

Application Form (Unsecured Agri Allied Loan)

Application Number: _____

Application Date: _____

I hereby request you to grant a loan with details as given below:

Type of Loan: _____

Loan Amount: _____

Purpose of loan: _____

Rate of Interest: _____ % Per Annum

Tenure of loan: _____ Months

Applicant Photo

Application Form (Unsecured Agri Allied Loan)

Title: _____

Full Name: _____ Maiden Name: _____

Father's/Spouse Name: _____ Mother's Name: _____

CIF of borrower: _____

Date of Birth: _____

Gender: _____

Marital Status: _____

Email ID: _____

Nationality: ☐ Indian ☐ Others (in case of others please fill another form)

Education Level: _____

Occupation Type: _____

Source of Income: ☐ Agriculture Allied Income ☐ Business Income ☐ Salary Income ☐ Any Other

Business Income: _____

Other Income: _____

Gross Annual: _____

Income: _____

PROOF OF IDENTITY (POI) & PROOF OF ADDRESS (POA)

(Certified copy of the following POI/POA needs to be submitted)

A- PAN Number or Form 60 (Mandatory): _____

B- Aadhar Card (UID) (Bio metric eKYC is mandatory): _____

C- Voter ID Card/Passport/Driving License: _____

D- Others: _____

Category: _____

Religion: _____

PERMANENT ADDRESS: _____

District: _____ City: _____ State: _____ PINCODE:

MAILING ADDRESS / COMMUNICATION ADDRESS

District: _____ City: _____ State: _____ PINCODE:

LANDLINE NUMBER:

Mobile Number:

Business Details:

Business

Name: _____

Address: _____

City: _____ State: _____ Type of Business: _____ Business Vintage: _____

Individual Details - Co – Applicant-1

Title: _____

Full Name: _____ Maiden Name: _____

Father's/Spouse Name: _____ Mother's Name: _____

CIF of borrower: _____

Date of Birth: _____

Gender: _____

Marital Status: _____

Email ID: _____

Nationality: ☐ Indian ☐ Others (in case of others please fill another form)

Education Level: _____

Type: ☐ Agriculture & Allied activities ☐ Retail Trader ☐ Self- Employed ☐ Small/Retailer

Occupation Type: _____

Source of Income: ☐ Agriculture Allied Income ☐ Business Income ☐ Salary Income ☐ Any Other

Gross Annual: _____

PROOF OF IDENTITY (POI) & PROOF OF ADDRESS (POA)
(Certified copy of the following POI/POA needs to be submitted)

A- PAN Number or Form 60 (Mandatory): _____

B- Aadhar Card (UID) (Bio metric eKYC is mandatory): _____

C- Voter ID Card/Passport/Driving License: _____

D- Others: _____

Category: _____

Religion: _____

PERMANENT ADDRESS: _____

District: _____ City: _____ State: _____ PINCODE:

MAILING ADDRESS / COMMUNICATION ADDRESS

District: _____ City: _____ State: _____ PINCODE:

LANDLINE NUMBER: Mobile Number:

Banking & Existing Loan Details

A) Banking Details

Name of Account Holder	Name of Bank with Branch	Account No	IFSC Code

B) Existing Loans basis borrower/ Co-borrower declaration

Name of Lending Institution	Purpose of Loan	Loan Amount	Tenure (in months)	Monthly installment	Current Outstanding	Security, if any

Borrower's Declaration

- I/we certify that the information provided by me in this application form is true, correct and complete in all respects and no material information has been withheld/suppressed from Shivalik Small Finance Bank Limited ("Bank"). I/we agree that the Bank is entitled to verify this directly or through any third party agent. I/we confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/we further acknowledge the Bank's right to seek any information from any other source in this regard.

