

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

Existing Customer <input type="checkbox"/> Yes <input type="checkbox"/> No		Account No./CIF No.		Gender <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> T <input type="checkbox"/> ^ <input type="checkbox"/> Third Gender	
Constitution <input type="checkbox"/> Individual <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Others <u>Please Specify</u>					
Name		P R E F I X		F I R S T	
Father's OR Name Spouse		P R E F I X		F I R S T	
Mother's Name		P R E F I X		F I R S T	
Mobile No. +91		Telephone No. (R)		Telephone No. (O)	
Email ID		STD CODE		N U M B E R	
Religion <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others <u>Specify</u>					
Category <input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others <u>Specify</u>					
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow(er) <input type="checkbox"/> Divorced		Nationality <input type="checkbox"/> Indian <input type="checkbox"/> Others <u>Specify</u>		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 <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National	
Education <input type="checkbox"/> Illiterate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Professional degree <input type="checkbox"/> Others <u>Specify</u>					
Relationship with Applicant		Place of Birth/Incorporation		Date of Commencement of Business D D M M Y Y Y Y	
ADDRESS					
Address Line 1		C U R R E N T		A D D R E S S	
Address Line 2					
Landmark		City			
District		State		PIN Code	
Country <input type="checkbox"/> India <input type="checkbox"/> Others <u>Please Specify</u>		Number of years of stay at current city		Number of years of stay at current residence	
Property Status <input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided <input type="checkbox"/> Parental <input type="checkbox"/> Others <u>Please Specify</u>					
ADDRESS					
Address Line 1		P E R M A N E N T		A D D R E S S	
Address Line 2					
Landmark		City			
District		State		PIN Code	
Country <input type="checkbox"/> India <input type="checkbox"/> Others <u>Please Specify</u>		Property Status <input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided <input type="checkbox"/> Parental <input type="checkbox"/> Others <u>Please Specify</u>			
KYC DETAILS					
Proof of Identity		<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID <input type="checkbox"/> Others <u>Please Specify</u>		ID No.	
Proof of Address		<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar <input type="checkbox"/> Utility Bill <input type="checkbox"/> Voter ID <input type="checkbox"/> Others <u>Please Specify</u>		Expiry Date D D M M Y Y Y Y (If applicable)	
OCCUPATION					
<input type="checkbox"/> Salaried { <input type="checkbox"/> Govt. <input type="checkbox"/> Private <input type="checkbox"/> Public		<input type="checkbox"/> Self-employed <input type="checkbox"/> Self-employed Professional <input type="checkbox"/> Agri <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Others <u>Specify</u>		Annual Income (INR)	
EMPLOYER/BUSINESS DETAILS					
Entity/ Employer Name		Total Exp. in Job/Business		Years Months	
Nature of Business <input type="checkbox"/> Manufacturer <input type="checkbox"/> Service Provider <input type="checkbox"/> Trader/Shopkeeper <input type="checkbox"/> Wholesaler <input type="checkbox"/> Others <u>Please Specify</u>					
Constitution of Business <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Others <u>Please Specify</u>		Entity Document Name		Entity Proof Number	
Business Premises <input type="checkbox"/> Self-Owned (<input type="checkbox"/> Mortgaged <input type="checkbox"/> Free) <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others <u>Please Specify</u>					
ADDRESS					
Address Line 1					
Address Line 2					
City		District		PIN Code	
State		Country <input type="checkbox"/> India <input type="checkbox"/> Others <u>Please Specify</u>			

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	Shares (in %)	Contact No.	ID Proof

C. REFERENCES

Reference 1					
Name		P R E F I X		F I R S T	
Mobile No.		9 1		Relationship with Applicant	
				Years of acquaintance	
Reference 2					
Name		P R E F I X		F I R S T	
Mobile No.		9 1		Relationship with Applicant	
				Years of acquaintance	

D. 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 (acres) 0-2.5 2.5-5 5 & 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 Enterprise: Manufacturing unit with investment in plant & machinery upto INR 25 Lakh > INR 25 Lakh to INR 5 Cr. > INR 5 Cr. to INR 10 Cr. 10 Cr. & above

Service Enterprise: Service unit with investment in equipment upto INR 10 Lakh > INR 10 Lakh to INR 2 Cr. > INR 2 Cr. to INR 5 Cr. 5 Cr. & above

(Professional/Non-Professional/SRTO/Trade/Retail Trade) **Value of Investment ():**

Khadi & village industries (KVI sector)

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

For the purpose of Agriculture and/or assist the transport of agriculture input and farm product.

For the purpose of Business : 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 loss of good in the event of any loss or damage that may arise on account of false/incorrect declaration by me/us.

