

Application No. _____
Date:

LOAN APPLICATION FORM

Please fill in the form in **Capital Letters** with **BLACK** or **BLUE** ink only. Tick boxes as applicable

Fields marked (*) are mandatory to be filled
The term "Bank" shall mean Shivalik Small Finance Bank

Loan Details: Existing Bank Customer* Yes No CIF or A/c No.

Product Type* Housing Loan Loan Against Property Vehicle Loan Business Loan Personal Loan

Nature of Facility* Term Loan Overdraft Dropline Overdraft

Purpose of Loan* Personal Business Purpose Description* _____

Loan Amount/Limit (₹)* _____ Tenure* (months) _____

Applicant is*: Individual Company Partnership Limited Liability Partnership Trust
 Society/Club Sole Proprietorship PSU Govt. Owned Company/Corp. HUF
 Others _____ Co-Applicant/Co-Obligant is*: Individual Non-Individual

INDIVIDUAL APPLICANT DETAILS

Title: Mr./Ms./Mrs./Dr./Others and Name of Individual/Proprietor* _____

Father/Spouse Name _____ Mother's Name _____

Gender* M F Others Marital Status Married Unmarried Others Number of dependents _____

Residence Type* Res NRI PIO OCI Foreign National

Residence Ownership (Mailing) Self-Owned Rental Parental Monthly Rent (₹) _____ CKYC Number (if available) _____

Present/Mailing Address* Address: _____

District* _____ City* _____ State* _____ PIN* _____ Country* _____
Years at Present Address _____ T(O) _____ Mobile No.* _____ Email ID*: _____

Permanent Residence* Address: _____
 Same as Present/ Mailing Address (tick if applicable)
District* _____ City* _____ State* _____ PIN* _____ Country* _____
Years at Present Address _____ T(O) _____ Mobile No.* _____

Proof of Address (PoA)

(Certified copy of any one of the following PoA needs to be submitted)

Proof of Address (PoA) [_____] (Given for Present Address / Permanent Address)

A-Passport Number B-Voter ID Card C-Driving Licence D-UID (Aadhaar) (Last 4 digit only) E-NREGA Job Card Z-Others _____

PoA Identification Number _____

Passport Expiry Date

Driving Licence Expiry Date

PAN* _____ or FORM 60 (If Form 60 selected, please affix & submit Form 60 with Loan Application Form)

Religion* Hindu Muslim Christian Sikh Jain Buddhist Zoroastrian Others _____ Mother Tongue* _____

Nationality **INDIAN** Category (tick one)* SC ST OBC General Minority Others _____

GST Number (if applicable) _____ GSTIN Registered Address (if applicable) _____

Education Details* Matriculate Undergraduate Graduate Postgraduate Others _____

Employment Nature* (tick one) Salaried Self-Employed Pensioner Pvt. Limited Housewife Student Unemployed Agriculture Govt./PSU
 Public Ltd. Others _____ Annual Income (approx.) (₹, Lakhs) _____ Designation _____

Nature of Organisation (tick one) Education Service Provider Manufacturing Trading (Retail/Wholesale) Transport Others _____

If Salaried, type of Organisation (tick one) MNC Partnership Proprietorship Local Civic Body Others _____

Period in Current Employment _____ Years _____ Months Total Employment _____ Years _____ Months

Employer Organisation Address Address _____
Phone(O) _____ City _____ State _____ PIN _____ Country of Incorporation _____

If Self Employed, Nature of Business Manufacturing Agriculture Service Provider Trading (Retail/Wholesale) Transport Others _____

Name of the Business _____

Business Address Address _____
Phone(O) _____ City _____ State _____ PIN _____ Country of Incorporation _____

NON INDIVIDUAL APPLICANT DETAILS (IF APPLICABLE)

Name of the Entity/Firm/Company* _____

Registered Office Address*: Business Address (if other than Registered Office Address)*:
Address: _____ Address: _____
City _____ State _____ PIN _____ Phone/Mob. No. _____ City _____ State _____ PIN _____ Phone/Mob. No. _____

