

Please fill in all the required details in CAPITAL LETTERS. Tick ☒ boxes as applicable.

I hereby request ESAF Small Finance Bank Ltd for a _____ loan of Rs. _____
for _____ (Purpose). I/We confirm that I have understood the Loan features and
accepted all the terms and conditions. I/We hereby make this loan application with my/our free will/consent
to the terms and conditions mentioned in this Loan application form.

Affix recent
Passport size
Color photograph
with
Signature across it

SOURCING SECTION

LG Code & Name:	
Location:	
Branch Name & Code:	
RM Code & Name:	
Application Date:	

LOAN DETAILS					
Loan Amount Requested	Rs	In words :			
Loan Product :					
Loan Tenure requested	___ Years	Address of property offered as security :		Extent of land :	
Affordable EMI	Rs			Extent of build in Sqft :	
SY No & Village :		District :		Login Fee Remitted :	
Approx Market Value		Property Owner :		Insurance Opted ?	YES / NO
Name of other Applicants :					

APPLICANT SECTION (TO BE FILLED BY APPLICANT IN CAPITAL LETTERS)

Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/> Others										PAN No.				Aadhaar No																					
Name										<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant																									
Father's/Spouse's Name										Mother's Name																									
Whether Existing ESAF Customer : Yes / No										If Yes, CIF No										Whether NRI / Resident															
Date of Birth / Incorporation										D	D	M	M	Y	Y	Y	Y	Gender				M	F	<input type="checkbox"/> Third Gender				Status <input type="checkbox"/> Single <input type="checkbox"/> Married				No. of Dependents			
Educational Details										<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others _____ Religion _____ <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____																				CKYC No					
Proof of Identity										<input type="checkbox"/> Passport <input type="checkbox"/> PAN Card <input type="checkbox"/> Voters Identity Card <input type="checkbox"/> Driving License Identity No. _____																									
Proof of Address										<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Bank Statement <input type="checkbox"/> Electricity/Telephone Bill <input type="checkbox"/> others _____																									
Present Res Address																																			
Landmark																				Years at current city				Y	Y	M	M								
City										PIN Code										Years at current res				Y	Y	M	M								
State										Tel (R)																									
Mobile No.										9	1	Tel (O)																							
E-mail ID																																			
Present Address is										<input type="checkbox"/> Owned <input type="checkbox"/> Parental <input type="checkbox"/> Company provided <input type="checkbox"/> Rented (Monthly Rent: _____) <input type="checkbox"/> Tick if Permanent Addr is same as above																									
Permanent Address																																			
Landmark										City																									
State										PIN Code																									
Personal Reference 1										Name:										Address:										Contact:					
Personal Reference 2										Name:										Address:										Contact:					
Occupation										<input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> others _____																									

If Salaried	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietary <input type="checkbox"/> Govt/PSU <input type="checkbox"/> MNC <input type="checkbox"/> Others_____	
If Self-employed		
Employer Name	Exp. in current Job/Business	Y Y M M
Designation	Total Exp. in Job/Business	Y Y M M
Off / Business Address		
Landmark	City	
State	PIN Code	
Official e-mail ID	Tel (O)	S T D -
Pref Mailing Address	<input type="checkbox"/> Residential <input type="checkbox"/> Office	
Employer HR mail ID	Contact No of Supervisor / HR	