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

Existing Customer <input type="checkbox"/> Yes <input type="checkbox"/> No		Account No./CIF No.		Gender <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> T <input type="checkbox"/> ^ <input type="checkbox"/> ^Third Gender	
Constitution <input type="checkbox"/> Individual <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Others		Please Specify			
Name		PREFIX	FIRST	MIDDLE	LAST NAME
Father's OR Name Spouse		PREFIX	FIRST	MIDDLE	LAST NAME
Mother's Name		PREFIX	FIRST	MIDDLE	LAST NAME
Mobile No. +91		Telephone No. (R) STD CODE NUMBER		Telephone No. (O) STD CODE NUMBER	
Email ID (In Capital Letters)					
Religion <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others		Specify			
Category <input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others		Specify			
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow(er) <input type="checkbox"/> Divorced		Nationality <input type="checkbox"/> Indian <input type="checkbox"/> 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 <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National	
Education <input type="checkbox"/> Illiterate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Professional degree <input type="checkbox"/> Others		Specify			
Relationship with Applicant		Place of Birth/Incorporation		Date of Commencement of Business D D M M Y Y Y Y	
ADDRESS	Address Line 1		CURRENT ADDRESS		
	Address Line 2				
	Landmark		City		
	District		State		PIN Code
	Country <input type="checkbox"/> India <input type="checkbox"/> Others		Specify		Number of years of stay at current city
Property Status <input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided <input type="checkbox"/> Parental <input type="checkbox"/> Others		Please Specify			
ADDRESS	Address Line 1		PERMANENT ADDRESS		
	Address Line 2				
	Landmark		City		
	District		State		PIN Code
	Country <input type="checkbox"/> India <input type="checkbox"/> Others		Specify		Property Status <input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided <input type="checkbox"/> Parental <input type="checkbox"/> Others
Proof of Identity		<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar <input type="checkbox"/> PAN <input type="checkbox"/> Voter ID <input type="checkbox"/> Others			
Proof of Address		<input type="checkbox"/> Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar <input type="checkbox"/> Utility Bill <input type="checkbox"/> Voter ID <input type="checkbox"/> Others			

F. EXISTING LOAN DETAILS

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

G. DETAILS OF VEHICLE OWNED IN THE FAMILY

S. No.	Vehicle No.	Model	Owner	Relationship with Key Person	Free/ Finance	Name of Financial Institution
1						
2						
3						

H. IN CASE OF WHEELS, BELOW ADDITIONAL DETAILS ARE REQUIRED

Particulars	Details	Particulars	Details
New/Used		Discount	
Dealer's Name		NOD Price	
Asset make		On road cost	
Model		Margin Money	
Year of Manufacturing		LTV	
Ex-showroom price		Registration	<input type="checkbox"/> Personal <input type="checkbox"/> Taxi

I. DETAILS OF PROPERTY OFFERED AS COLLATERAL

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

Tear Off

DETAILS OF FEES & CHARGES (Customer Copy)

- Stamp Duty: At actual as per applicable law.
- Interest rate of _____ % p.a.
- Processing Charges (Non-Refundable) of INR _____
- Cheque/SI/NACH return charges: INR 500 /- per instance
- Overdue Interest/Late payment charges : 3% per month from unpaid EMI

- Collection/EMI Pick-up Charges: INR 200/- per instance
- Duplicate Amortization/ Repayment Schedule: INR 500 /- per instance
- Cheque/SI swapping Charges : INR 500 /- per instance
- Loan Pre-payment Charges: <=12 Months of EMI Repayment: 5% (on principle outstanding) > 12 Months of EMI Repayment: 3% { Not applicable for Home Loan
- Statement of Account/ Foreclosure statement : INR 500/- per statement

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.

J. 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
- RC Copy & List of vehicles
- Agri land Docs
- Balance Sheet
- 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.

K. 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 INR. _____
- 4) Cheque/SI/NACH return charges: INR 500 /- per instance
- 5) Overdue Interest/Late payment charges : 3% per month from unpaid EMI
- 6) Collection/EMI Pick-up Charges: INR 200/- per instance
- 7) Duplicate Amortization/ Repayment Schedule: INR 500 /- per instance
- 8) Cheque/SI/ECS swapping Charges : INR 500 /- per instance
- 9) Loan Pre-payment Charges: <=12 Months of EMI Repayment: 5% (on principle outstanding) > 12 Months of EMI Repayment: 3% { Not applicable for Home Loan
- 10) Statement of Account/ Foreclosure statement : INR 500/- per statement

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.

L. 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 are neither related to any of the directors of AU Small Finance Bank Ltd. nor I/We are his/her relatives as defined under Companies Act, 2013.
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 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.
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 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")
12. 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.
13. 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)
14. I/We is a relative/ known to a AU Bank Employee Yes No If Yes, than details are: _____ Specify the Name of Employee
 _____ Specify Department _____ Specify Relationship

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
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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 Other Channels _____ Please Specify

Dealer/CA/BC Name _____ Dealer SE Name _____

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

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
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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:
 1. 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 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.
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