Email ID for Entity: _____

Preferred Mailing Address* Registered Business GST Number (if applicable) _____

Address Registered for GSTIN (if applicable) _____

Application No. _____

Nature of Business (Entity)* Manufacturing Service Provider Education Trading (Retail/Wholesale) Transport Agriculture Others _____

Brief Details on the Nature of Business _____ Period in Current Business _____ Total Business Period _____ D.O.I*

DD	MM	YY	YY
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MSME ZED Gradation: Whether the applicant is ZED rated Yes No Company/Firm PAN _____

If yes, the gradation obtained by the applicant unit (Tick appropriate one) Bronze Silver Gold Diamond Platinum Office Type Rented Owned

Is this business being financed /assessed for the proposed loan Yes No

Category of Unit* Micro Small Medium N/A

(MSME Classification)		
Classification	Investment	Turnover
Micro	≤ ₹ 1Cr	≤ ₹ 5Cr
Small	≤ ₹ 10Cr	≤ ₹ 50Cr
Medium	≤ ₹ 50Cr	≤ ₹ 250Cr

Udyam Registration No. (for MSME) _____

Director Identification Number (DIN) _____ LEI _____

Import Export Code _____ National Industrial Classification Code: _____ CIN _____

Annual Turnover of the Firm/Entity _____ (Last FY) (INR in Lakhs)

KYC Details	Document Name	Document Number	Issuing Authority	Date of Issue
Proof of Entity				
Proof of Address				

AUTHORISED SIGNATORY/BENEFICIAL OWNER DETAILS					
Name	D.O.B	Gender	Designation	Contact No.	ID Proof

PRIMARY BANK ACCOUNT DETAILS OF APPLICANT*
 Account Type: Current Saving OD/CC OD/CC Limit _____ Bank Name _____
 Branch _____ A/C No. _____ Year of A/c Opening _____

FINANCIAL AND EXISTING LOAN DETAILS OF APPLICANT					
FINANCIAL DETAILS OF APPLICANT (₹ Cr.) (Mandatory for Business Loan)	FY <input type="checkbox"/>	Net Sales _____	Operating Profit _____	Net Profit After Tax _____	Net Worth _____
	FY <input type="checkbox"/>	Net Sales _____	Operating Profit _____	Net Profit After Tax _____	Net Worth _____
	FY <input type="checkbox"/>	Net Sales _____	Operating Profit _____	Net Profit After Tax _____	Net Worth _____

AUTHORISED SIGNATORY/BENEFICIAL OWNER DETAILS								
Loan	Bank/Financial Institution Name	Type of Loan	Loan Amount (Cr.)	EMI	Tenure	ROI	Loan Opening Date	Outstanding Balance (Cr.)
1								
2								
3								
4								
5								

VEHICLE LOAN DETAILS (ADDITIONAL) – PRIMARY SECURITY					
Type of Vehicle (Petrol/Diesel/Others)	Year of Manufacture	Manufacturer	Vehicle Model	Supplier Name	Cost of Vehicle (₹)

PROPERTY DETAILS – PRIMARY SECURITY
 Property Type (Pls tick as applicable) Residential Commercial Industrial Others _____
 Status/Usage of property (tick applicable) Self-occupied Rented Vacant Seller Occupied Others _____
 Property Classification New Resale Approximate Registered/Agreement Value of the Property (₹ Cr.) _____
 Address of Property City _____ State _____ PIN _____ Country INDIA
 Area of Property/Land (in Sq. ft.) Construction Stage To commence Ready Under construction Expected Time of Completion (where applicable) _____ year

GUARANTOR DETAILS (NON INDIVIDUAL CO-OBLIGANT) (All fields are mandatory)
 Name of Entity/Firm/Company _____
 Constitution Company Partnership Limited Liability Partnership Trust Society/Club PSU Govt. Owned Company/Corp. Others _____
 D.O.I. DD/MM/YYYY _____ Annual Turnover (Last FY) (INR in Lakhs) _____ Net Worth (Last FY) (INR In Cr.) _____
 Email ID of Entity: _____ Existing Customer Yes No CIF/A.c. No. _____
 Nature of Business (tick one) Manufacturing Service Provider Education Trading (Retail/Wholesale) Transport Agriculture Others _____
 Brief Details on the Nature of Business _____

