

# LOAN APPLICATION FORM

Please fill the form in CAPITAL LETTERS with BLACK ink only



## APPLICATION DETAILS

APPLICATION NUMBER\*

Farm Credit Term Loan  AU Kisan Loan  Others \_\_\_\_\_ Date \_\_\_\_\_

### Details of Facilities Requested

Facility	Requested Loan Amount ₹ in Figures	Tenure (In Months)	Scheme
Farm Credit Term Loan			
AU Kisan Loan			
Others			

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

**Existing Customer**  Yes  No **If yes, Account No./CIF No.** \_\_\_\_\_ **CKYC No.** \_\_\_\_\_

**\*Name** \_\_\_\_\_  
**Maiden Name (if any\*)** \_\_\_\_\_  
**\*Name** \_\_\_\_\_  
 Father's OR  Spouse

**\*Mother's 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 \_\_\_\_\_ **Residential Status** Resident Non-Resident

**Marital Status** Married Single Widow(er) Divorced **Nationality** Indian Others \_\_\_\_\_ **Date of Birth** \_\_\_\_\_

**Place of Birth** \_\_\_\_\_ **Constitution** Individual

**Education**  Illiterate  Undergraduate  Graduate  Postgraduate  Professional degree  Others \_\_\_\_\_

**Are you a related party to AU Small Finance Bank, as defined under GST**  Yes  No **IF Yes, GST No** \_\_\_\_\_

### KYC DETAILS

**\*Proof of Identity**  Passport  Driving Licence  Aadhaar  Voter ID  Others \_\_\_\_\_ **Expiry Date (if applicable)** \_\_\_\_\_

NREGA Job Card  National Population register **\*ID No.** \_\_\_\_\_

**\*Proof of Address**  Passport  Driving Licence  UID (Aadhaar)  NREGA Job Card  Voter ID  Others \_\_\_\_\_

**\*Mandatory**  Deemed POA  Proof of Possession of Aadhaar **\*ID No.** \_\_\_\_\_

**\*Aadhaar No.** \_\_\_\_\_ **Form 60** \_\_\_\_\_ (Please provide Form 49A if PAN applied) **\*PAN No.** \_\_\_\_\_

**Visually Impaired**  Yes  No **Physically Handicapped**  Yes  No **UDYAM No.** U D Y A M - - - - -

**ADDRESS 1**

\*Address Line 1 \_\_\_\_\_

House No. \_\_\_\_\_ \*Locality/Land Mark \_\_\_\_\_ Village \_\_\_\_\_

Tehsil \_\_\_\_\_ \*City \_\_\_\_\_

\*District \_\_\_\_\_ \*State \_\_\_\_\_ \*PIN Code \_\_\_\_\_

Country  India  Others \_\_\_\_\_ **Property Status**  Self-Owned  Rented  Company Provided  Parental  Others \_\_\_\_\_

**Current Address Same as Permanent address**  Yes  No **Nationality**  Indian  Others \_\_\_\_\_

**ADDRESS 2**

\*Address Line 1 \_\_\_\_\_

House No. \_\_\_\_\_ \*Locality/Land Mark \_\_\_\_\_ Village \_\_\_\_\_

Tehsil \_\_\_\_\_ \*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 \_\_\_\_\_

### OCCUPATION

Salaried {  Govt.  Private  Public }  Farmer {  Agri Activities  Agri Allied Activities  Agri & Agri Allied Activities }  Self-employed  Student  Retired  Housewife  Self-employed Professional

**Annual Income (INR)** \_\_\_\_\_

### 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 \_\_\_\_\_ **Entity Proof** \_\_\_\_\_

**Business Premises**  Self-Owned (  Mortgaged  Free )  Rented  Parental  Others \_\_\_\_\_

**ADDRESS**

\*Address Line 1 \_\_\_\_\_

Address Line 2 \_\_\_\_\_ **Landmark** \_\_\_\_\_

Village \_\_\_\_\_ Tehsil \_\_\_\_\_ \*City \_\_\_\_\_

\*District \_\_\_\_\_ \*State \_\_\_\_\_ \*PIN Code \_\_\_\_\_ **Country**  India  Others \_\_\_\_\_

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

Please do not use any pins, tapes, staples on the photograph

Signature of Applicant

**B. CO-APPLICANT'S DETAILS** (Leave space between two words)

Existing Customer  Yes  No If yes, Account No./CIF No. \_\_\_\_\_ CKYC No. \_\_\_\_\_

\*Name \_\_\_\_\_  
 Maiden Name (if any\*) \_\_\_\_\_  
 \*Name \_\_\_\_\_  
 Father's OR  Spouse

