

AUTO/TWO WHEELER LOAN APPLICATION FORM

Fields marked (*) are mandatory as applicable to Individual/Non-individual



Application Date: DD MM YYYY

Branch: _____

Branch Code: _____

Application Form No.: _____

RM Code: _____

SO Code*: _____

SO Name*: _____

SM Code*: _____

SM Name*: _____

Dealer/DSA code*: _____

Dealer/DSA Name*: _____

Supplier Code: _____

Supplier Name: _____



CUSTOMER SECTION (to be filled by the Customer in CAPITAL LETTERS):

I wish to apply for below ticked (✓) loan and request you to process the loan application as per details provided in the form

New Car Used Car New Two Wheeler

Personal Details:

1* Applicant Co-applicant Guarantor If Co applicant/guarantor form required CIF of existing customer* _____

2* Name of applicant/company F I R S T N A M E M I D D L E N A M E L A S T N A M E

3* Date of birth/incorporation: DD MM YYYY 4* Father's/Husband's name _____

5* Mother's maiden name* _____ 6* Gender: Male Female Transgender

7* Marital Status: Married Single Others 8* Relation with applicant _____ 9* Physically Disabled: Yes No

10* Category: SC ST OBC General If Others, specify mandatory 11* Nationality: Indian If Others, specify mandatory

12* Education: Below Matriculate Matriculate HS/Diploma Graduate Post-Graduate & above If Others, specify mandatory

13* PAN/CIN*: _____ (**In absense of PAN form 60/61 is mandatory) Form 60/61 _____

14* Proof of Identity/address: Passport Date of Expiry DD MM YYYY Election/Voter's ID Card NREGA Job ID Card National Population Register Driving License Date of Expiry DD MM YYYY Aadhar Card/Letter (last: 4 digits only) _____ Proof of Identity-Identification Number for mentioned proof* _____ Issuing Authority _____ Place of Issue _____

15* Trade License / GST / Registration No. _____

16. Communication Address: _____

Address Line 1*: _____

Address Line 2*: _____

Landmark: _____ City*: _____

State*: _____ PIN*: _____ Tel: _____ STD Code: _____

Mobile*: _____ Email*: I N C A P I T A L L E T T E R S O N L Y

Residence is*: Self-Owned Rented Company Provided Family Owned NRI If Others, specify mandatory

No. of years at above residence*: _____ If Rented, Monthly Rent* _____ Please specify No. of Dependents*: _____ Total No. of years in city* _____

17. Permanent address (Residence/regd office): Tick if permanent address is same as above

Address Line 1: _____

Address Line 2: _____

Landmark: _____ City: _____

State: _____ PIN: _____ Tel: _____ STD Code: _____

Mobile: _____

18. Occupational Details(*):

Occupation Salaried Self Employed Self Employed Professional Retired Housewife Student If Others, specify mandatory

If self employed professional Doctor CA/Cs Consultant Architect Lawyer If Others, specify mandatory

If Self employed businessman/ Non individual entity	Constitution	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Ltd. liability Co.	<input type="checkbox"/> If Others, specify mandatory
	Nature of Business	<input type="checkbox"/> Manufacturer	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Service Provider	<input type="checkbox"/> Trader Distributor	<input type="checkbox"/> Comm. Agent	<input type="checkbox"/> Retailers <input type="checkbox"/> If Others, specify mandatory
	Kind of Business	Please specify _____					
If Salaried	Type of Industry	<input type="checkbox"/> Automobiles	<input type="checkbox"/> Agriculture Based	<input type="checkbox"/> Banking	<input type="checkbox"/> BPO	<input type="checkbox"/> Capital Goods	<input type="checkbox"/> Telecom <input type="checkbox"/> IT <input type="checkbox"/> Retail
		<input type="checkbox"/> Real Estate	<input type="checkbox"/> Consumer Durables	<input type="checkbox"/> FMCG	<input type="checkbox"/> NBFC	<input type="checkbox"/> Marketing/ Advertising	<input type="checkbox"/> Pharma <input type="checkbox"/> Media <input type="checkbox"/> If Others, specify mandatory