KYC Details	Document Name	Document Number	Issuing Authority	Date of Issue
Proof of Entity				
Proof of Address				

AUTHORISED SIGNATORY/BENEFICIAL OWNER DETAILS					
Name	D.O.B	Gender	Designation	Contact No.	ID Proof

Registered Office Address: _____ Business Address (if other than Registered Office Address): _____
 Address: _____ Address: _____
 City _____ State _____ PIN _____ Phone/Mob. No. _____ City _____ State _____ PIN _____ Phone/Mob. No. _____

Preferred Mailing Address Registered Business

(I) CO-APPLICANT /GUARANTOR DETAILS (INDIVIDUAL CO-OBLIGANT) Existing Customer Yes No CIF/Loan A.c. No. _____ (All fields are mandatory)

Title Mr./Ms./Mrs./Dr./ Others _____ Full Name _____
 Gender M F Others _____ D.O.B:

DD	MM	YY	YY
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 Marital Status Married Unmarried Others _____
 Category SC ST OBC General Minority Others _____ Employment Nature Salaried Self-Employed Pensioner Housewife
 Student Unemployed Agriculture Others _____ Aadhaar No. (last 4 digits)

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 PAN _____ or FORM 60

Application No. _____



Mother's Name _____ Father/Spouse Name _____ Proof of Identity (Pol) _____ Proof of Address (PoA) _____

Pol Identification Number _____ PoA Identification Number _____ Nationality INDIAN

Religion Hindu Muslim Christian Sikh Jain Zoroastrian Buddhist Others (Please specify) _____

Education Qualification Matriculate Undergraduate Graduate Postgraduate Others (Please specify) _____ Relationship with Applicant _____

Residence Ownership Self-Owned Rental Parental Monthly Rent (₹) _____ Annual Income (₹) _____

PRESENT/MAILING ADDRESS DETAILS PERMANENT ADDRESS DETAILS Same as Mailing Address
Address Address
City State PIN Phone No. City State PIN Phone No.
Mobile Email ID Mobile Email ID

(II) CO-APPLICANT /GUARANTOR DETAILS (INDIVIDUAL CO-OBLIGANT) Existing Customer Yes No CIF/Loan A.c. No. _____

Title Mr./Ms./Mrs./Dr./ Others _____ Full Name _____

Gender M F Others _____ D.O.B: _____ Marital Status Married Unmarried Others _____

Category SC ST OBC General Minority Others _____ Employment Nature Salaried Self-Employed Pensioner Housewife

Student Unemployed Agriculture Others _____ Aadhaar No. (last 4 digits) _____ PAN _____ or FORM 60

Mother's Name _____ Father/Spouse Name _____ Proof of Identity (Pol) _____ Proof of Address (PoA) _____

Pol Identification Number _____ PoA Identification Number _____ Nationality INDIAN

Religion Hindu Muslim Christian Sikh Jain Zoroastrian Buddhist Others (Please specify) _____

Education Qualification Matriculate Undergraduate Graduate Postgraduate Others (Please specify) _____ Relationship with Applicant _____

Residence Ownership Self-Owned Rental Parental Monthly Rent (₹) _____ Annual Income (₹) _____

PRESENT/MAILING ADDRESS DETAILS PERMANENT ADDRESS DETAILS Same as Mailing Address
Address Address
City State PIN Phone No. City State PIN Phone No.
Mobile Email ID Mobile Email ID

(III) CO-APPLICANT /GUARANTOR DETAILS (INDIVIDUAL CO-OBLIGANT) Existing Customer Yes No CIF/Loan A.c. No. _____

Title Mr./Ms./Mrs./Dr./ Others _____ Full Name _____

Gender M F Others _____ D.O.B: _____ Marital Status Married Unmarried Others _____

Category SC ST OBC General Minority Others _____ Employment Nature Salaried Self-Employed Pensioner Housewife

Student Unemployed Agriculture Others _____ Aadhaar No. (last 4 digits) _____ PAN _____ or FORM 60

