / Incapacitated

Blind / Visually Impaired

Others

Education Qualification

Illiterate

Below 10th

Metric (10th)

Intermediate (12th)

Graduate

Post-Graudate and above

Others

Are you tax resident in any country other than India ?

No

Yes

(If yes, please fill the FATCA/ CRS declaration form separately)

Relationship with Applicant

Place of Birth/Incorporation

Address 1

Address Line 1

Address Line 2

Land Mark

District

State

PIN Code

City

Country

India

Others

Number of years of stay at current city

Number of years of stay at current Residence

Property Status

Self Owned

Rented

Company Provided

Parental

Others

Address 2

Address Line 1

Address Line 2

Land Mark

District

State

PIN Code

City

Country

India

Others

Property Status

Self Owned

Rented

Company Provided

Parental

Others

KYC DETAILS

Proof of Identity

Passport

Driving Licence

Aadhaar

Voter ID

Others

ID No.

Expiry Date

(If applicable)

Proof of Address

Passport

Driving Licence

Aadhaar

Voter ID

Others

OCCUPATION

Salaried

Govt.

Private

Public

Self-employed

Self-employed Professional

Agri

Retired

Student

Housewife

Others

Gross Annual Income (INR)

1-250000

250001-500000

500001-1000000

1000001-2000000

2000001-2500000

2500001-5000000

5000001-10000000

>1Cr.

Foreign Currency Exposer

Yes

No

EMPLOYER/BUSINESS DETAILS

Entity/Employer Name

Total Exp. in Job/Business

Years

Months

Nature of Business

Manufacturer

Service Provider

Trader/ Shopkeeper

Wholesaler

Others

Type of Business

1.

2.

Constitution of Business

Proprietorship

Partnership Firm

Pvt. Ltd.

Others

Entity Proof

Business Premises

Self Owned

Mortgaged

Free

Rented

Parental

Others

ADDRESS

Address Line 1

Address Line 2

City

District

PIN Code

Land Mark

State

Country

India

Others

F. DECLARATION OF PURPOSE OF LOAN

The Facility applied will be utilized for below mentioned purpose (please tick mark whichever is applicable)

Purpose of Loan	Business	Amount required	Purpose Of Loan	Business	Amount required
Working Capital			Agri & Allied Activities		
Stock Purchase			Cattle Purchase		
Shop & Office Purchase			Commercial Construction		
Plant & Machinery Purchase			Other Business		
Capital Expenditure			Requirement		

Please paste your recent passport size color photograph here and sign across the photograph

Please do not use pins, tape, staples on the photograph

Guarantor's Signature

G. EXISTING LOAN DETAILS

S.No.	Accounts No.	Name of Institution	Account/Facility Type	Tenure	EMI Amount (INR)	Facility Amount (INR)
1						
2						
3						
4						
5						

H. DETAILS OF PROPERTY OFFERED AS COLLATERAL

S.No.	Type	Name of Property	Status	Area	Address
1					
2					
3					

Tear off

DETAILS OF FEES & CHARGES (Customer Copy)

- Stamp Duty: At actual as er applicable law.
- Interest rate of % p.a.
- Processing Charges (Non-Refundable) if INR.
- Cheque/SI/NACH return charges: INR 500/- per instance
- Interest on overdue instalment: At the contracted rate of Interest (Loan IRR)
- Penal Charges on instalment default : Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue instalment

- Collection/EMI Pick-up Charges: INR 600,- per instance
- Duplicate Amortization / Repayment Schedule : INR 500/- per instance
- Cheque/SI/ECS swapping Charges : INR 1000/- per instance
- Loan Pre-payment Charges : <= 12 Months of EMI Repayment : 5% (on principle outstanding) > 12 Months of EMI Repayment : 4%
- Statement of Account/Foreclosure statement : INR 500/- per stagement

NOTE: (1) Visit <http://www.aubank.in> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website. (2) All of the above charges are subject to change as per the Bank's discretion from time to time. (3) All of the above charges are exclusive of all statutory and Government taxes.

I. DOCUMENT CHECKLIST

☐ Photograph (signed across)

☐ Proof of Identity

☐ Proof of Address

☐ Residence Office

☐ Loan Agreement

☐ 6 months Bank Statement

☐ SSI/MSME Registration

☐ _____ Security Post Dated Cheques

☐ Signature Verification

☐ Proof of turnover (Latest sales/service tax returns)

☐ Last 2 yrs ITR with computed income

☐ NACH/ SI Mandate

☐ _____ Post Dated Cheques

☐ Income assessment working sheet

☐ Agri Land Docs

☐ Contract Copy/ Work Order

☐ Repayment Track Record

☐ Loan a/c statement for balance transfer/ balance transfer & top up.