\*Mother's Name \_\_\_\_\_

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

Email ID \_\_\_\_\_

Religion  Hindu  Muslim  Sikh  Christian  Jain  Buddhist  Zoroastrian  Others \_\_\_\_\_ \*Gender  M  F  ^ Third Gender

Category  General  SC  ST  OBC  Others \_\_\_\_\_ Residential Status  Resident  Non-Resident

Marital Status  Married  Single  Widow(er)  Divorced \*Nationality  Indian  Others \_\_\_\_\_ \*Date of Birth \_\_\_\_\_

Place of Birth \_\_\_\_\_ Constitution  Individual

Education  Illiterate  Undergraduate  Graduate  Postgraduate  Professional degree  Others \_\_\_\_\_

Are you a related party to AU Small Finance Bank, as defined under GST  Yes  No IF Yes, GST No \_\_\_\_\_

**KYC DETAILS**

\*Proof of Identity  Passport  Driving Licence  Aadhaar  Voter ID  Others \_\_\_\_\_ Expiry Date (if applicable) \_\_\_\_\_

NREGA Job Card  National Population register \*ID No. \_\_\_\_\_

\*Proof of Address\*  Passport  Driving Licence  UID (Aadhaar)  NREGA Job Card  Voter ID  Others \_\_\_\_\_

\*Mandatory  Deemed POA  Proof of Possession of Aadhaar \*ID No. \_\_\_\_\_

\*Aadhaar No. \_\_\_\_\_ Form 60 (Please provide Form 49A if PAN applied) \*PAN No. \_\_\_\_\_

Visually Impaired  Yes  No Physically Handicapped  Yes  No Relation with applicant \_\_\_\_\_

**ADDRESS 1**

\*Address Line 1 \_\_\_\_\_

House No. \_\_\_\_\_ \*Locality/Land Mark \_\_\_\_\_ Village \_\_\_\_\_

Tehsil \_\_\_\_\_ \*City \_\_\_\_\_

\*District \_\_\_\_\_ \*State \_\_\_\_\_ \*PIN Code \_\_\_\_\_

Country  India  Others \_\_\_\_\_ Property Status  Self-Owned  Rented  Company Provided  Parental  Others \_\_\_\_\_

Current Address Same as Permanent address  Yes  No Nationality  Indian  Others \_\_\_\_\_

**ADDRESS 2**

\*Address Line 1 \_\_\_\_\_

House No. \_\_\_\_\_ \*Locality/Land Mark \_\_\_\_\_ Village \_\_\_\_\_

Tehsil \_\_\_\_\_ \*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 \_\_\_\_\_

**OCCUPATION**

Salaried {  Govt.  Private  Public  Farmer {  Agri Activities  Agri Allied Activities  Agri & Agri Allied Activities  Others \_\_\_\_\_

Self-employed  Retired  Housewife  Self-employed Professional  Student

Annual Income (INR) \_\_\_\_\_

**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 \_\_\_\_\_ Entity Proof \_\_\_\_\_

Business Premises  Self-Owned (  Mortgaged  Free )  Rented  Parental  Others \_\_\_\_\_

**ADDRESS**

\*Address Line 1 \_\_\_\_\_  
 Address Line 2 \_\_\_\_\_

Land Mark \_\_\_\_\_  
 Village \_\_\_\_\_  
 Tehsil \_\_\_\_\_  
 \*City \_\_\_\_\_ \*District \_\_\_\_\_  
 \*State \_\_\_\_\_  
 \*PIN Code \_\_\_\_\_ Country  India  Others \_\_\_\_\_ Annual Income (₹) \_\_\_\_\_

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

Please do not use this space for stamp on the photograph.

127 Applicant's Signature

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

**Constitution**  Yes  No If yes, Account No./CIF No. CKYCR No. \_\_\_\_\_  
 Individual  Proprietorship  Partnership Firm  Pvt. Ltd.  Public Ltd.  Others \_\_\_\_\_

**\*Name** \_\_\_\_\_  
**\*Name**  Father's OR  Spouse \_\_\_\_\_  
**\*Mother's Name** \_\_\_\_\_

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

**Email ID** (In Capital Letters) \_\_\_\_\_

**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** \_\_\_\_\_

**\*PAN No.** \_\_\_\_\_ **Form 60** (Please provide Form 49A if PAN applied) **\*Residential Status**  Resident  Non-Resident

**Education**  Illiterate  Undergraduate  Graduate  Postgraduate  Professional degree  Others \_\_\_\_\_

**Relationship with Applicant** \_\_\_\_\_ **Place of Birth** \_\_\_\_\_

**Are you a related party to AU Small Finance Bank, as defined under GST**  Yes  No **IF Yes, GST No** \_\_\_\_\_

**KYC DETAILS**

**\*Proof of Identity**  Passport  Driving Licence  Aadhaar  Voter ID  Others \_\_\_\_\_ **Expiry Date** (if applicable) \_\_\_\_\_  
 NREGA Job Card  National Population register **\*ID No.** \_\_\_\_\_