Mother's Name _____ Father/Spouse Name _____ Proof of Identity (Pol) _____ Proof of Address (PoA) _____

Pol Identification Number _____ PoA Identification Number _____ Nationality INDIAN

Religion Hindu Muslim Christian Sikh Jain Zoroastrian Buddhist Others (Please specify) _____

Education Qualification Matriculate Undergraduate Graduate Postgraduate Others (Please specify) _____ Relationship with Applicant _____

Residence Ownership Self-Owned Rental Parental Monthly Rent (₹) _____ Annual Income (₹) _____

PRESENT/MAILING ADDRESS DETAILS PERMANENT ADDRESS DETAILS Same as Mailing Address
Address Address
City State PIN Phone No. City State PIN Phone No.
Mobile Email ID Mobile Email ID

(IV) CO-APPLICANT /GUARANTOR DETAILS (INDIVIDUAL CO-OBLIGANT) Existing Customer Yes No CIF/Loan A.c. No. _____

Title Mr./Ms./Mrs./Dr./ Others _____ Full Name _____

Gender M F Others _____ D.O.B: _____ Marital Status Married Unmarried Others _____

Category SC ST OBC General Minority Others _____ Employment Nature Salaried Self-Employed Pensioner Housewife

Student Unemployed Agriculture Others _____ Aadhaar No. (last 4 digits) _____ PAN _____ or FORM 60

Mother's Name _____ Father/Spouse Name _____ Proof of Identity (Pol) _____ Proof of Address (PoA) _____

Pol Identification Number _____ PoA Identification Number _____ Nationality INDIAN

Religion Hindu Muslim Christian Sikh Jain Zoroastrian Buddhist Others (Please specify) _____

Education Qualification Matriculate Undergraduate Graduate Postgraduate Others (Please specify) _____ Relationship with Applicant _____

Residence Ownership Self-Owned Rental Parental Monthly Rent (₹) _____ Annual Income (₹) _____

PRESENT/MAILING ADDRESS DETAILS PERMANENT ADDRESS DETAILS Same as Mailing Address
Address Address
City State PIN Phone No. City State PIN Phone No.
Mobile Email ID Mobile Email ID

LOAN DETAILS OF CO-APPLICANT/GUARANTOR/ANY OTHER DETAILS

Table with 9 columns: Loan, Bank/Financial Institution Name, Type of Loan, Loan Amount (Cr.), EMI, Tenure, ROI, Loan Opening Date, Outstanding Balance (Cr.).

REFERENCES (To be filled by Applicant)

Name: Relation with Applicant/Co Applicant: Address: City: State: PIN: Country: Name: Relation with Applicant/Co Applicant: Address: City: State: PIN: Country:

PRIORITY SECTOR CATEGORY (Important: If applicant belongs to any of the below category, pls tick the box)

Farm Credit Manufacturing Enterprises Khadi and Village Industries (KVI Sector) Others _____

If Farm Credit - Land (Acres) 0-2.5 2.5-5 5 and above Specify(acres): _____ Location: _____ PIN: _____

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/domestic consumption: I / We are aware that it is on the faith of this representation, declaration and confirmation that the Bank has agreed to consider my oan 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.

Application No. _____

APPLICABLE CHARGES DETAILS (For Bank's Internal Use)

Amount collected at the time of login Details* (*Cheque to be drawn in favour of Shivalik Small Finance Bank A/c. An Upfront Amount ₹ 5900 (non-refundable) will be charged on Login) Cheque No _____ / QR Code RRR Number _____ Dated: _____

SOURCING AND LOAN OPENING BRANCH DETAILS (For Bank's Internal Use)

Sourced By: Direct Selling Agent (DSA) Direct Selling Team (DST) Business Correspondent (BC) Branch Opening Branch Name & Code _____
 If DSA, Name and Code of DSA _____ Bank RM Name and Emp ID _____
 If BC, Name of BC _____ If DST, Bank RM Name and Emp ID _____

CUSTOMER DECLARATION

I/We are neither politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time) unless mentioned otherwise below.