CO APPLICANT SECTION (TO BE FILLED BY CO APPLICANT IN CAPITAL LETTERS)																
Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/> Others_____						Date of Birth :			<div style="border: 1px solid black; padding: 10px; text-align: center;"> Affix recent Passport size Color photograph with Signature across it </div>							
Name :						Educational Qualification :										
Father's/Spouse's Name :						Aadhaar No:										
Mother's Name						PAN No :										
Whether Existing ESAF Customer : Yes / No If Yes , CIF No :						CKYC No										
Whether NRI / Resident																
Date of Birth / Incorporation		D	D	M	M	Y	Y	Y	Y	Gender	M	F	<input type="checkbox"/> Third Gender	Status	<input type="checkbox"/> Single <input type="checkbox"/> Married	No. of Dependents
Proof of Identity		<input type="checkbox"/> Passport <input type="checkbox"/> PAN Card <input type="checkbox"/> Voters Identity Card <input type="checkbox"/> Driving License Identity No. _____														
Proof of Address		<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Bank Statement <input type="checkbox"/> Electricity/Telephone Bill <input type="checkbox"/> others_____														
Present Res Address																
Landmark																
City		PIN Code														
State		Tel (R)														
Mobile No.		9	1	Tel (O)												
E-mail ID																
Present Address is		<input type="checkbox"/> Owned <input type="checkbox"/> Parental <input type="checkbox"/> Company provided <input type="checkbox"/> Rented (Monthly Rent: _____) <input type="checkbox"/> Tick if Permanent Addr is same as above														
Permanent Address																
Landmark																
State		City														
		PIN Code														
Personal Reference 1		Name:				Address:				Contact:						
Personal Reference 2		Name:				Address:				Contact:						
Occupation		<input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> others_____														
If Salaried		<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietary <input type="checkbox"/> Govt/PSU <input type="checkbox"/> MNC <input type="checkbox"/> Others_____														
If Self-employed																
Employer Name		Exp. in current Job/Business														
Designation		Total Exp. in Job/Business														
Off / Buss Address																
Landmark		City														
State		PIN Code														
Official e-mail ID		Tel (O)														
Pref Mailing Address		<input type="checkbox"/> Residential <input type="checkbox"/> Office														
Employer HR mail ID		Contact No of Supervisor / HR														

DECLARATIONS CUM UNDERTAKING BY THE APPLICANT

I/We declare that the annual household income of my/our family is Rs. _____ and current total indebtedness from all sources is Rs. _____

I/We hereby authorise the lender to receive and the insurer to remit the claim amount upon borrower / co-borrower death to the lender, to the extent of the outstanding loan amount and the balance if any shall be paid by the insurer directly to the nominee.

The lender shall be entitled to sell, assign, securitize or transfer its rights and obligations under this loan, security for the said loan and documents executed thereof to any bank(s) or financial institution(s) or any other person(s) or agency of the lender's choice in whole or in part of such manner and on such terms and conditions as the lender may decide and the same shall conclusively be binding upon me/us.

I am/We are not related to any of the director's/Senior officials of the Bank.

I/We have no objection for disclosure of our names as individual borrowers or as the directors/partners/proprietor of the borrowing entity to RBI/CIBIL as per requirements.

We are not related to any: (i) Directors (including the Chairman/Managing Director) of other banks, (ii) Any firm in which any of the directors of other banks is interested as a partner or guarantor; and (iii) Any company in which any of the directors of other banks holds substantial interest or is interested as a Director or Guarantor.

I/We certify that no consideration is proposed/received for offering personal guarantee to the credit facilities.

I/We confirm/certify that the copies of financials/Bank Statements/Title/Legal documents etc. submitted by me/us against my/our loan application are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard.

I/We hereby certify that the particulars furnished are true and correct to the best of my knowledge and that no information has been withheld/suppressed. I/We understand that the sanction of the loan is at sole discretion of ESAF Small Finance Bank ("ESAF") upon executing my/our securities and other terms and condition as required by ESAF. I/We agree that ESAF shall be entitled to reject my application without giving any reason thereof. In case my/our application is rejected, I/We reserve no right to appeal and accept that no reason could be given for rejection. I/We confirm that the loan shall be used for the stated purpose and will not be used for any speculative or antisocial purpose. I/We declare that I/We will not take loan from any other bank for the purpose as stated in this application form without the prior written consent from ESAF. I/We hereby agree and give consent for the disclosure by ESAF of all or any such: (a) Generate our Credit Bureau Reports (b) information and data relating to me/us (c) the information or data relating to any credit facility of/to be availed of by me/us and (d) default, if any, committed by me/us in discharge of my/our such obligation, as ESAF may deem appropriate and necessary, to all the credit information agencies/bureaus authorized in this behalf by Reserve Bank of India ("RBI")/ Government of India ("GoI"). I/We undertake that (a) all credit information agencies/bureaus so authorised may use, process the said information and data disclosed by ESAF; and (b) all credit information agencies/bureaus so authorized 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 RBI in this behalf. I/We hereby give our consent/do not give our consent to ESAF to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to any person with whom ESAF has entered / proposes to enter into contracts for provision of services / products for the purpose of marketing / offering / selling any product / services and / or availing support services of any nature by ESAF. I/We undertake to inform ESAF regarding any change in my occupation/postal address and to provide any further information that may be required. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it.