2. I/we, am/are a near relative# of Director of the Shivalik Small Finance Bank/other Bank/Senior Official of the Shivalik Small Finance Bank
☐ Yes ☐ No #Near Relative means: Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including stepbrother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse.
3. I/we am/are a Promoter/ Director/major shareholder /a relative of a Promoter/major shareholder /an Entity with significant influence of Promoter/major shareholder / associated with any Entity significantly influenced or controlled by Promoter/major shareholder of Shivalik Small Finance Bank ☐ Yes ☐ No
4. I/we understand that all the abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion. I/we further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/we will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/we authorise the Bank to debit my/our loan account with the Bank for any fees, charges, interest etc. as may be applicable.
5. I/we undertake to inform the Bank in writing regarding any change in my residential or business address/contact details/occupation or any such change which may affect my creditworthiness and to provide any other information that the Bank may require.
6. I/we understand that the Bank reserves the right to retain the photographs and documents submitted with this application and will not re-turn the same to me.
7. I/we understand that the sanction of this loan is at the sole discretion of the Bank and upon my/us executing necessary documents and other formalities as required by Bank.
8. I/we agree and confirm that the loan proceedings shall be utilised for the purpose as mentioned in the application form and shall not be utilised towards making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds(ETF), units of gold, mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Saving Scheme(NSC) etc
9. I/we do not suffer from any statutory or legal infirmities and/or are incapable of entering into a binding agreement.
10. I/we am/are a major and is of sound mind and is competent to contract.
11. I/we confirm that no insolvency and Bankruptcy /dissolution proceedings or any criminal proceedings have been initiated and/or are pending against me and that I have never been adjudicated insolvent by any court or other authority or a receiver, administrator, trustee or similar officer has been appointed for my assets.
12. I/we are neither politically exposed person/nor related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
 (Definition -Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or Governments, senior politicians, senior government/ judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.)
13. I/we understand that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any delay in concluding the loan, any changes in the money market conditions or on account of any other statutory or regulatory require-ments or at the discretion of Bank. Bank reserves that right to review and amend the terms of the loan in such extent as it may deem fit.
14. I/we understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documenta-tion.
15. I/we also confirm that no commitments have been made to me by the Bank or any of its representatives regarding the loan quantum / sanction process(or) promised any deviation / waivers. Further I have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of Bank(or) to any other third party.
16. I/we understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (i) information and data relating to me/us; (ii) the information or data relating to any credit facility availed of/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve Bank of India / Government of India and CIBIL and any such agency may use, process the said information and data disclosed by the Bank; and CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
17. I/we agree to receive SMS alerts/Phone calls related to my application status, account activity, service calls (including collections, advi-so- ries and educational/informative messages), regulatory updates as well as product use messages/calls that the Bank will send/make, from time to time, on my mobile/phone number (s) as mentioned in this application form.
18. I/we hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to Bank for the purpose of establishing identity/address proofs.

19. I/we further authorize Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that Bank will be calling for data from UIDAI and the same will be stored with Bank for providing me/us the product/services opted by me/us.
 20. I/we hereby consent to receive information from CKYC registry through SMS/e-mail on the registered mobile number/ email address as provided by me in the Application Form to Bank. I/we give my/our consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my/our identity and address from the database of CKYCR Registry. I/we understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.
 21. I/we authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorization from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.
 22. I/we authorize the Bank to use my personal details in the application form from time to time to send me/us marketing information/contact me/us to inform about products, services or promotional offers that are offered by Bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow Bank to contact you through SMS, phone calls and E mails : Yes, Bank can contact me No, Bank may not contact me.
 23. I/we, hereby declare that I/we are not director at the Bank or any other bank and I/we are not a relative of any of the directors of the Lender Bank.
 24. I/we have read, understood and accepted the terms and conditions relating to various services as stipulated at <https://shivalik.bank.in> ("Website").
 25. I/we understand that this loan is sanctioned in compliance with the "Fair Practice code" of the Bank which is available on Bank's and link to visit the same is <https://shivalik.bank.in/regulatory-section/policies/fair-lending-practice-code-policy>
 26. I/we understand that in case of any query, I can contact the customer care executive at toll free number 1800-202-5333 or send an email to customer@shivalik.bank.in or visit nearest branch.
 27. I understand that the clauses herein shall not be deemed to constitute, an express or implied agreement between me and the Bank.
 28. I/we agree that the Bank may, in its sole discretion, engage services for extension of banking and financial services so as to ensure greater financial inclusion and increasing the outreach of the banking sector.
 29. I/we provide my/our consent to opt for credit shield for myself / ourselves to the extent of the loan availed from the Bank and also agree to endorse the insurance policy, lien favouring the Bank. The contents and the details of the insurance and amount covered has been explained to me/us by the Bank/Business Correspondent (BC) ☐ Credit Linked Insurance
 30. In case of death of any Applicant, Bank shall adjust the outstanding loan amount from the claim amount provided the claim has been allowed by the insurance company and the balance, if any, shall be paid to her nominee, named in the application.
 31. I/we hereby affix my signature as confirmation of the above.
- I/we hereby understand that the signature captured can be used to authorise/verify all future transactions. I/we agree that the above/below signature can be used as the specimen signature also

Name: _____

Applicant/Borrower Signature _____

CUSTOMER ACKNOWLEDGEMENT – Unsecured Agri Allied Loan

Name of Applicant _____ Loan Amount Applied _____ Loan CIF ID _____ Shivalik Small Finance Bank Ltd. acknowledges receipt of the above-mentioned loan application form. The said loan application form shall be scrutinized by the Bank within the next 30 working days from the receipt of application. Receipt of this Loan Application does not in any manner whatsoever obligate Shivalik Small Finance Bank Ltd to grant the said loan, which shall be at the sole discretion of Shivalik Small Finance Bank Ltd.