PEP CRPEP (PEP – Politically Exposed Person, CRPEP – Close Relative of Politically Exposed Person)

We authorize the Bank to disclose the given information and data herein to any external agency Government authorities, Bank, CIC, FI's Central KYC registry etc for the purpose for verification and appraisal of the loan. Yes No

We further authorize Bank and all its group companies to keep me/us informed (call, SMS, E-mail etc) of all such promotional schemes and or activities as they may require Yes No

We hereby consent to receive information from central KYC registry through SMS/Email on the registered contact Number / Email Address Yes No

Customer declaration in respect of Aadhaar (if Aadhaar is submitted as KYC Document) -

I/We submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-aadhaar/masked aadhaar/offline Aadhaar xml as issued by UIDAI, to Shivalik Small Finance Bank for the purpose of establishing my/our identity/address proof and voluntarily hereby consent for verification of my/our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose for collecting Aadhaar has been explained to me/us in language of our understanding. Yes No

I/We hereby authorize Shivalik Small Finance Bank, without any notice to me to conduct credit checks, references, pull my Bureau report and use the information to underwrite the eligibility of my loan application, make enquiries, in its sole discretion and also authorize them to share and obtain information, records from any agencies, statutory bodies, banks, financial institutions, or any third party in respect of the loan facility/ loan application, as it may consider necessary, Shivalik Small Finance Bank shall not be liable for use/ sharing of the information.

Yes No

1. I am a Director of the Shivalik Small Finance Bank Yes No

2. I am a Director of any other Bank^ Yes No

Name of the Bank: _____

3. I am a Senior Officer of the Shivalik Small Finance Bank Yes No

4. I am a Promoter of Shivalik Small Finance Bank Yes No

5. We are a Partnership Firm, in which the partners are directors of Shivalik Small Finance Bank or near relatives of Director of Shivalik Small Finance Bank thereof Yes No

6. 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.

7. We are an Entity**in which the Director** (including near relative of Director of the Shivalik Small Finance Bank) / Senior Officer (including relative of Senior officer of the Shivalik Small Finance Bank) is Director/ partner/ guarantor/interested party**/employee or a subsidiary/holding company (of borrowing Entity) wherein director Shivalik Small Finance Bank is a director/managing agent/manager/ employee/ guarantor/holds substantial interest - Yes No

8. I/We, am/are a Promoter/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

9. I am a partner / Director in a firm / company in which Shivalik Small Finance Bank Director is also a Partner /Director or where Shivalik Small Finance Bank Director is a Guarantor for any of my credit facilities - Yes No

^Including Directors of Scheduled Co-operative Banks or any other type of Bank, Directors of subsidiaries/trustees of mutual funds/venture capital funds. ** Entity includes Ltd Company / Partnership firm / HUF along with Co-parcener / Sole Proprietorship firm; "substantial interest" - (i) in relation to a Company, means the holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares thereof, the amount paid up on which exceeds five lakhs rupees, or ten percent of the paid-up capital of the company, whichever is less or wherein the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, has ownership to more than ten percent of the shares or capital or profits of the company. (ii) in relation to a Firm, means the beneficial interest held therein by an individual or his spouse or minor child, whether singly or taken together, which represents more than ten per cent of the total capital subscribed by all the partners of the said firm;]] (iii) Where the customer is a Trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10 percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. "significant influence" - Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiary (ies), 20% or more of the voting power of the investee, it is presumed that the investor has significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiary (ies), less than 20% of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence can be clearly demonstrated. A substantial or major ownership by another investor does not necessarily preclude an investor from having significant influence. The existence of significant influence by an investor is usually evidenced in one or more of the following ways: representation on the board of directors or corresponding governing body of the investee; participation in policy making processes; material transactions between the investor and the investee; interchange of managerial personnel; and provision of essential technical information. The term "major shareholder" shall mean a person holding 10% or more of the paid-up share capital or five crore rupees in paid-up shares, whichever is less. (As per Loans and Advances – Regulatory Restrictions Dated July 23, 2021) If yes, mention the details below: I/We declare (s) that we I/We am/are related to the director(s) or Senior Officer(s) and or Promoter(s) of Shivalik Small Finance Bank or any other bank specified here to:

Name of Customer	Name of Director(s)/Senior Officer(s)/Promoter(s)	Designation	Relationship	Signature

FATCA- CRS DECLARATION FOR INDIVIDUAL APPLICANT AND CO-OBLIGANT

FATCA-CRS DECLARATION FOR INDIVIDUAL APPLICANT/CO-APPLICANT (Tick if applicable): Residence for Tax purposes in Jurisdiction(s) outside India. Please note if the below check box is ticked Yes, kindly submit a completely filled and signed copy of the FATCA-CRS Declaration form for Individual along with the Loan Application.

Applicant	Co-App 1	Co-App 2	Co-App 3	Co-App 4
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

FATCA- CRS DECLARATION FOR NON – INDIVIDUAL APPLICANT AND CO-OBLIGANT

FATCA- DECLARATION FOR NON -INDIVIDUAL APPLICANT/CO-OBLIGANT (Tick if applicable): The entity/ the controlling person/ultimate beneficial owner is tax resident in country other than India, if Yes, kindly submit a completely filled and signed copy of the FATCA-CRS Declaration form for Entity with the Loan Application.

Applicant	Co-Obligant		Co-Obligant	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant	Co – Applicant/Guarantor Sign/Seal	Co – Applicant/Guarantor Sign/Seal	Co – Applicant/Guarantor Sign/Seal	Co – Applicant/Guarantor Sign/Seal
Please sign across the photograph	Please sign across the photograph	Please sign across the photograph	Please sign across the photograph	Please sign across the photograph
Applicant Signature/Seal	Co-Applicant Signature/Seal	Co-Applicant Signature/Seal	Co-Applicant Signature/Seal	Co-Applicant Signature/Seal

Application No.

LOAN APPLICATION FORM (Bank Copy)
Most Important Terms and Conditions (subject to change as per Bank's discretion)

On Application	Documentation Charges Processing Fee	Upto Rs.5000/- + Applicable Taxes Upto 3% of the Loan Amount + GST
During the term of loan	Duplicate Statement Charges	Rs. 100/- + GST
	CERSAI Charge	As per Actuals
	Bounce Charge	Rs. 600/- + GST
	Bank's Notice Charges	Rs.100/- + GST per notice
	Legal Notice Charges	As per Actuals
	Recovery Charges	As per Actuals
	Part-Prepayment Charges*	2% of the Advance Paid amount + GST
	Amendment Charges	0.25% of outstanding amount subject to maximum of Rs.5000/- + GST
On foreclosure*	Cancellation Fee	Rs. 5,000 + interest from date of disbursal till receipt of cancellation request
	• Up to 1 year - 4% of Outstanding Amount + GST • Between 1 to 3 years - 3% of Outstanding Amount + GST • After 3 years - 2% of Outstanding + GST	(*For Floating Rate Loans -The foreclosure/part-prezayment charges are not applicable to facility sanctioned to MSEs. The foreclosure/part-prepayment charges are not applicable to facility availed by the borrower(s) in their individual capacity for purposes other than business. For Fixed Rate Loans – The foreclosure/part-prepayment charges are not applicable to facility sanctioned to MSEs for up to the facility amount as prescribed in regulations from time to time).
Fee Refundable if loan not sanctioned / disbursed		NIL
Conversion Charges for switching from floating to fixed interest and vice versa		0.25% of outstanding amount subject to maximum of Rs.5000 + GST
Penalty for delayed payments – Overdue Charge		2% per month on overdue amount

Please check www.shivalikbank.com for the latest schedule of fee and charges.