**\*Proof of Address**  Passport  Driving Licence  UID (Aadhaar)  NREGA Job Card  Voter ID  Others \_\_\_\_\_  
**\*Mandatory**  Deemed POA  Proof of Possession of Aadhaar **\*ID No.** \_\_\_\_\_

**\*Aadhaar No.** \_\_\_\_\_ **Visually Impaired**  Yes  No **Physically Handicapped**  Yes  No

**ADDRESS** **\*Address Line 1** \_\_\_\_\_  
**House No.** \_\_\_\_\_ **\*Locality/Land Mark** \_\_\_\_\_ **Village** \_\_\_\_\_  
**Tehsil** \_\_\_\_\_ **\*City** \_\_\_\_\_ **\*District** \_\_\_\_\_  
**\*State** \_\_\_\_\_ **\*PIN Code** \_\_\_\_\_ **Nationality**  Indian  Others \_\_\_\_\_  
**Country**  India  Others \_\_\_\_\_ **Property Status**  Self-Owned  Rented  Company Provided  Parental  Others \_\_\_\_\_

**Current Address Same as Permanent address**  Yes  No

**ADDRESS** **\*Address Line 1** \_\_\_\_\_  
**House No.** \_\_\_\_\_ **\*Locality/Land Mark** \_\_\_\_\_ **Village** \_\_\_\_\_  
**Tehsil** \_\_\_\_\_ **\*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 \_\_\_\_\_

**OCCUPATION**

Govt.  Agri Activities  Self-employed  Retired  Housewife  Self-employed Professional  Student  
 Salaried {  Private  Farmer {  Agri Allied Activities  Agri & Agri Allied Activities  Others \_\_\_\_\_ **Annual Income (INR)** \_\_\_\_\_  
 Public

**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 \_\_\_\_\_ **Entity Proof** \_\_\_\_\_  
 Self-Owned (  Mortgaged  Free )  Rented  Parental  Others \_\_\_\_\_

**ADDRESS** **\*Address Line 1** \_\_\_\_\_  
**Address Line 2** \_\_\_\_\_  
**Land Mark** \_\_\_\_\_ **Tehsil** \_\_\_\_\_  
**Village** \_\_\_\_\_ **\*City** \_\_\_\_\_ **\*District** \_\_\_\_\_  
**\*State** \_\_\_\_\_ **\*PIN Code** \_\_\_\_\_  
**Country**  India  Others \_\_\_\_\_ **Annual Income(₹)** \_\_\_\_\_

Please paste your recent passport size color photograph here and sign across with stamp.

Please do not use pen, blue stick on the photograph.

Guarantor's Signature \_\_\_\_\_

**D. REFERENCES**

**Reference 1** **\*Name** \_\_\_\_\_  
**\*Mobile No.** +91 \_\_\_\_\_ **Relationship with Applicant** \_\_\_\_\_ **Years of acquaintance** \_\_\_\_\_

**Reference 2** **Name** \_\_\_\_\_  
**\*Mobile No.** +91 \_\_\_\_\_ **Relationship with Applicant** \_\_\_\_\_ **Years of acquaintance** \_\_\_\_\_

**E. OTHER ASSETS**

Asset (Moveable)	Nos	Approx Value (₹)	Asset Immovable	Nos	Approx Value (₹)
Cattle			House/Building		
Poultry Bird			Fishing Ponds/Tank		
Tractor			Agri Land		
Combine/ Harvester/JCB			Tractor Shed		
Power Tiller			Non Agriculture Property		
Four Wheeler			Farm Shed		
Two Wheeler			Any other Immovable Asset		
Other Asset					

**F. DETAILS OF CROP AND LAND DETAILS**

Land Holder Name	Land Area (Acre)		Offered for Mortgage	Season	Source of Irrigation	Crop	Land Details					
	Own	Lease					District & State	Tehsil/Taluka	Village	Khaata No.	Survey No.	

**G. DETAILS OF THE PROPERTY OFFERED AS COLLATERAL (IF APPLICABLE)**

S. No.	Name of Property Owner	Property Type	Occupancy Status	Area	Unit	Property Address
1						
2						
3						
4						
5						

**H. EXISTING LOAN DETAILS**

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

**I. INSURANCE DETAILS**

Insurance Required Yes : No	Type of Insurance					Insurance Applicant Name
	General Insurance	Life Insurance	PMFBY	Cattle Insurance	Others	
Nominee DOB	Nominee Name					Nominee Gender M F T ^ ^Third Gender
Relation With Applicant	Address of Nominee					Percentage of Share
<b>In Case Of Minor Nominee</b>						
Guardian Relation	Guardian Name					Guardian DOB

**J. 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 INR 1 Cr.  > INR 1 Cr. to INR 10 Cr.  > INR 10 Cr. to INR 50 Cr.  > 50 Cr.

