APPLICATION FORM FOR COMMERCIAL BANKING

Please fill the form in CAPITAL LETTERS with BLACK ink only

AU SMALL FINANCE BANK

APPLICATION DETAILS

DEPARTMENT

☐ **Business Banking** ☐ **Agri Banking** ☐ **Real Estate Group** ☐ **Emerging Enterprises & Financial Institution**

Form No.

FACILITY TYPE

☐ Cash Credit ☐ Purchase Order Financing ☐ Dropline Overdraft ☐ Working Capital Demand Loan (WCDL) ☐ Working Capital Term Loan (WCTL) ☐ Sales Invoice Financing

☐ Purchase Invoice Financing ☐ Letter of Credit in Foreign Currency (FLC) ☐ Standby Letter of Credit (SBLC) ☐ Dealer Finance ☐ Loan Against Rent Receivable ☐ Vendor Finance ☐ Bank Guarantee

Date D D M M Y Y Y Y

☐ Letter of Credit ☐ Overdraft ☐ Export Packing Credit (EPC) ☐ Packing Credit in Foreign Currency (PCFC) ☐ Forward Cover ☐ Term Loan

Details Of Loan Facilities Applied For

S.No.	Type Of Facilities	Purpose	Amount (₹)	Tenure (Months)	Collateral/ Security Offered (Yes/No)

A. APPLICANT'S DETAILS (Leave space between two words)

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

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

Constitution ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Others ____

Name of the Entity

Email ID

Nature of Business ☐ Manufacturer ☐ Trader ☐ Service Provider ☐ Industry ____ **Date of Commencement of Business** D D M M Y Y Y Y

For Supply Chain Finance Facility, mention Anchor name ____ **Years of Association with Anchor (if under SCF)**

Any other Group Company ____

Mobile No.+91 **Telephone No. (R)** **Date Of Incorporation** D D M M Y Y Y Y

Place of Incorporation - District **State**

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

Registered Address

ADDRESS
Address Line 1 R E G I S T E R E D A D D R E S S
Address Line 2
City/District State PIN Code

Communication Address Same as Registered address ☐ **Yes** If No, please provide the complete address:

ADDRESS
Address Line 1 C O M M U N I C A T I O N A D D R E S S
Address Line 2
City/District State PIN Code

KYC DETAILS

Proof of Entity
- **PAN** **GST No.**
- **URC** **IEC**
- **CIN** **LEI**

NAME & DETAILS OF BENEFICIAL OWNERS/ AUTHORISED SIGNATORIES (BO/AUS)

Name	Age	Gender	Designation	Relationship (BO/AUS)	Shares (in %)	Contact No.	ID Proof Type	Politically Exposed Person

B. EXISTING CREDIT FACILITIES

☐ **Takeover** ☐ **NTB/Fresh**

S. No.	Type of facility	Bank Name	Sanction Limit	Loan A/c No.	Outstanding as on date	Security Offered	Value of Security	Tenure

C. DETAILS OF PROPERTY OFFERED AS COLLATERAL

S. No.	Type	Name of Property Owner	Occupancy Status	Address

D. Individual Applicant / Promotor / Co-Borrower / Guarantor (Leave space between two words)

Promotor Co-Borrower Guarantor Individual Applicant

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

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

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

Name PREFIX FIRST MIDDLE LAST NAME

Mother's Name Father's/Spouse Name

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

Email ID

Religion Hindu Muslim Sikh Christian Jain Buddhist Zoroastrian Others Gender M F T ^ ^Third Gender

Category General SC ST OBC Others

Marital Status Married Single Widow(er) Divorced **Nationality** Indian Others **Date of Birth/ Incorporation** D D M M Y Y Y Y

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

Education Illiterate High School Undergraduate Graduate Postgraduate Professional degree Others Please Specify

Relationship with Applicant **Place of Birth/Incorporation**

ADDRESS as per KYC

Address Line 1

Address Line 2

Landmark City

District State PIN Code

Country India Others **Number of years of stay at current city** **Number of years of stay at current residence**

Residence Status Self-Owned Rented Company Provided Parental Others

KYC DETAILS

Proof of Identity Passport Driving Licence Aadhaar PAN Voter ID **ID No.**

Proof of Address Passport Driving Licence Aadhaar Utility Bill Voter ID **ID No.**

OCCUPATION

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

Annual Income (₹)

EMPLOYER/BUSINESS DETAILS

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

Nature of Business Manufacturer Service Provider Trader/ Shopkeeper Wholesaler Others

Constitution of Business Proprietorship Partnership Firm Pvt. Ltd. Others

Business Premises Self-Owned (Mortgaged Free) Rented Parental Others **Entity Proof** {

E. Individual Applicant / Promotor / Co-Borrower / Guarantor (Leave space between two words)

Promotor Co-Borrower Guarantor Individual Applicant

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

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

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

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Mother's Name Father's/Spouse Name