☐ Rent Agreement (if applicable for Residence & Business)

☐ Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan

☐ For partnership firm - Latest partnership deed, PAN of the firm and office address proof.

☐ In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ financial

☐ For company - Certificate of incorporation MOA & AOA, PAN, Shareholding pattern and office address proof.

☐ Institutions along with detailed terms and conditions.

☐ I.T returns for last 2-3 years (as applicable) with computation of income for both business and individuals i.e partners/directors.

☐ Copy of lease deeds/title deeds of all the properties being offered as primary and collateral securities.

☐ Any other documents as may be required

☐ Industry/sector specific documents with respect to mandatory licenses/registrations/qualifications. etc.

J. DETAILS OF FEES & CHARGES

1) Stamp Duty: At actual as er applicable law.	7) Collection/EMI Pick-up Charges: INR 600,- per instance
2) Interest rate of _____ % p.a.	8) Duplicate Amortization / Repayment Schedule : INR 500/- per instance
3) Processing Charges (Non-Refundable) if INR. _____	9) Cheque/SI/ECS swapping Charges : INR 1000/- per instance
4) Cheque/SI/NACH return charges: INR 500/- per instance	10) Loan Pre-payment Charges : <= 12 Months of EMI Repayment : 5% (on principle outstanding) > 12 Months of EMI Repayment : 4%
5) Interest on overdue instalment: At the contracted rate of Interest (Loan IRR)	11) Statement of Account/Foreclosure statement : INR 500/- per stagement
6) Penal Charges on instalment default : Rs 0.65 per Rs 1000 (or every part thereof) will be charged daily on overdue instalment	

NOTE: (1) Visit <http://www.aubank.in> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on bank's website. (2) All of the above charges are subject to change as per the Bank's discretion from time to time. (3) All of the above charges are exclusive of all statutory and Government taxes.

K. DECLARATION

1. I/We declare that all the particulars and information and details given/filled in this application form are true, correct, complete and up-to-date in all respects and that I/we have not withheld any information whatsoever.
2. I/We confirm that no insolvency proceeding or suit for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and or proceeding have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authorities.
3. No action nor other steps have been taken or legal proceedings started by or against me/us in any court of law/other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, trustee or similar officer or for my/our assets.
4. I/We understand and acknowledge that AU Small Finance Bank Ltd. shall have the absolute discretion without assigning any reason (unless required by applicable law) to reject my/our application and that AU Small Finance Bank Ltd. shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection. Any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application.
5. AU Small Finance Bank Ltd. its group companies reserves the right to retain the photographs and documents submitted and will not return the same to the applicant.
6. I/We am/ are not the director(s) of AU Small Finance Bank Ltd. and also not a director(s)/ partner(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company. If yes, Please specify _____
7. I/We am/ are not the director(s) of any other bank or the subsidiary of any of the banks or trustees of mutual funds/venture capital funds set up by the banks and also not a director(s)/partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower, If yes, please specify _____
8. I/We am/ are neither related to any of the director of AU Small Finance Bank Ltd. nor any other bank, as defined by extant guidelines of RBI from time to time and also not a director(s)/partner(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower, If yes please specify _____
9. I/We further agree and confirm that AU Small Finance Bank Ltd. shall be entitled to deduct upfront from the facility amount (in the event not paid by me/us before disbursement), the charges as specifically mentioned in the Sanction Letter/ KFS and/ or any other document related to the facility at the time of disbursement of the facility amount. AU Small Finance Bank Ltd. shall disburse the balance facility amount to me/us or any third party on my/our behalf, as the case may be, and I/we shall be liable to repay the entire facility amount along with the interest as would be specified in the Sanction Letter and on such dates/ intervals as and when the same becomes due.
10. I/We hereby represent, warrant and confirm that the offers and purpose is a valid purpose and also agree and undertake to utilize the loan only for the above mentioned purpose and that the loan shall not be used for any illegal and/or anti-social and/or speculative purpose including but not limited to participating in stock market/IPOs.
11. I/We have been explained the product features for which I/We have applied for. I/We have read and understood the terms and conditions of the loan product of AU Small Finance Bank Ltd. and I/We agree to abide by them. All the terms and conditions set out in the Facility Terms shall govern and apply to the facility and all my/our obligations (as well as AU Small Finance Bank Ltd.'s rights and remedies) in relation thereto, if the facility applied for by me/us herein is sanctioned and granted by AU Small Finance Bank Ltd. based on my/our application.
12. I/We further authorize AU Small Finance Bank Ltd. and or its associates/subsidiaries/affiliates and has NO OBJECTIONs to verify any information by visiting at my office/residence and/or contact me and/or my family members and/or my employer/Banker/Credit Bureau and to conduct internal checks for all my submitted documents and other information pertaining to the policies of AU Small Finance Bank Ltd. I/We also authorize AU Small Finance Bank Ltd. to conduct ROC search and charge creation against the facilities availed by me/us.
13. I/We undertake to inform AU Small Finance Bank Ltd. regarding any changes whatsoever in my/our address, email ID, contact number as specified herein above.
14. I/We acknowledge and agree that the grant of the facility by AU Small Finance Bank Ltd. to me/shall be subject to compliance by me/us of the terms and conditions set out under this Application Form, Sanction Letter and its schedules (collectively, the "Facility Terms").
15. I/We confirm that the Processing Fee paid by me/us is Non-refundable under any circumstances whatsoever including but not limited to decline/part disbursement/disbursement of the Loan.
16. From time to time, AU Small Finance Bank Ltd. communicates various feature/products/promotional offers which offer significant benefits to its customer and may use the services of third party agencies to do so. Do you wish to be informed about such benefits?