Employer / Business Details

Designation*: Experience in current Job/Business*: Y Y M M Total Experience in Job/Business*: Y Y M M

Company / Employer Name*:

Company / Employer Address*:

Landmark: City*:

State*: PIN Code*: Country*:

Tel.(O)*: STD Code: EXTN: Preferred Mailing Address*: Residence Office

Official e-mail ID: I N C A P I T A L L E T T E R S O N L Y

Proprietor / Partner / Directors Details (For Partnership / Private Ltd. / Public Ltd. Co. Only)

Name	PAN No.	Contact Details	Date of Birth	Education Background	Profit Sharing/ Stakeholder %	Total Experience
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

19. Income and Banking Details

Monthly Salary ₹*	<input type="text"/>	A/C No.*	<input type="text"/>	Existing loan details (if applicable) 1. Bank / Co. name _____ Loan type _____ Amount (₹) _____ EMI (₹) _____ Tenure _____ Start date _____ Loan a/c no. _____ 2. Bank / Co. name _____ Loan type _____ Amount (₹) _____ EMI (₹) _____ Tenure _____ Start date _____ Loan a/c no. _____
Annual Turnover ₹*	<input type="text"/>	Bank Name*	<input type="text"/>	
Net Profit ₹	<input type="text"/>	Branch*	<input type="text"/>	
Other Income ₹	<input type="text"/>	Customer ID	<input type="text"/> Opened in <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	
Other Income Source <input type="checkbox"/> Rental <input type="checkbox"/> Pension <input type="checkbox"/> If Others, specify mandatory	<input type="text"/>	Account Type*	<input type="text"/>	
Total income (Monthly salary + Other income)	<input type="text"/>	Credit Card No.	<input type="text"/>	
		Issuing Bank	<input type="text"/>	
Interested in opening Bandhan Bank Account* (Separate AOF form to be filled for account opening)				
<input type="checkbox"/> Yes <input type="checkbox"/> No				

20. Details of the Vehicle to be Purchased:

Cost of the Vehicle: (Ex-showroom Price) (In ₹)* Maker and Model of the Vehicle*

Cost of the Registration: (In ₹) Road Tax (In ₹) + Insurance: (In ₹)

Loan Request Amount: (In ₹)* On Road Price (Cost of Registration + Insurance): (In ₹)*

Margin: (In ₹) Tenure Required* Months Purpose* Personal Commercial

To be filled for Used Car only

Year of Manufacture* M M Y Y Y Y Valuation*

Year of Registration* M M Y Y Y Y

Registration City* Registration State*

Registration number* Total kms travelled

Type of funding*: Repurchase Refinance

21. Reference Details*:

Name: Mr. /Mrs. /Ms. _____
Address: _____
PIN Code: _____
Relationship with the Applicant: Friend Relative
Email ID: _____
Mobile/Landline No.: _____

Name: Mr. /Mrs. /Ms. _____
Address: _____
PIN Code: _____
Relationship with the Applicant: Friend Relative
Email ID: _____
Mobile/Landline No.: _____

22. Documents Submitted*

I/We confirm having submitted the following self-attested documents (ticked below) along with this loan application form to the bank representative

Photograph (Signed Across) Proof of Identity Proof of address Latest Salary Slips Form 16 3/6 months bank statements Proof of Continuity of Current Job/Business
 Proof of office Proof of Qualification Loan Agreement Signature Verification ECS/SI Mandate
 Security Post Dated Cheque Proof of Turnover (Latest sales/service tax returns) Deed/AOA/MOA BR Trade license/GST/Registration No
 Loan account statement for balance transfer & top up/repayment/retention cases Copy of ITR for last 2 Financial years If Others, specify mandatory _____