UNDERTAKING BY CUSTOMER

I/We declare that the particulars and information given are true, correct, complete and up to date in all aspects. I/we hereby declare that the information furnished in the present application and the documents submitted therewith are true and correct and nothing material has been concealed there from. I/We undertake to furnish any additional information documents that Bank may require at any point of time. I/We am/are further aware that it is sole and absolute discretion of Bank to accept or reject the application and/or to approve the loan amount lower than the applied amount. I/We have not made any payment (and will not pay either through cheque or cash or otherwise to any Executive/connector or person in his/her personal name for grant/processing of the loan application. I/We understand that the processing fees payable by me/us is non-refundable irrespective of the sanction/rejection of this loan. Bank may conduct necessary investigation and seek/receive information from CIC/ any source/person in the process or appraisal of the loan. I/we do hereby agree to indemnify Bank against all expenses or any damages and/or loss which it may suffer on account of the present loan application and or any information contained therein. I/we have been duly explained and have understood all the terms and conditions of the loan facilities. We confirm that there is/are no insolvency proceedings initiated against me/us and I/We have never been adjudicated insolvent. I/we further declare that there is no litigation against the firm or me/us/co. in which I/We am/are the proprietor/a partner/a director and I/we am/was/are/were not an interested proprietor/ partner/ director in any firm/ company whose name is listed in caution list of RBI/ECGG.I/We hereby confirm that I/We are Indian residents I/We confirm that the executive collecting the application/documents has/have informed/me/us of the - Application rate of interest and the type of interest; GST as may be applicable that will be charged in connection with the fees; Incomplete/defective application will not be processed and "The Bank" shall not be responsible for resulting delay or otherwise; Equated Monthly Installment(EMI)will be due on the 5th of every month or the date as specified in the sanction/welcome letter; The other applicable charges such as Foreclosure charges, Pre-Payment charges etc. as mentioned in the table above; The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for period of 30 days. Where for some reasons, there is a delay in concluding the loan, the Bank reserved the right to revise the loan terms as may be applicable at the time of actual loan avallment; Details with respect to the EMI and amount will be communicated through a welcome letter post disbursement of loan; The credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits & cash flow analysis assessed through a combination of personal discussion & documentation; That I/we can check the status of my/our Loan Application on the Bank's website www.shivalikbank.com (in case I/we are an MSME)

Applicant Signature/Seal	Applicant Signature/Seal	Applicant Signature/Seal	Applicant Signature/Seal	Applicant Signature/Seal
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Please provide entity seal/stamp (where applicable)

Term 'I/We' to be used interchangeably for Entity/Individual

LOAN APPLICATION FORM (Customer Copy)
Most Important Terms and Conditions (subject to change as per Bank's discretion)

On Application	Documentation Charges Processing Fee	Upto Rs.5000/- + Applicable Taxes Upto 3% of the Loan Amount + GST
During the term of loan	Duplicate Statement Charges	Rs. 100/- + GST
	CERSAI Charge	As per Actuals
	Bounce Charge	Rs. 600/- + GST
	Bank's Notice Charges	Rs.100/- + GST per notice
	Legal Notice Charges	As per Actuals
	Recovery Charges	As per Actuals
	Part-Prepayment Charges*	2% of the Advance Paid amount + GST
	Amendment Charges	0.25% of outstanding amount subject to maximum of Rs.5000/- + GST
On foreclosure*	Cancellation Fee	Rs. 5,000 + interest from date of disbursal till receipt of cancellation request
	• Up to 1 year - 4% of Outstanding Amount + GST • Between 1 to 3 years - 3% of Outstanding Amount + GST • After 3 years - 2% of Outstanding + GST	(*For Floating Rate Loans -The foreclosure/part-prezayment charges are not applicable to facility sanctioned to MSEs. The foreclosure/part-prepayment charges are not applicable to facility availed by the borrower(s) in their individual capacity for purposes other than business. For Fixed Rate Loans – The foreclosure/part-prepayment charges are not applicable to facility sanctioned to MSEs for up to the facility amount as prescribed in regulations from time to time).
Fee Refundable if loan not sanctioned / disbursed		NIL
Conversion Charges for switching from floating to fixed interest and vice versa		0.25% of outstanding amount subject to maximum of Rs.5000 + GST
Penalty for delayed payments – Overdue Charge		2% per month on overdue amount

Please check www.shivalikbank.com for the latest schedule of fee and charges.

