

I/we _____ having Aadhar number _____ wish to avail JLG loan of INR _____ from Centrum Microcredit private limited.

In this regards I/we hereby give my/our consent to Centrum Microcredit pvt limited for conducting a credit bureau check to ascertain my loan obligations and to exchange/share/part with all information and details related to our existing loans and or repayment history, contact information with their affiliate/group, companies, banks, financial institutions, credit bureau, agencies, statutory bodies, etc, as may be required or as deemed fit.

I/We also authorise Centrum Microcredit Pvt Ltd to share and communicate this information for any promotional marketing offers and other transactional /features/products/services of Centrum MicroCredit and its affiliate companies via SMS/Phone.

I hereby state and undertake that I have no objection in authenticating myself with Aadhaar based authentication system and hereby give my voluntary consent as required under the Aadhaar act 2016 and regulations framed thereunder to provide my identity information (Aadhaar number, biometric information & demographic information) for Aadhaar based authentication for the purpose of availing loan from Centrum Microcredit pvt ltd and for delivery of subsidies, benefits and services or any other facility relating to microfinance loans.

I have been explained about the nature of information that may be shared upon authentication. I have been given to understand that my information submitted to Centrum Microcredit Pvt Ltd herewith shall not be used for any purpose other than mentioned above or as per the requirements of law.

The above contents have been read over and explained to me/us in my/our local language

Thanking you,

Applicant

Co-applicant

Application Form No: _____

Application Date: _____

Branch : _____

Client id : _____

Loan Cycle: _____

Photograph

Applicant:

Marital Status: _____ Mobile No: _____

Religion : _____ Caste : _____

Education : _____ Gender : _____

Date of Birth : _____ Occupation: _____

	Name	Gender	DOB (Age)	Relationship with Applicant	Occupation
Co-Applicant					
Mother					
Father					

Permanent Address (Residential):

District: _____	State: _____	Pin Code: _____
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Current Address (Residential):

District: _____	State: _____	Pin Code: _____
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KYC	KYC-1	KYC-2
Applicant	<KYC Number>	<KYC Number>
Co-Applicant	<KYC Number>	<KYC Number>

Bank Name: _____	
Branch: _____	IFSC Code: _____
Account No: _____	Account Holder Name _____

Total Income :	Total Expenses :	
Loan Purpose :	Loan Sub purpose :	
Loan Amount :	Processing Fee (inclusive of Taxes): _____	Interest Rate (reducing balance): _____
Insurance Amount :	Net Disbursement Amount: _____	Tenure (months): _____

Disclaimer

I/We fully authorize to disburse our loan amount via any means of bank transfer after deducting the processing fees and insurance charges, however the disbursement amount shall be deemed to be the sum of the disbursed amount plus the processing fees and insurance charges. We hereby confirm that in the event of death of either of us, we hereby authorize Centrum Microcredit to pay the insurance proceeds to the survivor of us, after deducting the entire outstanding due to Centrum Microcredit.

The above contents have been read over and explained to us in our local language and We confirm that We have fully understood the meaning and my /our legal obligations, and We agree to abide and accept the same. We have voluntarily signed this document in acknowledgement and confirmation of the above.

Documents to be submitted: Proof of Identity and Address, Demand Promissory Note, Joint Liability Undertaking, Bank passbook

Applicant's Signature _____

Acknowledgement Receipt

I/We acknowledge the receipt of Applicant loan application/request for the loan of amount ₹ <Loan Amount><Loan Amount in words> in the name of Ms. <Applicant Name> W/O or D/O <Husband Name/Father's Name>

Group ID and Name: <Group ID> - <Group Name>

We confirm that we shall process the loan request within 10 to 15 days subsequent to receiving of all required information.

Name & Signature of Operations executive: _____

Place:

Date:

Branch Code & Name:	Application Date:
Group ID & Name:	

UNDERTAKING

This Deed made this <Date> Day of <Month in words>, <Year in YYYY>, by

- (1) Smt. _____ <Customer Name> Aged ____ Years
- (2) Smt. _____ <Customer Name> Aged ____ Years.
- (3) Smt. _____ <Customer Name> Aged ____ Years.
- (4) Smt. _____ <Customer Name> Aged ____ Years.
- (5) Smt. _____ <Customer Name> Aged ____ Years.
- (6) Smt. _____ <Customer Name> Aged ____ Years.
- (7) Smt. _____ <Customer Name> Aged ____ Years.
- (8) Smt. _____ <Customer Name> Aged ____ Years.
- (9) Smt. _____ <Customer Name> Aged ____ Years.
- (10) Smt. _____ <Customer Name> Aged ____ Years.
- (11) Smt. _____ <Customer Name> Aged ____ Years.
- (12) Smt. _____ <Customer Name> Aged ____ Years.

herein after called "Individual Borrowers-cum-Mutual Guarantors", (which expression shall be deemed to mean and include our respective heirs, executors, administrators, and all persons deriving title from us) jointly and severally, of the ONE PART

In favour of

Centrum Microcredit a company incorporated under the Companies Act 1956, having its Corporate Office at # 402, 4th Floor, Neelkanth Corporate Park, Kirod Road, Vidyavihar (W), Mumbai - 400086 & Registered office at Unit-801, Centrum House, CST Road, Vidyanagari Marg, Kalina, Santacruz (E) Mumbai – 400098 (which expression shall be deemed to mean and include its successors in title and assigns) of the OTHER PART.

WHEREAS

- A) Each one of us above are Individual Borrowers of Centrum Microcredit.
- B) We are also jointly and severally Mutual Guarantors with respect to the repayment of our Individual borrowings to Centrum Microcredit
- C) Each one of us is in need of loan and at our request and upon the execution of Individual demand promissory note by each one of us, Centrum Microcredit has agreed to grant to us a credit facility as per the terms & conditions mentioned in the individual Demand Promissory Notes executed individually by each one of us
- D) One of the conditions for availing this credit facility is that, we voluntarily form this group of individual Borrowers-cum-Mutual Guarantors, individual members of the group having been named herein above

NOW THEREFORE THIS DEED WITNESSETH

- 1) As individual Borrowers-cum-Mutual Guarantors, we hereby stand Guarantee for the full repayment of the loan extended to each one of us by Centrum Microcredit
- 2) In case of default on the part of any member of this group of individual Borrower-cum-Mutual Guarantors in repayment of installments, principal amounts, interest, service charges and any other charges that may be due to Centrum Microcredit or in regularizing or clearing the amounts as per the Demand Promissory Notes executed individually by us, we undertake and guarantee that as Individual Borrowers-cum-Mutual Guarantors, who offer Guarantee collectively to our individual loans, we shall remain responsible jointly and severally for/till all repayments made to Centrum Microcredit
- 3) The Demand Promissory Note executed by this group of Individual Borrowers-cum-Mutual Guarantors Individually, is an integral part of this Deed

The above contents have been read over and explained to me/us in my/our local language and I/we confirm that I/we have fully understood the meaning and my/our legal obligations, and I/we agree to abide and accept the same. I/we have voluntarily signed this document in acknowledgment and confirmation of the above.

IN WITNESS whereof we, the individual Borrowers-cum-Mutual Guarantors have hereunto respectively set our hands on the date mentioned above

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.

WITNESS: 1. _____ 2. _____