

**LOAN APPLICATION FORM**

(All fields marked with \* are mandatory) and to be filled in CAPITAL LETTERS only.

Date

I/We apply for the Facilities detailed below:

1. Name of the Entity: M/s

2. Registered Address of the Entity:

City  State  Pin Code

STD Code  Tel No.  Mobile No.  Email Address: .....

3. Operating Address of the Entity:

City  State  Pin Code

STD Code  Tel No.  Mobile No.  Email Address: .....

Since when did operations start at this address?  Has the address changed in the last 3 years? Yes  No

Earlier Address: .....

Reason for change in address: .....

4. Business Premises:  Owned and encumbered  Owned & Free  Rented

5. Name of the Contact Person: Mr/Mrs/Miss

STD Code  Tel No.  Mobile No.

Email Address (If any): ..... Designation: .....

6. Legal Form :  NBFC  NBFC-MFI  HFC  Other Corporates.  Please specify, if others

7. Constitution:  Sole Proprietorship  Partnership  Private Ltd.  Public Ltd.

8. Nature of Business:  Manufacturing  Service  Retail Trade  Wholesale Trade

PAN:  TAN:  GST Reg #

9. Loan amount applied :

10. Purpose of loan

**Operational & Financial Details (as per most recent quarter ended)**

1. Portfolio Outstanding -	<input type="text"/>	2. Portfolio At Risk (PAR %)	
1)Own -	<input type="text"/>	1)0+	
2)Managed -	<input type="text"/>	2)30+	<input type="text"/>
		3)90+	<input type="text"/>
		4)180+	<input type="text"/>
3. No of states -	<input type="text"/>	4. No of districts -	<input type="text"/>
5. No of branches -	<input type="text"/>	6. No of employees -	<input type="text"/>
7. Capital funds -		8. CRAR% -	<input type="text"/>
1)Tier I Capital	<input type="text"/>		
2)Tier II Capital	<input type="text"/>		
9. External rating -	<input type="text"/>	10. Revenue	<input type="text"/>
11. Profit after Tax(PAT)	<input type="text"/>		

## Details of associate/group entities

Name of the Entity	Nature of Business	Net Sales	Net Profit	Net Worth

## Promoters Details

Name	% Shareholding in the Company

## Major parameters used for assessing credit limits#

Eligibility criteria of Fincare Small Finance Bank	Past Track Record
Business Model	Business Vintage
Applicant (Manufacturer / Service provider)	Industry / Economic outlook
Regulatory and statutory provisions governing Fincare Small Finance Bank	Any other reasons

#These are broad indicative parameters

#Specific parameters used for assessing credit limits would vary from case to case.

## Confirmations/Declarations

- 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 shall furnish such additional writings as may be required in connection with the financial assistance/s required by me/us. I/We understand that certain particulars given by us are required in view of the guidelines governing banking companies.
- Except to the extent disclosed to Fincare Small Finance Bank, I/we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority.  
Details of any such proceedings/suits/recoveries/attachments as referred to above: .....
- Except to the extent disclosed to Fincare Small Finance Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including Fincare Small Finance Bank) or a relative/near relation (as specified by RBI) of a senior officer of Fincare Small Finance Bank (as specified by RBI) is: the Applicant(s), or a partner of our concern, or a trustee, member, director, employee or our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.  
Details of any such relation as referred to above: .....
- 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-organisation or the appointment of a receiver, administrator, administrative reviver, trustee or similar officer or for my/our assets.
- I/we authorize Fincare Small Finance Bank Limited (Fincare Small Finance Bank) and all its group companies and their agents to exchange, share or part with all the information and details relating to my/our existing loans / financial assistances and/or repayment history to other Fincare Small Finance Bank group companies, banks, financial institutions, credit bureaus, agencies statutory bodies etc. as may be required or as they may deem fit and shall not hold Fincare Small Finance Bank (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information.
- I/we understand and acknowledge that Fincare Small Finance Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject me/our application and that Fincare Small Finance Bank 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 and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of my/our application.
- I/we undertake to inform Fincare Small Finance Bank regarding any charges whatsoever in my/our addresses, as specified herein above or  
employment/profession and to promptly provide such further information that Fincare Small Finance Bank (or its designated group companies or agents or representatives) may require

