USED CAR LOAN APPLICATION FORM





Application No.

UC

Equitas Small	Finance Bank	D D M M Y Y Y		
EQUITAS SMALL FINAN No.769, Spencer Plaza, 4	CE BANK LIMITED th Floor, Phase II, Anna salai,	APPLICANT	CO-APPLICANT/GUARANTOR	
Chennai - 600 002. Tel 04	4 - 42995000, Fax : 044 - 42995050 CIN : U65191TN1993PLC025280 e@equitasbank.com	Please paste latest passport size photo of the Applicant	Please paste latest passport size photo of the Co-Applicant/Guarantor	
Lead ID :		Photo to be signed	Photo to be signed	
 □Purchase	□Re-finance □Top-up Loan	across. Applicant	across. Co-Applicant/Guarantor	
Applicant : □Individual □New	□Non-Individual □Existing Customer, if existing customer / Group, please provide	Sign below	Sign below	
Folio ID	 			
UC IC ID				
APPLICANT				
Name : (Mr./Mrs./Ms./Mx.	/Dr./Messers.)			
Date of Birth /Incorporation	on: D D M M Y Y Y			

City :PIN Code :	State :
Permanent Resi. Address: (If different from above)	
Email ID :	
Current Residential Status : ☐Owned ☐Rented ☐Leased	OthersYears at Residence
Mobile No. : Tel. No. :	Nearest Landmark :
City :PIN Code :	State :
Current Resi. Address :	
Education : Under-Graduate Graduate Politically Exposed Person (PEP): Yes No Related to PER Contact Details	
DL No. & Category/Expiry date :	Voter ID No
	Customer KYC No
Aadhaar No :	GST Number :
Spouse Name :	
Mother's Maiden Name :	
Father's Name :	
Wedding Anniversary Date:N	o.of DependantsAdultChildren
Residential Status : □Resident □Non-Resident □PIO	□Foreign National □OCI □ Citizenship
Religion : Category : DSC DST DOBO	C □GENERAL Minority Community :□Yes □No Physically Challenged : □Yes □No
Gender : □Male □Female □Third Gender	□Marital Status : □Single □Married □Others
Date of Birth /Incorporation : D D M M Y Y Y	

Version Dec 2022

Mobile No. : __

City : _____

Office Name & Address : _

Signature:

PIN Code : _

_ Nearest Landmark : _

State : _

	Mobile No. :	Tel. No. :					
	Occupation Details :]Salaried □Self - Em	nployed [Retired	□Others		
	Distance from Equitas Branch : R	Res	Kr	ms. Off			Kms.
	Customer Type - ☐Individual I	□FTU □Proprietorship	□Partnership	□Pvt. Ltd.	□Public Ltd.	☐Govt. Public Sector	☐Trust/Society
	Business Type - □Agriculture □	☐Transport ☐Manufacturing	☐Trading ☐Otl	hers			
	Business Start Date						
	Agri Proof : ☐Yes ☐No A	Agricultural Income : □Yes [∃No Annual Ir	ncome		_No.of Acres	
	If Yes, No.of Vehicles Owned						
	Annual Turn-over		Other source of Ir	ncome			
	CO-APPLICANT						
	Name : (Mr./Mrs./Ms./Mx./Dr./Me	essers.)		· · · · · · · · · · · · · · · · · · ·			
<u>е</u>	Date of Birth /Incorporation :	D M M Y Y	Υ				
Signature	Gender: ☐Male ☐Female	e	☐Marital Stat	us: Single	☐Married [Others	
Sig	Religion :	Category : □SC □ST □C	BC □GENERAL	Minority Co	ommunity :□Yes	□No Physically Challen	ged : □Yes □No
	Residential Status : Resident	t □Non-Resident □	IPIO □Foreign	National [□OCI □ Citiz	enship	
	Wedding Anniversary Date:		No.of Dependants		Adult	Children	
	Father's Name :						
	Mother's Maiden Name :						
	Spouse Name :						
	Aadhaar No :		GST No	umber :			
	PAN / GIR Number / 60 / 61 as a	applicable :		Customer I	KYC No		
4	DL No. & Category/Expiry date :			Voter ID	No		
	Education: Under-Graphically Exposed Person (PEP): [Contact Details			⊒Post-Graduat	te 🗆	Professional	
	Current Resi. Address :						
	City :	PIN Code :		State :			
<u>و</u>	Mobile No. :	Tel. No. :		Nea	arest Landmark : _		
Signatu	Current Residential Status:	JOwned □Rented □Lease	d Dothers			Years at Residence _	
Sigi	Email ID:						
	Permanent Resi. Address : (If o	different from above)					
	City :	PIN Code : _		State :			
	Mobile No. :	Tel. No. : _		Ne	earest Landmark		
	Office Name & Address :						
	City:						
	Mobile No. :	Tel. No. :		Nea	rest Landmark : _		
	Occupation Details :]Salaried ☐Self - En	nployed [□Retired	□Others		
	Distance from Equitas Branch : F	Res	Kr	ms. Off _			Kms.
	Customer Type - ☐Individual I	□FTU □Proprietorship	□Partnership	□Pvt. Ltd.	□Public Ltd.	☐Govt. Public Sector	☐Trust/Society
	Business Type - □Agriculture □	∃Transport □Manufacturing	☐Trading ☐Otl	hers			
	Business Start Date	Years in Current Bus	iness	Nature o	of Business		
Ire:	Agri Proof : □Yes □No A	Agricultural Income : ☐Yes [□No Annual Ir	ncome		_No.of Acres	
Signature	If Yes, No.of Vehicles Owned	Gross M	lonthly Income		Annual Incon	ne for Se <mark>lf</mark> Employed	
Sig	Annual Turn-over		Other source of Ir 2	ncome			
			2				

