

LOAN APPLICATION FORM (MICRO BUSINESS LOAN)

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



CREDIT/LOAN FACILITIES APPLIED FOR- TERM LOAN

Type of Facilities	Amount Requested (INR)	Tenure (Months)
Micro Business Loan - Secured by Collateral		
Micro Business Loan- Secured by Credit Guarantee		
Micro Business Loan - Unsecured		
Other		

Form No.

Date

A. APPLICANT DETAILS (Leave space between two words)

Existing Customer Yes No Account No./CIF No. KYCR No.

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

***Name**
 Father's OR Name 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

Category General SC ST OBC Others

Marital Status Married Single Widow(er) Divorced ***Nationality** Indian Others

Place of Birth/Incorporation

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

GST No. **UDYAM No.** U D Y A M - - -

Visually Impaired/Handicapped/Specially Abled YES NO

Education Illiterate Undergraduate Graduate Postgraduate Professional Degree Others s p c i f y

***Residential Status** Resident Non-Resident PIO OCI Foreign National **Do you want this account to be seeded with Aadhaar** Yes No

ADDRESS 1

***Address Line 1**

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**

Property Status Self-Owned Rented Company Provided Parental Others

ADDRESS 2

***Address Line 1**

Landmark ***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.**

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

OCCUPATION

Self-employed Self-employed Professional Others

Agri Foreign Currency Exposure Yes No **Annual Income (INR)**

BUSINESS DETAILS

***Entity Name** ***Total Exp. in Business** Years Months

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

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

ADDRESS

***Address Line 1**

Address Line 2

***City** ***District** ***Pin Code**

Landmark ***State** **Country** India Others

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

NAME & DETAILS OF BENEFICIAL OWNERS/ AUTHORISED SIGNATORIES

Name	Age	Gender	Designation	PAN	Shares (in %)	Contact No.	ID Proof

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

Existing Customer Yes No Account No./CIF No. _____ CKYCR No. _____

Constitution Individual Proprietorship Partnership Firm Society Trust Others _____

***Name** _____
 Father's OR Name _____
 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

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

GST No. _____ **Visually Impaired/Handicapped/ Specially Abled** YES NO

Education Illiterate Undergraduate Graduate Postgraduate Professional degree Others _____

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

ADDRESS 1

***Address Line 1** **Current Address** _____
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** _____

Property Status Self-Owned Rented Company Provided Parental Others _____

ADDRESS 2

***Address Line 1** **Permanent Address** _____
Landmark _____ ***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.** _____

***Proof of Address** Passport Driving Licence Aadhaar Voter ID Others _____ ***ID No.** _____

OCCUPATION

Salaried { Govt. Private Public } Self-employed Self-employed Professional Agri Retired Others _____

Foreign Currency Exposure Yes No **Annual Income (INR)** _____

EMPLOYER/BUSINESS DETAILS

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

Nature of Business Manufacturer Service Provider Trader 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 _____
City _____ ***District** _____ ***Pin Code** _____
Landmark _____ ***State** _____ **Country** India Others _____

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

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

Co-Applicant's Signature

NAME & DETAILS OF BENEFICIAL OWNERS/ AUTHORISED SIGNATORIES

Name	Age	Gender	Designation	PAN	Contact No.	ID Proof	Shares (%)

C. CO-APPLICANT / GUARANTOR'S DETAILS (Leave space between two words)

Existing Customer Yes No Account No./CIF No.

CKYCR No.

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 (In Capital Letters)

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

Category General SC ST OBC Others _____

Marital Status Married Single Widow(er) Divorced Nationality Indian Others _____ Date of Birth/Incorporation

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

GST NO.

Education Illiterate Undergraduate Graduate Postgraduate Professional degree Others _____

Relationship with Applicant Place of Birth/ Incorporation

ADDRESS 1

Current Address

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

OCCUPATION

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

Foreign Currency Exposer Yes No Annual Income (INR)

Property Status Self-Owned Rented Company Provided Parental Others _____

ADDRESS 2

Permanent Address

Address Line 1

Landmark City

District State PIN Code

Country India Others _____ Property Status Self-Owned Rented Company Provided Parental Others s p c i f y

KYC DETAILS

Proof of Identity Passport Driving Licence Aadhaar Voter ID Others _____ ID No.

Proof of Address Passport Driving Licence Aadhaar Voter ID Others _____ ID No.

NAME & DETAILS OF BENEFICIAL OWNERS/ AUTHORISED SIGNATORIES

Name	Age	Gender	Designation	PAN	Contact No.	ID Proof	Shares (%)

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

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

Co-Applicant's/ Guarantor's Signature

D. EXISTING LOAN DETAILS

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

E. REFERENCES

Reference 1	Name										
	Mobile No.	9	1	Relationship with Applicant _____					Years of acquaintance		
	Address										
	email										
Reference 2	Name										
	Mobile No.	9	1	Relationship with Applicant _____					Years of acquaintance		
	Address										
	email										

F. PRIORITY SECTOR CATEGORY

Farm Credit Individual Farmers engaged in 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 (): _____

(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 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.