8. I/we agree that Fincare Small Finance Bank Ltd./its Group Companies reserves the right to retain the photographs and documents submitted with the photo-card application and will not return those to the applicant.
9. I/we understand that Front-end fee is leviable for the processing services provided for the credit assessment before its approval/sanction, hence it is non-refundable and I/we are agreeable to this.
10. I/we also authorise Fincare Small Finance Bank to check references about me from any bank/persons
11. I/we hereby further confirm that I/we have no objection on Fincare Small Finance Bank Ltd getting credit guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only)
12. The Applicant has/have no objection to Fincare Small Finance Bank Limited, its group companies, agents / representatives to provide me/us information on various products, offers and services provided by Fincare Small Finance Bank Limited / its group companies through any mode (including without limitation through telephone calls / SMSs / emails) and authorise Fincare Small Finance Bank Limited, its group companies, agents / representatives for the above purpose. (Please tick Yes or No, as acceptable to the Applicant) -- Y/N
13. I/we declare that: (i) I/we am/are competent and fully authorised to issue such declarations, confirmations, agreements and undertaking and submit this application form for the purposes of borrowing/availing of the requested facility, and to execute all other documents required by Fincare Small Finance Bank for such purpose; (ii) all such letter(s) of authorities/power (s) of attorney, if any, executed by me/us in favour of any person/s and which is/are submitted to the Bank, is/are valid, subsisting and has/have not been revoked by me/us.
14. I/we acknowledge and agree that the grant of the facility by Fincare Small Finance Bank to me/us shall be subject to compliance by me/us of the terms and conditions set out under this Application Form, CAL, MFA and its schedules (collectively, the "Facility Terms"); (ii) 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 Fincare Small Finance Bank's rights and remedies) in relation thereto, if the facility applied for by me/us herein is sanctioned and granted by Fincare Small Finance Bank based on my/our application.

## Terms & Conditions

- a. Loan Amount – Loan amount sanctioned by the bank can vary from INR 1 Crore to INR 15 Crores, in aggregate
- b. Rate of interest (ROI%) – ROI% on business loans are linked to 10-year the Government Security (G-Sec) and risk profile of entity. ROI% is calculated as follows:  
10 year G-Sec's most recent 3 months' daily average yield + Spread ranging from 3% to 10%, at the time of client onboarding. The G-Sec yield is subject to quarterly reset(s).  
Please visit [www.fincarebank.com](http://www.fincarebank.com) for the latest 10-year G-Sec's most recent 3 months' daily average yield.
- c. Processing fees – A non-refundable processing fees, normally up to 1% (plus applicable service taxes) on limit/loan sanctioned. The applicable fees will be communicated.
- d. Cash Collateral – As per Bank's policy
- e. Other charges - Other charges such as stamp duty, documentation charges, Title search report charges, valuation charges etc., as applicable, are payable on actual basis.  
The applicable fees will be communicated.
- f. Prepayment penalty – Prepayment penalty of 2% to 4%, as applicable, will be charged on the outstanding loan amount, if the loan is pre-closed.
- g. Book debts (primary security) – As per Bank's policy

## Acknowledgement

Dear Sir/Madam,

Thank you. We have received your Credit Appraisal Application No.

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dated

D	D	M	M	Y	Y	Y	Y
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Our representatives will be in touch with you on the matter

RE/DSA Signature: ..... RE/DSA Name: .....

Phone No.: ..... Stamp: .....

Location : ..... Date : 

D	D	M	M	Y	Y	Y	Y
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Name: .....

Place : .....

.....  
(CLIENT'S SIGNATURE) (Please sign and place the rubber stamp of the organisation)

Date : 

D	D	M	M	Y	Y	Y	Y
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