☐ I/We expressly authorize AU Small Finance Bank Ltd. to use information or data relating to me/us for communicating marketing offers as outlined above. (Please Tick)

☐ I/We do not wish to receive offers as outlined above. (Please tick)
17. I/We is a relative/known to an AU Bank Employee ☐ Yes ☐ No If yes, than details are : _____
18. It is stated that the Customer/Account holder has provided consent that the Bank can extract his/her personal details, or any details as required by the Bank under law from CERSAI or any other authority by way of submission of his/her CKYCR number, in accordance with RBI guidelines or any other relevant law.
19. I/We, do hereby provide my/our consent to AU Small Finance Bank Limited for sharing my/our required information including Aadhaar Number, Mobile Number, Address and other demographic details, shared by me/us with the AU Small Finance Bank Limited, with Udyam Assist Portal (" <http://www.udyamassist.gov.in>) for getting my/our Udyam Registration done with the Ministry of MSME, Government of India (if eligible).

Terms & Conditions : AADHAAR

I/We hereby give my consent to AU Small Finance Bank Ltd. to obtain my Aadhaar Number, Name and Fingerprint/iris for authentication with UIDAI. Bank has informed me that my identity information would only be used for KYC and also informed that my biometrics will not be stored/shared and will be submitted to CIDR only for that purpose of authentication.



I hereby grant my consent to subscribe and receive promotional campaigns, and important information and updates relating to my bank account, loan, insurance & other products and communications from the bank on my WhatsApp mobile/alternative mobile no

Signature of Applicant

Signature of Co-Applicant

Signature of Guarantor

FOR BANK'S INTERNAL USE ONLY

I confirm that I have visited the communication address(es) of the applicant(s) mentioned in the Application Form and the Applicant/Co-Applicant/Guarantor has signed in my presence

Signature of BSM/ABM/BM

RPC/CPC Stamp with Date

RCU Signature & Date

Application ID : _____

Application No. : _____

We acknowledge that we have received an application dated _____ from Mr./Ms/M/s _____ resident of/situated at _____ for a loan of INR _____ under _____ and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by the Bank. (*For Micro & Small Enterprises with loan amount up to Rs. 25 Lakhs in 14 working days.)

For AU Small Finance Bank Ltd.

Please Note that :

1. This is only an acknowledgment for having received the application and this should not be construed as an indication for our acceptance of the proposal. A decision on which will be taken only after due consideration of the proposal on its merit and/or on fulfilment of conditions if any, that may be stipulated by the Bank.
2. The application will be taken for consideration only after all the particulars/date/documents as may be required are received by the Bank.
3. In case the proposal is rejected/not considered, the reasons for the same will be intimated to the applicant.

In case of query, you can drop us a mail at customercare@aubank.in or call us at Toll Free No. : 1800 1200 1200

(Sign & Employee ID)
Authorised Signatory