

B. INDIVIDUAL APPLICANT/CO-APPLICANT/PROPRIETOR/PARTNER/DIRECTOR/GUARANTOR

Title: Individual applicant Co-applicant-I Partner-I Proprietor Director-I Guarantor

Name:

Father/Spouse Name

Mother's Maiden Name

CIF No KYC Identifier

DOB: Gender: Male Female Transgender

Marital status: Single Married Widow

Religion: Hindu Muslim Sikh Christian Zoroastrian Buddhist Others

Education: Under Graduate Graduate Post Graduate Professional Others

Category: General SC ST OBC MBC Others

Nationality DL / AADHAAR / VOTER ID / PASSPORT NO. (Please tick any one and mention the ID No in the box)

PAN No. (Mandatory)

Occupation: Service Retired Business Professional Others

Residence Address:

District:

Pin code: State:

No of Months in the Residence address: Telephone No./Mobile No

Residence ownership: Self-Owned Parental owned Rental

Email ID:

Permanent Address:

District:

Pin code: State:

C. CO-APPLICANT-II/PARTNER – II/DIRECTOR - II /GUARANTOR

Title: Co-applicant- II Partner-II Director-II Guarantor

Name:

Father/Spouse Name

Mother's Maiden Name

CIF No KYC Identifier

DOB: Gender: Male Female Transgender

Marital status: Single Married Widow

Religion: Hindu Muslim Sikh Christian Zoroastrian Buddhist Others

Education: Under Graduate Graduate Post Graduate Professional Others

Category: General SC ST OBC MBC Others

Nationality DL / AADHAAR / VOTER ID / PASSPORT NO. (Please tick any one and mention the ID No in the box)

PAN No. (Mandatory)

Occupation: Service Retired Business Professional Others

Residence Address:

District:

Pin code: State:

No of Months in the Residence address: Telephone No./Mobile No

Residence ownership: Self-Owned Parental owned Rental

Email ID:

Permanent Address:

District:

Pin code: State:

D. EXISTING LOAN DETAILS/FACILITY DETAILS

Loan	Name of the Bank/FI	Type of Loan	Loan Amount	EMI	Loan Opening Date	Tenure	ROI	Current Outstanding
1.								
2.								
3.								
4.								

E. BANKING DETAILS

S.N.	Bank Name	Branch	Account Number	Type of Account	Banking Since
1.					
2.					

F. LOAN REQUIREMENT DETAILS

Type of Facility	Rs. In Lacs	Tenure (in Months)	Purpose of loan

G. DETAILS OF PARTNERS /DIRECTORS

Name of Partners/Directors of the Company/ Proprietors	Complete Residence address	Father/ Spouse name	DOB	AadharNo/ DIN No.	PAN No.	Contact number	Share Holding %	Academic Qualification	Exp. In the line of Activity

H. LIST OF DOCUMENTS

Application Form

Latest Bank Statement 6 months 12 months

ITR with Computation of income last _____ years

Audited/CA Certified Financial Statements for last _____ years

GST Return for last _____ months

Proof of Address (Specify): _____

Latest Partnership Deed and Letter of authorisation, wherever applicable

MOA/AOA ,Board Resolution applying for loan and authorised person for signing all documents related to loan application, wherever applicable

ECS /NACH Mandate (if applicable)

Existing Loan account statement

Proof of Ownership of Residence (Either by Applicant/Co-applicant): _____

Proof of Business (Specify): _____

*Exhaustive list of documents

I. PRIORITY SECTOR CATEGORY/MSME

Manufacturing Enterprise

Investment in Plant & Machinery Value of Plant & Machinery Rs _____

Up to Rs 25 lakh (micro) Above Rs 25 lakh up to Rs 5 Crore (small)

Above Rs.5 Crore up to Rs 10 Crore(Medium)

Service Enterprise (Professional/Non Professional/SRTO/Trade/Retail Trade)

Investment in Equipment Value of Equipment Rs _____

Up to Rs 10 lakh (micro) Above Rs 10 lakh up to Rs 2 Crore (small)

Above Rs.2 Crore up to Rs 5 Crore(Medium)

J. REFERENCE DETAILS

Reference 1

Name: Mr/Mrs/Ms _____

Address: _____

Pin Code: _____

Relationship with Applicant: Friend/Relative/

Business Relations

Email Id: _____

Phone No: _____

Reference 2

Name: Mr/Mrs/Ms _____

Address: _____

Pin Code: _____

Relationship with Applicant: Friend/Relative/

Business Relations

Email Id: _____

Phone No: _____

K. INFORMATION ON OTHER PRODUCTS AND OFFERINGS

From time to time, Bandhan Bank communicates various new products/special features of existing products/promotional offers which are of significant benefits to its customers.

I/We consent / do not consent to receive information /services for marketing purposes through Telephone/Mobile/SMS/Emails by the Bank/its Agent.