G. DECLARATION OF PURPOSE OF LOAN

The Facility applied will be utilized for below mentioned purpose

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		

H. DETAILS OF PROPERTY OFFERED AS COLLATERAL

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

I. DOCUMENT CHECKLIST

- | | | | | | | | | |
|---|--|--|--|---|---|---|---|---|
| <input type="checkbox"/> Photograph (signed across) | <input type="checkbox"/> Proof of Identity | <input type="checkbox"/> Proof of Address | <input type="checkbox"/> Residence Office | <input type="checkbox"/> Loan Agreement | <input type="checkbox"/> 6 months Bank Statement | <input type="checkbox"/> SSI/MSME Registration | <input type="checkbox"/> Security Post Dated Cheques | <input type="checkbox"/> Signature Verification |
| <input type="checkbox"/> Proof of turnover (Latest sales/service tax returns) | <input type="checkbox"/> Last 2 yrs ITR with computed income | <input type="checkbox"/> NACH/ SI Mandate | <input type="checkbox"/> Post Dated Cheques | <input type="checkbox"/> Income assessment working sheet | <input type="checkbox"/> Agri Land Docs | <input type="checkbox"/> Rent Agreement (if applicable for Residence & Business) | <input type="checkbox"/> For partnership firm - Latest partnership deed, PAN of the firm and office address proof. | <input type="checkbox"/> For company - Certificate of incorporation, MOA & AOA, PAN, Shareholding pattern and office address proof. |
| <input type="checkbox"/> Contract Copy/ Work Order | <input type="checkbox"/> Repayment Track Record | <input type="checkbox"/> Loan a/c statement for balance transfer/ balance transfer & top up. | <input type="checkbox"/> 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 | <input type="checkbox"/> In case of takeover of advances, sanction letters of facilities being availed from existing bankers/ financial | <input type="checkbox"/> Institutions along with detailed terms and conditions. | <input type="checkbox"/> Copy of lease deed/title deeds of all the properties being offered as primary and collateral securities. | <input type="checkbox"/> Industry/sector specific documents with respect to mandatory licenses/registrations/qualifications. etc. | <input type="checkbox"/> Any other documents as may be required. |

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) if INR. _____

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 form time to time are updated on bank's website.

(2) All of the above charge are subject to change as per the Bank's discretion form time to time. **(3)** All of above charges are exclusive of all statutory and Government taxes.

K. FATCA- CRS DECLARATION

(Please tick the applicable tax resident declaration(Any One)

I am a tax resident of India and not resident of any other country OR I am a tax resident of the country/ies mentioned in the table below :

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below

City of Birth* _____ Country of Birth* _____

Address Type for Tax Purposes* Resident Business Registered office

Country#	Tax Identification Number^	Identification (TIN or Other please specify)^	Address for Tax purpose*		
			Communication Address	Permanant Address	Please note the Address below
			Landmark _____		
			PIN _____ State _____ Country _____		

To also include USA, where the individual is citizen/green card holder of USA In case tax identification number is not available, kindly provide functional equivalent FATCA-CRS Certification: I have understood the information requirements of this from (read along with the FATCA/CRS instuctions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is ture, correct, and complete and hereby accept the same.

L. 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 above Rs.25 Crore. The Legal Entity Identifier(LEI) is applicable to our firm/company and the details of the same are as under

1) LEI No.:	<input type="text"/>	3) LEI Issuance Date:	<input type="text"/>
2) LEI Issuer:	<input type="text"/>	4) LEI Expiry Date :	<input type="text"/>

I/We confirm that the total banking exposure of our firm/company after availing the proposed loan/ credit facility is Between Rs.5 Crore to 25 Crore. We Will endeavour to obtain for the LEI at the earliest and agree to provide the LEI details to AU bank once we obtain the same.

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 out firm/company goes beyond Rs. 5 Crore during the tenure of the loan/credit facility ,we will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to AU 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.



Tear Off

DETAILS OF FEES & CHARGES (Custmer Copy)

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

2) Interest rate of _____% p.a.

3) Processing Charges (Non-Refundable) if INR. _____

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 form time to time are updated on bank's website.

(2) All of the above charge are subject to change as per the Bank's discretion form time to time.


(3) All of above charges are exclusive of all statutory and Government taxes.

M. DECLARATION

- 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.
- 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.
- 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.
- 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/lilable 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 our application.
- 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
- 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 _____
- 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 _____
- 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, If yes, please specify _____
- 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
- 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.
- I/We further authorize AU Small Finance Bank Ltd., and or its associates/subsidiaries/affiliates and have 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.
- 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)
- 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.
- 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")
- 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.
- 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)
- I/We am/are relative/ known to an AU Bank Employee Yes No If Yes, then details are: _____
- 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.

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 Co-Applicant/Guarantor
------------------------	---------------------------	-------------------------------------

FOR BANK'S INTERNAL USE ONLY

Risk Level of the applicant based on KYC-AML guidelines: <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High			Lead Number		
Loan Account No.			Promo Code 1		
LG Code	LC Code	TL Emp. ID	Promo Code 2		
Sourcing Channel <input type="checkbox"/> Direct <input type="checkbox"/> AU Value <input type="checkbox"/> AU Connect <input type="checkbox"/> Referral <input type="checkbox"/> Other Channels <u>Please specify</u>					
Channel Name		Channel Code			
Applicant	Customer ID	Document Submitted	Co-Applicant	Customer ID	Document Submitted
	<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo			<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	
Guarantor	Customer ID	Document Submitted	Co-Applicant	Customer ID	Document Submitted
	<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo			<input type="checkbox"/> ID Proof <input type="checkbox"/> Add Proof <input type="checkbox"/> Photo	

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 SO/BM/PBM	RPC/CPC Stamp with Date	RCU Signature & Date
------------------------	-------------------------	----------------------

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 90 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/date/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 or call us at Toll Free No.: 1800 1200 1200

(Sign & Employee ID)
Authorised Signatory