**Value of Investment (WDV) :** \_\_\_\_\_

**Annual Turnover**  upto INR 5 Cr.  > INR 5 Cr. to INR 50 Cr.  > INR 50 Cr. to INR 250 Cr.  > 250 Cr.

**Annual Turnover ():** \_\_\_\_\_

**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 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 of make the loss of good in the event of any loss or damage that may arise on account of false/incorrect declaration by me/us

**K. DUAL NAME DECLARATION (TICK IF APPLICABLE FOR CUSTOMER)**

As per \_\_\_\_\_ (KYC ID Type) my correct full name is \_\_\_\_\_ however as per \_\_\_\_\_ (KYC ID Type) full name mentioned is incorrect. Kindly consider the name mentioned on \_\_\_\_\_ (KYC ID Type) for account opening purposes.

**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.

Applicant's  
Signature/Fingerprint

Business  
Signature/Fingerprint

**L. 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) Other Fees & charges applicable as per schedule of charges available on the website

**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.

**M. DECLARATION OF PURPOSE OF LOAN**

The Facility applied will be utilized for below mentioned purpose			
Purpose of Loan	Amount Required	Purpose of Loan	Amount Required
Cattle Purchase		Fisheries	
Crop Loan		Sericulture	
Agri Input Purchase		Horticulture	
Farm Land Development		Solar AG pump	
Farm Equipment Purchase		Other	

**FOR BANK'S INTERNAL USE ONLY**

Risk Level of the applicant based on KYC-AML guidelines:  Low  Medium  High

Loan Account No. \_\_\_\_\_

LG Code \_\_\_\_\_ LC Code \_\_\_\_\_ TL Emp. ID \_\_\_\_\_

Sourcing Channel  Branch  CA  Dealer  Referral Sales  BC  Other Channels Please use Sparsh only

Dealer/CA/BC Name \_\_\_\_\_ Dealer SE Name \_\_\_\_\_

Lead Number \_\_\_\_\_

Promo Code 1 \_\_\_\_\_

Promo Code 2 \_\_\_\_\_

<b>Applicant</b>	Customer ID _____	Document Submitted <input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	<b>Co-Applicant</b>	Customer ID _____	Document Submitted <input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo
<b>Guarantor</b>	Customer ID _____	Document Submitted <input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	<b>Group ID</b>	_____	

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/ABH/DP1 \_\_\_\_\_ RTY/CD/Manager with Seal \_\_\_\_\_ ACD 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 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 AU Small Finance Bank Ltd.**

**Please Note that:**

- This is only an acknowledgement 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.
- The application will be taken for consideration only after all the particulars/data/documents as may be required are received by the Bank.
- 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](mailto:customercare@aubank.in) or call us at Toll Free No.: 1800 1200 1200**

Stamp area for internal use.

## N. DECLARATION / TERMS AND CONDITIONS

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 and for 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 is neither director of AU Small Finance Bank Ltd. nor any other bank, neither relative of director of AU Small Finance Bank Ltd. nor of any other bank.
7. 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
8. I/We have 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.
9. I/We further authorise 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 authorise AU Small Finance Bank Ltd. to conduct ROC search and charge creation against the facilities availed by me/us.
10. 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.
11. I/we hereby confirm that, I/we have no objection on AU small finance bank Ltd. Getting guarantee cover from CGFMU/CGTMSE (Applicable in case of CGFMU/CGTMSE proposals only)
12. 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")
13. 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/facility.
14. 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.
15. I shall not assign or transfer all or any of Bank's rights, benefits or obligations under the facility without the prior written approval of the Bank. The Bank may, at any time, sell, assign, securitize or transfer all or any of its rights, benefits and obligations under the facility to any person and in such manner and on such terms and conditions, as the Bank may at its sole discretion decide. Any such sale, assignment, securitization or transfer shall conclusively bind me and all other concerned persons. Notwithstanding any such sale, assignment, securitization or transfer, I shall, unless otherwise notified by the Bank, continue to make all payments under the facility to the Bank (or its authorized representatives) and all such payments when made to the Bank (or its authorized representatives) shall constitute a full discharge of our obligations and liabilities in respect of such payments
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 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 agree to the annual review of my account (under KCC loan) as and when the same falls due till the limit is valid. The review may lead to an enhancement of my limit by 10% subject to satisfactory conduct of the account and any other the credit norm of the bank
18. I/We is a relative/ known to a AU Bank Employee  Yes  No If Yes, than details are: \_\_\_\_\_

### 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.

Signature of Applicant

Signature of Co-Applicant

Signature of Guarantor