BANK ACC	OUNT DET	AILS							
	Account	Holder Name	Name of	the bank	Nature of Account Account Number		IFS Code		
Applicant					□CA□SB□				
Co App. / Gur.									
	N DETAIL C	\(\frac{1}{2}\) \(\frac{1}2\) \(\frac{1}2\) \(\frac{1}2\) \(\frac{1}2\) \(\frac{1}2\) \(\frac{1}2\) \(\frac{1}	04.1116	4 11					
TERM LOA	N DETAILS	(if any) (Note	e : Strike if	not applica	ble)				
		Loar	n 1	Lo	an 2		Loan 3	Loan 4	
Financier Name									
Type of Loan									
Model									
Loan Amount (Re	s.)								
EMI (Rs.)									
Tenure (Months)									
REFERENC	ES (Atleas	st one referen	ce to be fro	m the trade))				
Reference - 1					Reference - 2	2			
Name of the Pers	son				Name of the F	Person			
Relationshipwith	Applicant						ant		
Address					Address				
Business / Emplo	•				Business / Er				
		Mobile:					Mobile		
			Customer Cod	e:	If existing,Cu	stomer Ag	reement No.:	Customer Code:	
ASSET & T									
ASSET Reg.No			Manufacture	er:		Yea	r of Manufacturing :		
Model :	Sub	Model :		Financier	Name :		Grid Value(F	Rs) :	
IDV Value(Rs.):_		Insuranc	ce Type : Thi	rd Party	☐Comprehen:	sive	☐Insurance Exp	oiry Date :	
Insurance Compa	any :								
Add on services applicable : Motor Insurance			□CREDIT SH	IELD	□Others				
Premium Rs :									
LOAN DETA	AILS :								
					DOIN/		EM.	DE.	
Loan Amount :		Loan ler	nure :		ROI%		_EMI	PF	
Loan Repayment	mode :	⊐sı		PDC	□n	ACH			
SOURCING	DETAILS	:							
Scheme :				Sı	ub-Scheme:				
Sourcing: DS	Α [□dealer		Branch	□Direct	□о	thers		
Sourcing Channe	l Name :				Sourcing C	hannel Co	ode :		
	Sourcing Channel Name :Sourcing Channel Code :								
	7								
									
							Customer	Signature :	
PSL DETAIL	LS (For off	ice use only)							
1.Type of Custor	mer: (to be fille	ed only for primary	y applicant) \Box	Agriculturist	□se	elf employ	/ed/Business	□Salaried	
2. Customer Sub	2. Customer Sub Segment: (Pleae fill only the relevant section based on type of customer selected ie (agriculltarist or self employed)								
(2a). Agriculturist Other Farmer (More than 5 acres (2 hectare) of land holding) Small Farmer (2.5 acres to 5 acres (1-2 hectare)									
Marginal Farmer ☐ (Up to 2.5 acres (Upto 1 hectare) Tenant Farmer with lease agreement ☐									
(2h) Salfam	Agr ployed / Bus	i Labourer □ <i>(No</i> iness	land holding)		Tenant Farmer based on Oral Lease ☐ (No land holding)				
		ng a Micro Manufa	acturing Enterp		□Entrepreneur running a Micro Trading / Service Enterprise				
	•	Machinery not ex			(Investment in Equipment not exceeding Rs.10 Lakhs)				
				□Entrepreneur running a Small Trading / Service Enterprise (Investment in Equipment > 10 Lakhs but < 2 Crore)					
				☐Entrepreneur running a Medium Trading / Service Enterprise (Investment in Equipment > 2 Crores < 5 Crores)					