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 loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We confirm that I/We have read the terms and conditions applicable to this loan and/or they have been read to me/us in _____ (vernacular language by Mr./Ms./Mrs. _____ s/d/o _____

and I/we understand, accept and acknowledge the contents herein, and hereby accept the terms and conditions herein. I/We agree that terms and conditions may be changed by ESAF at any time. ESAF reserves the right to retain the photograph and documents submitted with application and may not return the same to the applicant. I/We acknowledge that information given in the loan application form basis of any loan ESAF may decide to grant to me/us. I/We authorise ESAF to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, the 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.

- i. Accordingly, I/we hereby agree and give consent for generation of our Credit Bureau Reports and for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) 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.
- ii. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) 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.
- iii. I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.
- iv. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the loan product chosen by me/us .
- v. I/We undertake that the proceeds of the loan will be utilized for the exclusive purpose for which it is sanctioned and will not be utilized for any speculative or unlawful purposes.
- vi. I/We undertake that (Applicable in the case of Housing Loans) we shall not violate the sanctioned plan, and the construction shall be strictly as per the sanctioned plan and it shall be our sole responsibility to obtain completion certificate within 3 months of completion of construction, failing which the bank shall have the power and the authority to recall the entire loan with interest, costs and other usual bank charges.
- vii. I/We undertake (in the case of already built houses/Purchase of already built houses) that the built up property has been constructed as per the sanctioned plan and/or building bye-laws.

I/We declare that :

1. there is no pending litigation against me/us filed by any financier / Bank.
2. that the information furnished by me/us above is true and accurate in all respects and the Bank is entitled to verify this directly or through any third party agent.
3. the lender reserves the right to retain the Loan application forms or other documents submitted for sanction of the loan will not be returned to the Borrower as it is the property of the lender

DOCUMENTS SUBMITTED

I/We confirm having submitted the following self-attested documents (ticked below) along with the loan application form to the representatives of the lender

- ☐ Photograph ☐ Proof of Identity _____ ☐ Proof of Residence _____ ☐ Latest 3 salary slips
☐ Bank statement ☐ Latest Form 16 ☐ Income Tax Return for last 2 years ☐ Cheque No _____ for Rs _____
☐ Proof of current job _____ ☐ Title deed copy ☐ Building Tax Copy ☐ Land Tax Reciept
☐ Other _____ ☐ Asset & Liabilities Statement (**annexed as Annexure A below**)

Additional information and documents may be required on case to case basis as per the discretion of the lender

Applicant's / Co-Applicant's Name & Signature: _____

Date: _____

Place: _____

ACKNOWLEDGEMENT

Application No. _____

This is to acknowledge the receipt of loan application from _____ for an amount of Rs. _____. The loan application will be processed, and the status will be intimated to the Applicant with a maximum of 30 days from the date of receipt of this application. The receipt of this loan application does not guarantee sanction of the loan.

The Borrower having any complaint/grievance, may call on 1800 1033 723 between 10.00 a.m. to 5.00 p.m. on all working days of the week (Monday to Friday) or email at customercare@esafbank.com. Please quote the Application no. mentioned in the slip for any enquiry(ies).

Name of Applicant:
Date & time of receipt:

Branch Contact Person Name:
Source Contact Person Name:

Contact No:
Contact No:

Name and Signature of Bank Official :

Applicant / Co Applicant Name & Signatures :

ANNEXURE A

Financial Statement of. Mr/Mrs..... as on.....

Name of Principal Borrower (1st applicant)..... Loan Type/Amount :

A. Assets

1	Land & Building	Sy. No.....Extent..... Village.....	Market Value	Rs.
2	Vehicle	Type of vehicle, Reg. No.	Present Value	Rs
3	Insurance	Company's name	Paid up amount	
4	Investment in Business	Type of Business	Approximate investment	
5	Investment in Gold ornaments	Weight	Value	
6	Investment in chitties, Kuries, Post office RDs	Type	Amount	
7	Bank Deposits	Bank's name	Present Balance	
8	Others (specify)		Amount	
	Total Assets (1+2+3+4+5+6+7+8) (A)			

B. Liabilities

	Loans from Banks/other institutions	Name of lending institutions	Balance: Rs.
1			
2			
3			
	Total Liabilities (1+2+3) (B)		
	Net worth (Assets-Liabilities)(A-B)		

Page 5 a / b / c

Certified By :