23. Loan Details Cum Key Fact Statement Including Schedule Of Charge

(1) Stamp Duty as per applicable law. (2) Interest Rate of (Subject to change as per Terms and Conditions/Agreement) _____ % p.a. (monthly reducing) (3) Processing Charges of Rs. _____, Cheque no. _____, drawn on bank and branch _____ (3a) Service Tax on PF _____%. (4) Cheque/S1/ECS return charges (without prejudice to the civil and criminal rights and remedies of the bank for the dishonor: ₹ _____/-per instance (5) Default Interest/Late Payment Charges: _____% per month from unpaid EML (6) Cibil Report Copy Charges: ₹ _____/Copy (7) Legal Repossessions and Incidental Charges: At Actual (8) Duplicate Amortization/Repayment Schedule: ₹ _____ (9) Cheque/SI/ECS Swapping Charges: ₹ _____ (10) Documentation Charges ₹ _____ (11) Taxes at Actuals applicable presently or in future (12) Date on which annual outstanding balance statement will be issued: DD/MM/YY (13) Loan Cancellation Charges: ₹ _____ Interest would be charged for the interim period between date of disbursement and date of loan cancellation (14) Cheque Bouncing Charges of ₹ _____ per bounce (15) Overdue Charges of ₹ _____ (16) Duplicate NOC/Special Noc _____ (17) Foreclosure/Prepayment charges ₹ _____ (18) Valuation/Asset inspection Charges ₹ _____ (19) Admin Charges (if applicable) ₹ _____ (20) Fixed to floating rate conversion charges or vice versa _____ (21) Other charges (if any) ₹ _____

24. Declarations by the customers

I/We agree and confirm: (1) That the representatives/ staffs of Bandhan Bank Limited ("Bank") shall not receive any consideration in cash or kind along with or in connection with this loan application from me/ us. (2) That the applicable charges have been informed to me/us by the Bank, more particularly mentioned under the Schedule of Charges of this application. (3) The Bank will not process any incomplete/ defective loan application forms, and in case there is any loss or delay caused to me/ us on account of such defects, I/we shall not hold the Bank liable for such loss or delay. (4) That mere submission of loan application to the Bank does not imply automatic approval of the loan by the Bank and the Bank at its sole and absolute discretion may either sanction or reject without having to assign any reason thereto, the application for granting the loan. (5) That loan processing and decisioning will take at least 7 working days post submission of all requisite documents and information as may be required by Bank. (6) The Bank reserves the right to reject the loan application but retain the loan application form along with the photograph, information and documents. (7) That I/we shall furnish any additional documents as and when required by the Bank in connection with the loan. (8) That I/we have not taken any loan/facility/credit against the same security/asset from any other bank/finance company/any other entity unless specifically declared in writing by me/us to the Bank. (9) That there is no impediment or restriction (whether legal or otherwise) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (10) That the funds shall be used for the purpose for which loan has been applied and will not be used for purchase of gold, shares or any other speculative or antisocial purpose. (11) That I/we shall intimate the Bank, in writing, of any change in my/our residential or employment address. (12) That I/we waive the privilege of privacy and privity of contract and authorize the Bank to disclose, without notice to me/ us, any information furnished by me/ us in the application form/related documents executed/to be executed in relation to the loan to be availed by me/us from the Bank, to the Bank's other branches/subsidiaries/ affiliates/ credit bureaus/ rating agencies/ service providers/banks/ financial institutions/governmental/ regulatory authorities and/or third parties for information verification, credit risk analysis, and/or for other related purposes that the Bank may deem fit (13) Having received, read, understood and the terms and conditions applicable to this loan including those contained in the application form, MITC and/or any other transaction documents and unconditionally, agree that should these terms be changed by the Bank at any time, I/we shall continue to be bound by the amended terms and conditions. (14) That I/ we are citizen(s) of India.