Art Inc Sc Dis Dis Ien 3.Loan	e) Please tick as applicable based or isans/ Individuals running Village and co ividual Women Entrepreneur requesting heduled Caste and Scheduled Tribes stressed farmers indebted to non-institutive tressed persons requesting a credit facil ders Persons with disabilities Purpose / End use of funds:). For Agriculturist	ttage industries requestin a credit facility of maximu onal lenders	g a credit facility of maximum 1 Lakh um 1 Lakh		
	Crop Cultivation Purchase of Agriculture implements & Ma Purchase of land for Agricultural Purpose Construction of storage facilities For the purpose of post-harvest acrivities). For Self employed / Business Setting up a new business unit	·	□ Soil conservation and watershed □ Purchase of cattle □ Repayment of distressed loans to □ Purchase of Agri inputs □ Marriage		
1	Modernization / renovation of existing bus Erecting Plant & manufacturing equipmer Purchase of land & construction of factor Purchase of fixed assets including vehicle Working capital needs Debt consolidation Education	nt y es	☐ Medical Expenses ☐ Assest Acquisition ☐ Home Purchase ☐ Home Construction ☐ Home Renovation ☐ Home Improvement ☐ Others(Pls.Specify)		
	TOMER DECLARATION IN REING / OFFICER OF THE BANK / A		ONSHIP WITH DIRECTOR /	SENIOR MANA	AGEMENT OF THE
 I are employed or guara I an 	n a director / promoter of Equitas Small se / guarantor. (or) we are a company in untor or holds substantial interest. Yes are a a director of any other bank* (or) we are rectors of other bank* holds substantial i	Finance Bank (or) We a which Director/s of Equital No a firm in which any direc	as Small Finance Bank Limited is also tor of other bank* is interested as par	o a director, manag tner/guarantor (or)	ing agent, manager, employee, we are a company in which any
# of Equ Bank / c are a cc / employ 4. Hole details b	e am/are a relative of director / promoter of uitas Small Finance Bank (or) we are a fither Bank* / Senior Management of Equition mpany in which any relative of the direct wee # of Equitas Small Finance Bank hole ding 10 percent of paid-up equity shares below:I/We declare that I /we am / are reank specified hereto.	rm (Pa <mark>rtnership / Hin</mark> du l tas Small Finance Bank / or / promoter of Equitas S d substantial interest or is of Equitas Small Finance	Undivided Family) in which any relati employee # of Equitas Small Finance Small Finance Bank / Other Bank* / S s interested as a director or guarantor e Bank. Yes □ No □ If Yes, f	ve of director / prore Bank is interested enior Management : Yes	moter of Equitas Small Finance l as a partner/ guarantor (or) we of Equitas Small Finance Bank ses above, please mention the
S.No.	Name of the Person	Designation	n Name of th	ie Bank	Relationship
Approva daughte	ng Directors of Scheduled co-operative all authority, or any committee comprising r, daughter's husband, Brother,Brother's be false, then the bank shall be entitled	g inter alia, an approval a wife,sister, sister's husba to reject, revoke and/or r	authority as member \$ Definition of F and, Brother of the spouse Note: If th	Relative : Spouse, Face declaration made	Father, Mother, son, son's wife,
ec	A Equitas Small Finance Bank	cknowledgment o	of Loan Application Form		D M M Y Y Y
Tel 044 - Toll Free Mail ID : Website :	spencer Plaza, 4th Floor, Phase II, Anna salai, Chenna 42995000, Fax : 044 - 42995050 : 1800 103 2977 CIN : U65191TN1993PLC025280 Customerservice@equitasbank.com www.equitasbank.com	ii - 600 002.	Name of the applicant : Loan amount requested for	or :	
	received a Cheque/Draft No of dishonor of the cheque, the loan application Your Sales Even	for on is liable to be rejected at ecutive / Relationship mana	the soul discretion of the bank In case of	f any queries relating	ee payable. **(Subject to realisation) to your application, please contact ues related to services provided by
Equitas S	Small Finance Bank Ltd. or its outside service p				
1)Stamp Cheque b Rs.300/- schedule 3% of the 6 months	Duty as per the state law. 2) Interest rate of bouncing charges Rs.550/- per instance. 6) Late per month(Rc after 60 Days & Insurance after charges Rs.250/ 12) Cheque/ECS swapping principal outstanding plus GST. 15) Part payment and maximum of 25% of the POS will be accew.equitasbank.com for detailed fees and charge.	% P.A(Monthly reducing e payment penalty 2% per mor r 90 Days). 9) Loan re-booki charges Rs.750/ 13)Statem tent charges: 5% of the part epted in one year 16) RTO ch	g). 3) Non Refundable processing fees of onth. 7) CIBIL Report copy charges Rs.50/- ing / re-scheduling charges Rs.2500/ 10 nent charges Rs.250/ 14) Foreclosure cha- payment amount Plus GST. Note: Part Pa- narges at actual. 17) Asset verification cha	per individual, 8) PDE Duplicate NOC/Specarges: Up to 36 Month Nument will be allowed Orges Rs,500/	D (RC & insurance) pending charges cial NOC Rs.750/ 11) Amortization 15%/37 to 48 Month 4%/ >49 Month twice in a calender year with gap of