Name : _____

Date : _____

Bank Official Signature

Vernacular Declaration

Declaration in Hindi:

मैं/हमने उपरोक्त खण्डों तथा महत्वपूर्ण कर्म समझौते को पढ़ लिया है और समझा दिया गया है। इसे मेरी/हमारी उपस्थिति में भरा गया है। मैं/हम इस महत्वपूर्ण विवरण सहित सभी शर्तों को मानने के लिए बाध्य होंगे। पूर्वोक्त म दिए गए करारनामों और अन्य दस्तावेजों को मेरी/हमारी समझ में आने वाली भाषा में मुझे/हमें बताया गया है और मैंने/हमने विभिन्न खण्डों का पूरा तात्पर्य समझ लिया है। ऋण प्राप्तकर्ताओं ने इस समझौते की विषयवस्तु सत्यापित करने और समझने के बाद अपने हस्ताक्षर किये हैं।

Declaration in Marathi:

संपूर्ण करार माझ्या/आमच्या उपस्थितीत भरला गेला आहे हे मी/आम्ही वाचले/समजले केले आहे. मला/आम्ही केलेल्या कर्ज अर्जात मी/आम्ही भरलेल्या सर्व अटी आणि तपशीलांच्या संदर्भात स्वतःचे समाधान केल्यानंतरच बँक या कराराचा पक्ष बनण्यास सहमत आहे/ते याची मला/आम्हाला जाणीव आहे.

Declaration in Gujarati:

મેં/અમે ઉપરોક્ત કલમો અને મહત્વપૂર્ણ લોન કરાર વાંચ્યા અને સમજી લીધા છે. આ મારી/અમારી હાજરીમાં ભરવામાં આવે છે. હું/અમે આ મહત્વપૂર્ણ વિગત સહિત તમામ નિયમો અને શરતો પાલન કરવા બંધાયેલો રહીશું. ઉપરોક્ત અને અન્ય દસ્તાવેજોમાં સમાવિષ્ટ કરાર મને/અમને સમજાય તેવી ભાષામાં જણાવવામાં આવ્યો છે અને હું/અમે વિવિધ કલમોનો સંપૂર્ણ અર્થ સમજી ગયા છીએ. ઋણ લેનારાઓએ આ કરારની સામગ્રીને ચકાસ્યા અને સમજ્યા પછી હસ્તાક્ષર કર્યા છે.

Declaration in Tamil:

எனது/எங்கள் முன்னிலையில் முழு ஒப்பந்தமும் புர்த்தி செய்யப்பட்டுள்ளதை நான்/நாங்கள் படித்தோம், அது தொடர்பாக /எனக்கு/எங்களுக்கு விளக்கமும் அளிக்கப்பட்டுள்ளது. நான்/நாங்கள் செய்த கடன் விண்ணப்பத்தில் நான்/நாங்கள் புர்த்தி செய்த அனைத்து நிபந்தனைகள் மற்றும் விவரங்கள் குறித்து தான் திருப்தியடைந்த பின்னரே வங்கி இந்த ஒப்பந்தத்தில் ஒரு தரப்பினராக ஒப்புக்கொள்கிறது என்பதை நான்/நாங்கள் அறிவோம்.

Declaration in Telugu:

నా/మా సమక్షములో చంబబడిన మొత్తం అంగీకారపత్రాన్ని నేను/మేము చదువుకున్నాము / చదివి వివరించగ్గాము. మాచే / మా చేయబడిన లోన్ దరఖాస్తు లో సాచే/మాచే చంబబడిన షరతులు మరియు వివరాలను అన్నింటికీ సంబంధించి తనకు తానుగా సంపూర్ణ చెందిన తర్వాత మాత్రమే అంగీకార పత్రానికి ఒక పక్షముగా అంగీకరించుచున్నాను.

Signature of Applicant _____

Signature of Co-Applicant _____