Declaration

I/we hereby declare that all the particulars and information furnished in the application form are true, correct, complete and up-to-date in all respects. I/we have not suppressed or furnished any wrong information. I/we confirm that I/we had no insolvency proceedings initiated against me/us, nor have I/we ever been adjudicated insolvent and further confirm that I/we have read and understood the contents. I/we are aware that the fees paid by me/ us are non-refundable. I/We am/are aware that the Equated Monthly Instalment comprising of principal and interest is calculated on the basis of monthly rest. I/we are aware about the rate of interest charged by Bandhan Bank. I/we understand that the document submitted shall not be

returned to me/us. The sourcing channel has not collected any cash or cheque other than processing fees to be deducted by Bandhan Bank. I/ we also confirm that the Loan proceedings will be utilised for the purpose as mentioned in the application form and not for any other speculative purpose. I/we also authorise Bandhan Bank or its agents to make references and inquiries related to the information in this application which Bandhan Bank considers necessary. I/we also authorise Bandhan Bank to exchange/ share all the information relating to my/our Loan details and repayment history to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be required; I/ we shall not hold Bandhan Bank liable for use of this information. I/we undertake to inform Bandhan Bank regarding any change in my residence/employment/occupation/transfer and to provide any other information that Bandhan Bank may require. I/we further agree that my Loan shall be governed by the rules of Bandhan Bank which may be in force from time to time. I/we undertake to bear processing, service, documentation charges etc. as stipulated by the Bank from time to time. I/we agree, note and understand that Bandhan Bank shall be entitled at its sole discretion to call back, the entire Loan/advance whether due and payable or not at any time, without assigning any reason and enforce its rights, remedies and securities. Bandhan Bank may at its sole discretion sanction or decline the application of loan.

That I/ We shall furnish any additional documents as and when required by Bandhan Bank.

That I/ We have not taken any loan from any other bank/ finance company unless specifically declared by me/ us and all are standard as on date

I/We agree that Bandhan Bank Will Convey its decision within 3 weeks from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per ' check list' provided in the application form for loan and/or any additional documents may be required by the Bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to the Bank.

My own Personal / KYC details may be shared with Central KYC Registry.

I/We hereby consent to receiving information from Central KYC Registry through SMS/ Email on the above registered number/ email address.

In compliance to RBI Circular Ref DBR.No. Dir.BC.10/13.03.00/2015-16, clause 2.2.1 on granting loans and advances to relatives of directors and clause 2.2.2 on restrictions on grant of loans and advances to officers and relatives of senior officers of banks.I/We agree that as per the regulatory guidelines classification of accounts as NPA is done Borrower wise and not Facility wise and hence, in case of non-payment of dues by me/us in case of any facility availed from Bandhan Bank and consequently the account is to be classified as NPA, all other loan accounts, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle Bandhan Bank to recall all such loans/facilities availed by me/us from Bandhan Bank, irrespective of the regular repayment in such loan accounts.

I/We hereby declare and confirm in respect of relationship with director/Senior officer of the bank/Any other Bank

1. I am a Director of Bandhan Bank Yes No

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

3. I/We am/are a relative of director of Bandhan Bank/other Bank/Senior Officer of Bandhan Bank

If Yes mention the details below: I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Bandhan Bank or any other bank specified hereto

Sr. No	Name of the Director(s) Senior Officer(s)	Designation	Relationship

Date

Place _____

Signature of the Applicant

Signature of Co-Applicant/Guarantor

DECLARATION FOR THE THUMB IMPRESSION/SIGNING IN VERNACULAR LANGUAGE (This declaration must be signed by a person other than the employee of Bandhan Bank Limited. The Witness should be related to the Applicant).

This is to certify that I have read out the contents of this application form to Mr./Mrs. _____ and he/she has understood the same.

Further; I would also like to certify that Mr. /Mrs. _____ has affixed his/her thumb impression or has signed in vernacular language in my presence after I have explained the above contents to him/her. I declare that whatever I have stated herein above is true and correct to the best of my knowledge and belief.

Date

Place _____

Signature of Witness

Signature/Thumb impression of the Applicant/Guarantor/Co-applicant

Acknowledgement Receipt (Customer Copy)

Bandhan Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank. The Loan processing fee would be 2 % of the loan amount plus applicable tax approved by the Bank. Indicative rate of interest up to 18% p.a. SI bounce charges: Rs 100/- plus applicable tax per instance. Please note, the interest rate and charges mentioned are indicative; these would be as per the rates mentioned in the Sanction Letter, if the loan is sanctioned.

Date

Place _____

On Behalf of Bandhan Bank
Authorised signatory



Application Form – Small Enterprise Loan

Date

Application No _____

Product Code	Paste and sign across the Photograph Applicant Photograph	Paste and sign across the Photograph Co-Applicant-I/ Guarantor Photograph	Paste and sign across the Photograph Co-Applicant –II Photograph
Branch Code			
RO Code			
CM Code			

A. BUSINESS DETAILS:

Name of Firm/Company

Type of Constitution: Proprietorship Partnership Pvt. Limited Company Self Employed Professional

CIF No. (for existing A/c):

Date of Establishment/Incorporation:

GST No.

CIN No.

Trade Licence No./ Registration No.

PAN No.

Date of Commencement of Business

Type of Business: Manufacturing Trading Services Others _____

Nature of Business: _____

Annual Turn Over (FY _____)	Net Profit (FY _____)

No of years in Business _____

Source of funds for Business: Owned Borrowed

Business Address

P.S. City

State Pin Code

Nearest Landmark

Office Tel No Mobile No

Business Website

Email ID

Location: Metro Urban Semi urban Rural

Business Premises ownership: Self-Owned Parental owned Rent Leased

No of Employee working in the firm/company _____