SELF DECLARATION

- 1. I/We here by apply for a Loan facility as indicated above and declare that all the pariculars furnished by me/us including information furnished by the Bank or given in the application form is true, correct and complete in all respects.
- 2. I/We have not with held/suppressed any information on my financial position/any other information which might affect the decision making of the Bank on this application.
- 3. I/We have read the Application Form and I am fully aware of all the terms and conditions of availing the finance from the Bank.
- 4. I/We understand and agree that the sanction and / or disbursement of the loan / finance is at the absolute and sole discretion of the Bank and is upon executing necessary securities / documents by me. Incase this application is rejected for whatsoever reasons.
- 5. I/We understand that the Bank reserves the right to seek any information from any source or to give any information and/or assign any work to any third party at its sole discretion in connection with the facility required by me.
- 6. I/We will not hold the Bank to retain or its associates responsible for use of such information by any person / organisation. The Bank reserves the right that the photographs and documents submitted with this application and will not return the same to me applicant at any point of time.
- 7. I/We further agree that this loan shall be governed by the credit approval norms of the Bank as in force from time to time. I am aware that the processing fees and the applicable taxes collected from me is non refundable under any circumstances.
- 8. I/We understand that all charges pertaining to the loan like processing fees and/or pre payment penalty and/or any other charges mentioned in the sanction letter are to be borne by me.
- . I/We hereby declare that I am not a director or specified near relation of a director of a banking company.
- 10. I/We authorized the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies.
- 11. I/We authorized the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies. Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly I give consent to disclose information to such entities.
- 12. I/We further declare and undertake to intimate the Bank immediately upon any change in the above status.
- 13. I/We hereby declare that I do not have any credit facilities nor any account with other branches / banks / FIs other that the details mentioned above.
- 14. I/We hereby declare that I am not defaulter(s) to any Bank / financial Institution.
- 15. I/We hereby permit to share my personals KYC details with Central KYC Registry.
- 16. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered mobile number email address.
- 17. I/We have no objection in receiving information about my loans over phone /through SMS and/or by Email.
- 18. I/We understand that incase I do not wish to receive promotional information through telephone calls / emails / SMS on product and services not currently availed by me from the Bank or its agents / representatives. I can register for "Do not Call" service through the Bank's Website www.equitasbank.com or other channels that the bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.
- 19. I/We undertake that the loan amount availed by me/us from you shall not be utilised by me for the following purposes:
- a) Purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, Units of Gold Exchange Traded Funds (GETF), Units of Gold Mutual Funds.
- b) In speculative, anti-social and illegal activities.
- c) Acquisition of/investing in Small Savings Instruments including Kisan VikasPatra and for the purchase of your bank's shares and securities and/or also to increase my stake as promoter in any company that I may be associated with.
- d) Setting up of manufacturing units for the manufacture of aerosol units using Chloroflurocarbon (CFC).
- e) Subscribing to Indian Depository Receipts.
- f) Buy back of shares / securities
 - In an event of the loan amount having been found by you or concerned authorities having been uitlised for one or all of the aforesaid purpose/s, such violation shall be construed as an event of default under the loan agreement and I am liable to settle the loan contract in full forthwith failing which you are at liberty to proceed against me and other parties to the loan contract and the hypothecated/immovable property under the loan contract without any reference to me
 - This undertaking shall be treated as part and parcel of my loan agreement with you
- 20. "I/We hereby confirm that the Bank engages business correspondents, selling agents and Business Facilitators for the purpose of selling/promoting its financial products viz. deposits, loans etc., and we have no objection for the Bank to share our contact details with them and receiving calls from them. I am /We are, also aware that I/we have the right to approach the nodal officer or customer care department of the Bank in case of any grievance in respect of the conduct of such persons/entities.
- 21. I/We hereby agree to accept communication related to my loan or other loan products through email and SMS or in any other electronic form as the bank may deem fit. I/We am aware that the execution of the loan document may also be through the digital process and for the said purpose the bank may retrieve my personal data from UIDAI database through aadhar based authentication and I give my consent for the same as part of the loan.
 - DO NOT CALL REGISTRY: I understand that incase i do not wish to receive promotional information through telephone calls/email/sms on products and services not currently availed by me, I can register for "DO NOT CALL" service through the Bank's website WWW.esfbbank.com or through phone banking or other channels that the Bank may offer. I agree that this service will not apply to receive of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