Acknowledgement (To be returned to the Customer)

We have received Two wheeler/Auto Loan application from Mr./Ms./Mrs. _____

for ₹ _____ on _____

Date:

Place: _____

For Bandhan Bank

Name and signature of Bank official

Declarations by the customers

I/We agree and confirm: (1) That the representatives/ staffs of Bandhan Bank Limited ("Bank") shall not receive any consideration in cash or kind along with or in connection with this loan application from me/ us. (2) That the applicable charges have been informed to me/us by the Bank, more particularly mentioned under the Schedule of Charges of this application. (3) The Bank will not process any incomplete/ defective loan application forms, and in case there is any loss or delay caused to me/ us on account of such defects, I/we shall not hold the Bank liable for such loss or delay. (4) That mere submission of loan application to the Bank does not imply automatic approval of the loan by the Bank and the Bank at its sole and absolute discretion may either sanction or reject without having to assign any reason thereto, the application for granting the loan. (5) That loan processing and decisioning will take at least 7 working days post submission of all requisite documents and information as may be required by Bank. (6) The Bank reserves the right to reject the loan application but retain the loan application form along with the photograph, information and documents. (7) That I/we shall furnish any additional documents as and when required by the Bank in connection with the loan. (8) That I/we have not taken any loan/facility/credit against the same security/asset from any other bank/finance company/any other entity unless specifically declared in writing by me/us to the Bank. (9) That there is no impediment or restriction (whether legal or otherwise) against me/ us and/or our asset filed/ reported by any other bank/ financier/ bank. (10) That the funds shall be used for the purpose for which loan has been applied and will not be used for purchase of gold, shares or any other speculative or antisocial purpose. (11) That I/we shall intimate the Bank, in writing, of any change in my/our residential or employment address. (12) That I/we waive the privilege of privacy and privity of contract and authorize the Bank to disclose, without notice to me/ us, any information furnished by me/ us in the application

I/we also confirm that the executive collecting my/our loan application/other related documents has informed me/us : (i) that GST/other taxes, if any, are applicable to the charges associated with the loan; (ii) all the commission(s) including up front and trail commissions payable to the Bank for the insurance policy recommended (if availed) to me/us. (iii) in case of loan cancellation, the applicable pro-rata interest charges, as may be applicable, will have to be borne by me/us; (iv) that processing fee and stamp duty are non-refundable charges and shall not be waived/ refunded in case of loan cancellation; (v) all the **security** post-dated cheques are to be issued favouring Bandhan Bank Limited A/c <Mention Product Name> only; (vi) that the Bank is only a finance provider and following asset/vehicle finance disbursement to respective dealer, Bank has no liability towards the vehicle performance viz. condition/color/make performance/quality/asset at the time of the delivery/delay in delivery of vehicle or associated parts from the dealer or availability of specific / color / model / quality / version at the dealership. (vii) Any discount in pricing of the asset is purely an offer by the manufacturer/dealer. (viii) Collection of KYC documents shall be in accordance with the bank's KYC guidelines (ix) DO NOT CALL REGISTRY: that in case I/we do not wish to receive promotional information through calls/email/SMS on products and services not currently availed by me/us, I/we can register for "Do not call" service through the Bank's channels that may be offered. However, this service will not apply to the receipt of advice and information regarding products and services currently availed by me/us, to help me in fully realise the benefits of the range of financial solutions.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 (FEMA) and the applicable rules, regulations, notification, directions or orders made there under and amendments thereof and shall duly intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We hereby declare that I/We would like to opt for insurance plan offered by insurance company in association with the Bank. I / We have carefully read and understood the contents of brochure. I/We have understood that the insurance premium shall be deducted from the loan amount sanctioned by the Bank and I hereby authorize the Bank to deduct the insurance premium from sanctioned loan amount and disburse only the remaining loan amount. Insurance is a subject matter of solicitation