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

Email ID

Religion Hindu Muslim Sikh Christian Jain Buddhist Zoroastrian Others Gender M F T ^ ^Third Gender

Category General SC ST OBC Others

Marital Status Married Single Widow(er) Divorced **Nationality** Indian Others **Date of Birth/ Incorporation** D D M M Y Y Y Y

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Relationship with Applicant **Place of Birth/Incorporation**

ADDRESS as per KYC

Address Line 1

Address Line 2

Landmark City

District State PIN Code

Country India Others **Number of years of stay at current city** **Number of years of stay at current residence**

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Constitution of Business Proprietorship Partnership Firm Pvt. Ltd. Others

Business Premises Self-Owned (Mortgaged Free) Rented Parental Others **Entity Proof** {

F. LEGAL ENTITY IDENTIFIER (LEI) DECLARATION (APPLICABLE FOR NON- INDIVIDUALS ONLY)

☐ I/We confirm that the total banking exposure of our firm/company after availing the proposed loan/credit facility is ₹ 5 Crore or more. The Legal Entity Identifier(LEI) is applicable to our firm/company and the details of the same are as under.

1) LEI No.:	3) LEI Issuance Date:
2) LEI Issuer:	4) LEI Expiry Date :

☐ I/We confirm that the total banking exposure of our firm/company after availing the proposed loan/ credit facility is below ₹ 5 crore. The Legal Entity Identifier (LEI) is not applicable to us.

☐ I/We confirm that if total banking exposure of our firm/company exceeds ₹ 5 Crore or more during the tenure of the loan/credit facility, we will endeavor to obtain the LEI at the earliest and agree to provide the LEI details to AU Small Finance Bank once we obtain the same.

☐ I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

G. REFERENCES

Reference 1

Name: PREFIX | FIRST | MIDDLE | LAST NAME

Mobile No. ______ Relationship with Applicant ______ Years of acquaintance ______

Reference 2

Name: PREFIX | FIRST | MIDDLE | LAST NAME

Mobile No. ______ Relationship with Applicant ______ Years of acquaintance ______

H. PRIORITY SECTOR CATEGORY

Farm Credit Individual Farmers directly engaged in Agriculture and Allied Activities, viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture.

Land holding (acres) ☐ 0-2.47 ☐ 2.48-4.94 ☐ 4.95 & above **Specify (acres):**______ **Location :**______ **PIN:**______

☐ **Agri Infrastructure:** Loans for construction of storage facilities (warehouses, market yards, godowns and silos) including cold storage designed to store agriculture produce/products

☐ **Ancillary activities:** Food & Agro processing

☐ **Manufacturing or Service Enterprise:**

Investment in P&M or Equipment: ☐ Upto ₹ 2.5 Cr. ☐ > ₹ 2.5 Cr. to ₹ 25 Cr. ☐ > ₹ 25 Cr. to ₹ 125 Cr. ☐ > ₹ 125 Cr. **Value of Investment (WDV):** ______

Annual Turnover: ☐ Upto ₹ 10 Cr. ☐ > ₹ 10 Cr. to ₹ 100 Cr. ☐ > ₹ 100 Cr. to ₹ 500 Cr. ☐ > ₹ 500 Cr. **Annual Turnover:** ______

(Professional/Non-Professional/SRTO/Trade/Retail Trade)

☐ **Khadi & village industries (KVI sector):** For the purpose of Agriculture and/or to assist the transport of own agriculture input, agriculture produce and farm product.

Declaration: ☐ I/we hereby declare/confirm that the vehicle purchased/ to be purchased/loan availed/to be availed by me/us shall be used.

☐ I/We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I/We shall indemnify the bank to make the good of loss in the event of any loss or damage that may arise on account of false /incorrect declaration by me/us.

I. DOCUMENT CHECKLIST

- ☐ Photograph (signed across)
- ☐ KYC of Proprietor/Partner /Director/Guarantor/Co-borrower
- ☐ Projected Financial Statement
- ☐ Tax Audit Report & Audited financial statements for last 2 years
- ☐ Repayment track record/Loan a/c statement for balance transfer & top up
- ☐ Any other document as may be required
- ☐ Proof of Identity
- ☐ Contract Copy/Work Order
- ☐ Signature verification
- ☐ Copy of Dealership Agreement /Letter of Intent (LOI) / Letter of Appointment
- ☐ Copy of lease deeds/title deeds of all the properties being offered as securities.
- ☐ Proof of turnover (GST/ sales /service tax returns of last 12 months)
- ☐ Proof of Address { ☐ Residence ☐ Office
- ☐ Provisional Financial Statement for current financial year
- ☐ Brief Company Profile
- ☐ Last 12 months bank statements for all accounts /credit facilities
- ☐ 2 year's ITR with computation of income for both business and individual i.e. proprietor/partner /director/entity
- ☐ Document for PSL Qualification SSI/MSME registration/Udyam Registration etc.
- ☐ Monthly Purchase & Sales for next 12 months
- ☐ For Partnership firm Latest partnership deed PAN of the firm address proof etc.
- ☐ Industry/sector specific documents w.r.t. mandatory license/registration/ qualification etc.
- ☐ Copy of external rating if any
- ☐ Details of group companies along with key financials
- ☐ Monthly Purchase and Sales figures for last 12 months
- ☐ Complete Set of Sanction letter of all banks providing credit facilities
- ☐ For Company – Certificate of Incorporation, MOA & AOA PAN, Shareholding patter and office address proof.