UNDERTAKING BY CUSTOMER

I/We declare that the particulars and information given are true, correct, complete and up to date in all aspects. I/we hereby declare that the information furnished in the present application and the documents submitted therewith are true and correct and nothing material has been concealed there from. I/We undertake to furnish any additional information documents that Bank may require at any point of time. I/We am/are further aware that it is sole and absolute discretion of Bank to accept or reject the application and/or to approve the loan amount lower than the applied amount. I/We have not made any payment (and will not pay either through cheque or cash or otherwise to any Executive/connector or person in his/her personal name for grant/processing of the loan application. I/We understand that the processing fees payable by me/us is non-refundable irrespective of the sanction/rejection of this loan. Bank may conduct necessary investigation and seek/receive information from CIC/ any source/person in the process or appraisal of the loan. I/we do hereby agree to indemnify Bank against all expenses or any damages and/or loss which it may suffer on account of the present loan application and or any information contained therein. I/we have been duly explained and have understood all the terms and conditions of the loan facilities. We confirm that there is/are no insolvency proceedings initiated against me/us and I/We have never been adjudicated insolvent. I/we further declare that there is no litigation against the firm or me/us/co. in which I/We am/are the proprietor/a partner/a director and I/we am/was/are/were not an interested proprietor/ partner/ director in any firm/ company whose name is listed in caution list of RBI/ECGG.I/We hereby confirm that I/We are Indian residents I/We confirm that the executive collecting the application/documents has/have informed/me/us of the - Application rate of interest and the type of interest; GST as may be applicable that will be charged in connection with the fees; Incomplete/defective application will not be processed and "The Bank" shall not be responsible for resulting delay or otherwise; Equated Monthly Installment(EMI)will be due on the 5th of every month or the date as specified in the sanction/welcome letter; The other applicable charges such as Foreclosure charges, Pre-Payment charges etc. as mentioned in the table above; The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for period of 30 days. Where for some reasons, there is a delay in concluding the loan, the Bank reserved the right to revise the loan terms as may be applicable at the time of actual loan avallment; Details with respect to the EMI and amount will be communicated through a welcome letter post disbursement of loan; The credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits & cash flow analysis assessed through a combination of personal discussion & documentation; That I/we can check the status of my/our Loan Application on the Bank's website www.shivalikbank.com (in case I/we are an MSME)

Applicant Signature/Seal	Applicant Signature/Seal	Applicant Signature/Seal	Applicant Signature/Seal	Applicant Signature/Seal
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Please provide entity seal/stamp (where applicable)

Term 'I/We' to be used interchangeably for Entity/Individual

Application No.

LOAN APPLICATION FORM (Bank Copy) Document Checklist (the list is indicative and not exhaustive)

Table with 2 columns: LLP/Partnership Firm and Private/Public Ltd. Company. Lists required documents for each entity type, including PAN cards, registration certificates, GST certificates, and board resolutions.

*Note: - The Bank reserves the right to seek any additional document if required and the same shall be informed to the Applicant and/ or Co- Applicant

ACKNOWLEDGEMENT

I/WE ACKNOWLEDGE, ACCEPT AND CONFIRM THAT:

The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers. The executive has collected self-attested copies of documents mentioned above and verified the same with originals produced by me/us. We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank(or) to any other third party.

I/We state that the entire contents of the aforesaid Loan Application Form including, the Schedule of Most Important Terms and Conditions, the Declarations have been read by me/us in full or read to me/us in full in language of our understanding []# and I/We have understood the same. I/We hereby irrevocably represent, confirm and declare that all the Information given there under are completely true and correct and further agree, acknowledge, accept and confirm the same. Furthermore, I/We undertake to inform the Bank of any subsequent changes in the above information including documents provided or KYC details within 30 days of such updates. #Mother Tongue

Signature lines for Bank/BC Official, Applicant/Seal, and Co-Applicant Signature/Seal.

Name and Signature of Approving Authority of Bank. Please provide entity seal/stamp (where applicable). Term 'I/We' to be used interchangeably for Entity/Individual.

LOAN APPLICATION FORM (Customer Copy) Document Checklist (the list is indicative and not exhaustive)

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