Please Yes or No, as acceptable Yes No

I/We also confirm that I/we have given our express consent to the Bank to process and use the information shared by me/us for assessing the loan application, including but not limited to the information provided by me/us for the digital TWL application bearing Digital Reference Number _____(To be filled for TWL only)

I/we further confirm that (a) I/we have read and verified the entire contents of the loan application form including the Most Important Terms and Conditions, the Declarations and irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same (b) I/we also declare that all the particulars and information furnished in the application form are true, correct complete and up-to date in all respects and that I/we have not suppressed or furnished any wrong information (c) The loan application form contents have been explained to me in the vernacular language and in a language understood by me/us.

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 If Yes, Name of the Bank _____
3. I/Me am/are a relative of director of Bandhan Bank/other Bank/Senior Officer of Bandhan Bank Yes No

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

Sr. No	Name of the Director(s)	Senior Officer(s)	Designation	Relationship
1.				
2.				
3.				
4.				

Details of bank official collecting application and documents (For bank use only)

Name : _____

Designation: _____

Date & Signature _____

Applicant's/Coapplicant's signature
Date _____
Place _____

Disclaimer as below:

To be signed only when all mandatory details have been completely filled and not to be signed if the application form is blank.

form/related documents executed/to be executed in relation to the loan to be availed by me/us from the Bank, to the Bank's other branches/subsidiaries/ affiliates/ credit bureaus/ rating agencies/ service providers/banks/ financial institutions/governmental/ regulatory authorities and/or third parties for information verification, credit risk analysis, and/or for other related purposes that the Bank may deem fit(13) Having received, read, understood and the terms and conditions applicable to this loan including those contained in the application form, MITC and/or any other transaction documents and unconditionally, agree that should these terms be changed by the Bank at any time, I/we shall continue to be bound by the amended terms and conditions. (14) That I/ we are citizen(s) of India.

I/we also confirm that the executive collecting my/our loan application/other related documents has informed me/us : (i) that GST/other taxes, if any, are applicable to the charges associated with the loan; (ii) all the commission(s) including up front and trail commissions payable to the Bank for the insurance policy recommended (if availed) to me/us. (iii) in case of loan cancellation, the applicable pro-rata interest charges, as may be applicable, will have to be borne by me/us; (iv) that processing fee and stamp duty are non-refundable charges and shall not be waived/ refunded in case of loan cancellation; (v) all the **security** post-dated cheques are to be issued favouring Bandhan Bank Limited A/c <Mention Product Name> only; (vi) that the Bank is only a finance provider and following asset/vehicle finance disbursement to respective dealer, Bank has no liability towards the vehicle performance viz. condition/color/make performance/quality/asset at the time of the delivery/delay in delivery of vehicle or associated parts from the dealer or availability of specific / color / model / quality / version at the dealership. (vii) Any discount in pricing of the asset is purely an offer by the manufacturer/dealer. (viii) DO NOT CALL REGISTRY: that in case I/we do not wish to receive promotional information through calls/email/SMS on products and services not currently availed by me/us, I/we can register for "Do not call" service through the Bank's channels that may be offered. However, this service will not apply to the receipt of advice and information regarding products and services currently availed by me/us, to help me in fully realise the benefits of the range of financial solutions.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 (FEMA) and the applicable rules, regulations, notification, directions or orders made there under and amendments thereof and shall duly intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We also confirm that I/we have given our express consent to the Bank to process and use the information shared by me/us for assessing the loan application, including but not limited to the information provided by me/us for the digital TWL application bearing Digital Reference Number _____(To be filled for TWL only)

I/we further confirm that (a) I/we have read and verified the entire contents of the loan application form including the Most Important Terms and Conditions, the Declarations and irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same (b) I/we also declare that all the particulars and information furnished in the application form are true, correct complete and up-to date in all respects and that I/we have not suppressed or furnished any wrong information (c) The loan application form contents have been explained to me in the vernacular language and in a language understood by me/us.