DECLARATION BY SALES (For office use only)

I/We hereby declare that I/We have met the customer in person and obtained all documents / papers from the customer and the information furnished is / are true to my / our information & belirf. I/We confirm that all documents collected & submitted are genuine and are not forged of fabricated. The Applicant, Co-Applicant & Guarantor affixed their signature on the application in my / our presince. I/We have explained the scheme to the customer. All payments relating to this transaction have been collected only in BANK NAME.

Signature	Signature
Executive Name & Code	Executive Name & Code

Notes:

- Application forms complete in all respects will be processed within 14 days from the date of receipt of the application form.
- Wherever additional information / documentation is required to process the application form, the same shall be intimated to the customer within 14 days from the date of receipt of the application form.
- The rate of interest will be different for different categories of borrowers based on the individual credit and risk profiles and based on the interest rate model disclosed in the bank.
- Interest rates are subject to change at the sole discretion of the bank.

Sourced by	Sourced by		Sourced by	
Name :	Name :		Name :	
Emp. Code :	Emp. Code :		Emp. Code :	
Documents to be provided: Income proof: 3 to 6 of Aadhar card / Driving License / (Subject to ESFB standards proof: Ration card / Telephone bill / Bankauthority. Age Proof: Voter ID / Driving License / Par This Application is free of cost. You do not have for any payment made without receipt. Date:	atisfaction) / Letter from Reco k passport or account stateme n Card / Passport / Mark List /	gnized public authority or p ent / Electricity bill / Aadhar Transfer Certificate.	oublic servant verifying the identi card / Voter ID / Letter from ar	tity and residence. ny recognized public
Place	Signature			
		Applicant	Co -Applicant / (Guarantor
VERNACULAR WITNESS, If applicab	le			
I/We	S/o. D/o. W/o		hereb	by declared that the
contents of this application form were read and expl	ained to me in	by	and I/We have understo	ood the same
Witnes Name :	Signature :			
Address:		Applican	t Signature	
MOST IMPORTANT TERMS AND COM	NDITION AND DECLAR	ATION BY THE CUS	TOMER	
shall not process incomplete / defective application working days post submission of all requisite docu difference and/or claim shall be sibject to jurisdictio approval by the Bank and the Bank will decide the sanction or reject the application for granting the loar make disclosure of any information relating to me/us the Credit Information Bureau of India (CIBIL) And/or subsidiaries/affiliates / rating agencies, service providing need, process and publish the information in supublishing the name as part of willful defaulter's list from the sanction of	ments and information as main of courts in chennal alone quantum of the loan at its sole in linease of rejection the bank is including personal information rany governmental/regulatory/ders, other banks / financial insuch manner and through such rom time to time, as also use folication and retain the loan apy when required by the Bank. (re is no impediment or restrict hall be used for the purpose former ID or customer ID apart free customer ID as it may decide	y be requires by the Bank (6) That submission of loar and absolute discretion The shall not be required to given, details in relation to Loan statutory or private agency, stitutions, any third parties, a medium as it may be deer KYC information verificat plication form along with the 10) That I/we have not takk ion (whether legal or judicion which loan has been apporn the one mentioned above, without any prior notice to	as per Bank's criteria (5) Juris application to your bank does ne bank in its sole and absolute any reason. (7) That the Bank sole, defaults in relation to Loan, deglentity, credit bureau, RBI the Bany assignes/potential assignesemed necessary by the publisher ion, credit risk analysis, or for othe photograph, information and of the photograph, information and of the any loan from any other ban all) against me/us and/or our assilied and will not be used for speore, and incase found otherwise one/us. (14) That the information	sdiction-Any dispute, anot imply automatic dicretion may either shall have the right to gaults security, etc to ank's other branches/ s or transferees, who ber/Bank/RBI including her related purposes. documents . (9) That nk / finance company isset filed/ reported by eculative or antisocial e, Bank reserves the ion furnished by me /