J. DETAILS OF FEES & CHARGES

1) Stamp Duty: At actual as per applicable law.

2) Interest rate of ______% p.a.

3) Processing Charges (Non-Refundable) of ₹ ______

4) Cheque/SI/NACH return charges: ₹ 500 /- per instance

5) Overdue/Penal Charges: As per Schedule of Charges available on the website.

6) Loan pre-payment charges: 4% of limit sanctioned

7) Statement of Account/ Foreclosure statement : ₹ 500/- per statement

NOTE: **(1)** Visit **http://www.au.bank.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 & Government taxes.

Tear Off

DETAILS OF FEES & CHARGES (Customer Copy)

1) Stamp Duty: At actual as per applicable law.

2) Interest rate of ______% p.a.

3) Processing Charges (Non-Refundable) of ₹ ______

4) Cheque/SI/NACH return charges: ₹ 500 /- per instance

5) Overdue/Penal Charges: As per Schedule of Charges available on the website.

6) Loan pre-payment charges: 4% of limit sanctioned

7) Statement of Account/ Foreclosure statement : ₹ 500/- per statement

NOTE: **(1)** Visit **http://www.au.bank.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 & 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. Neither 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 or any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of my/our application.
5. AU Small Finance Bank Ltd. and its group companies reserves the right to retain the photographs and documents submitted by me/us and will not return the same to me/us.
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 holding company.
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 directors 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.
9. 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
10. 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.
11. I/We further authorize AU Small Finance Bank Ltd., and or its associates/subsidiaries/affiliates and have NO OBJECTIONS with verification of any information by AU Small Finance Bank Ltd. 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.
12. I/We hereby confirm that, I/We have with objection on AU Small Finance Bank Ltd. getting Guarantee Cover from CGFMU/CGTMSE (applicable in case of CGFMU/CGTMSE proposals only)
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 facility.
16. From time to time, AU Small Finance Bank Ltd. communicates various features/products/promotional offers which offer significant benefits to its customer and may use the services of third party agencies to
    ☐ 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 hereby instruct you not to send me any offers as outlined above. (Please tick)
17. I/We am/are a relative/ known to a AU Small Finance Bank Employees ☐ Yes ☐ No
18. I/We hereby provided consent that the AU Small Finance Bank Ltd. can extract my/our personal details, or any details as required by the AU Small Finance Bank Ltd. under law from CERSAI or any other authority by way of submission of my/our CKYCR number, in accordance with RBI guidelines or any other relevant law.

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 registered with UIDAI. Bank has informed me that me/us identity information would only be used for KYC and also informed that my biometrics will not be stored/shared and will be submitted to Central Identities Data Repository 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. ______________________

Photo of Proprietor / Partner / Director/ Applicant To be crossed signed Please do not use pins, tape, staples on the photograph	Photo of Proprietor / Partner / Director/ Applicant To be crossed signed Please do not use pins, tape, staples on the photograph	Photo of Proprietor / Partner / Director/ Applicant To be crossed signed Please do not use pins, tape, staples on the photograph	Photo of Proprietor / Partner / Director/ Applicant To be crossed signed Please do not use pins, tape, staples on the photograph
Name______	Name______	Name______	Name______
Designation______	Designation______	Designation______	Designation______
Signature______	Signature______	Signature______	Signature______

FOR BANK'S INTERNAL USE ONLY

Loan A/c No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **Risk Level of the applicant based on KYC-AML guidelines:** ☐ Low ☐ Medium ☐ High

LG Code ☐☐☐☐☐☐☐ **LC Code** ☐☐☐☐☐☐☐ **Lead Number** ☐☐☐☐☐☐☐☐☐☐☐

Sourcing Channel ☐ Self ☐ Branch ☐ AU Value ☐ Other Channels ______ Please Specify ______

AU Value Name ______________________ **AU Value Code** ______________________

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 Bank Official	RPC/CPC Stamp with Date	RCU Signature & Date

Tear Off

Application ID:______________

We acknowledge that we have received an application dated ____________ from Mr/Ms/M/s ______________________

resident of/situated at ______________________ for a loan of ₹ ________ under ______________________ & decision on sanction or rejection

shall be communicated within 90 days* from receipt of this application & all other relevant particulars by the Bank.

*For Micro & Small Enterprises with loan amount up to ₹ 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 fulfillment of conditions if any, that may be stipulated by the Bank.
2. The application will be taken for consideration only after all the particulars/data/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.

(Sign & Employee ID)
Authorised Signatory

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