with the loan.(2)all the commission/s(in the form of case of loan cancellation, the appplicable pro-rata in fee, Stamp Duty are non refundable charges and wo post -dated cheques are to be issued favouring ES vehicle/asset finance disbursement to the dealer, Ba delay in delivery of vehicle/accessories/spare-part f pricing of the asset is purely an offer by the manufat repayment schedule. I/We may also request for a pt Other declarations: 1/We: (1)shall advise the ES consent to the Bank to disclose, without notice merelation to the families to be availed by me/us from the banks/financial institutions, governmental/regulatory Bank may deem fit.I/We waive the privilage of priva hereby confirm having received, read and understood (5)hereby unconditionally agree that these may be considered.	up front and trail commission terest charges on any outstanuld not be waived/refunded in IFB Limited A/c <mention availability="" can="" can<="" confrom="" dealer="" dealer.(7)that="" has="" i="" liability="" long="" not="" or="" produnk="" td="" the="" towards="" urer="" we=""><td>ns)payable to ESFB for the ding loan amount will have case of loan cancellation o uct Name> only.(5)that the ndition/color make /perform of specific color/mode/qual g on to ESFB Net Banking(r and Repayment Schedule ge in my/our residential or ne/usin the application for nches/subsidiaries/affiliates information verification, creall credit all sums received all credit all sums received slicable to this loan including</td><td>e insurance policy recommende to be borne by me/us. I unders rwhere the loan has not be disbe Bank is only a finance provide nance /quality of vehicle/asset a ity/ version at the dealership. (6 WWW.esfbbank.com) to view the eseparately if need be. employment address. (2) hereby m(s)/related documents execute s/Credit Bureaus/Rating Agencie dit risk analysis, or for other relating by you in either or all the name gethe application form and the Test</td><th>ed to me/us.(3)in the stand that processing bursed.(4)That all the er and subsequent to atthe time of delivery/s)that any discount in the welcome letter and any authorize and give ed/to be executed in es/Service Providers, ted purposes that the es of this account.(4) erms and Conditions.</th></mention>	ns)payable to ESFB for the ding loan amount will have case of loan cancellation o uct Name> only.(5)that the ndition/color make /perform of specific color/mode/qual g on to ESFB Net Banking(r and Repayment Schedule ge in my/our residential or ne/usin the application for nches/subsidiaries/affiliates information verification, creall credit all sums received all credit all sums received slicable to this loan including	e insurance policy recommende to be borne by me/us. I unders rwhere the loan has not be disbe Bank is only a finance provide nance /quality of vehicle/asset a ity/ version at the dealership. (6 WWW.esfbbank.com) to view the eseparately if need be. employment address. (2) hereby m(s)/related documents execute s/Credit Bureaus/Rating Agencie dit risk analysis, or for other relating by you in either or all the name gethe application form and the Test	ed to me/us.(3)in the stand that processing bursed.(4)That all the er and subsequent to atthe time of delivery/s)that any discount in the welcome letter and any authorize and give ed/to be executed in es/Service Providers, ted purposes that the es of this account.(4) erms and Conditions.

/We are citizen of india.
*Schedule of charges communicated to me / us by the bank representative

Note: Part Payment will be allowed twice in a calender year with gap of 6 months and maximum of 25% of the POS will be accepted in one year 16) RTO charges at actual. 17) Asset verification charges Rs.500/-.

*Visit: www.equitasbank.com for detailed fees and charges under the repective loan product. Change in changes from time to time are updated on bank's website.