Bandhan Bank

Registered Office :
Bandhan Bank Limited,
DN 32, Sector V, Salt Lake
Kolkata-700091.
Toll Free No. : 1800-258-8181
CIN : L67190WB2014PLC204622
www.bandhanbank.com

Branch : ____________

RM Employee Code/ Referral Associate
Code: ____________
Name: ____________
Form No.

GRUH Home Loan Application Form

Instructions

(1) Please read all the instructions carefully. (2) This application form is provided to obtain relevant details to help process your application. All details must be filled in. If not applicable, please write N. A. **(3) Processing Fee non-refundable (4)** Please attach all the required documents listed in the application form. **(5)** Please write neatly and legibly in Block Letters. **(6)** Please keep photocopies of all documents submitted to Bandhan Bank Ltd. for your record. **(7)** Please fill up the Customer Relationship Form (CRF) for all applicants and submit along with this loan application form. The CRF is mandatorily required as part of the Know Your Customer guidelines. **(8)** Please refer to page no. 6 of the form for instructions on how to fill the form. The aspects wherein help is given are marked with corresponding numbers in superscript in the form itself. **(9)** Blocks marked with asterix are to be filled up by Bandhan Bank officials.

RECENT PHOTOGRAPH OF APPLICANT WITH SIGNATURE ON IT

RECENT PHOTOGRAPH OF CO-APPLICANT/ GUARANTOR WITH SIGNATURE ON IT

Application Details*

Date of Issue[1]* | Issued by* | Br Code/Loan Account No.* /

Processing Fee ₹ | Chq./DD/Slip No. Bank & Br ____________ | Date*

Loan Purpose* | **Scheme*** ____ | **Re-payment Type*** DAS/ECS/NACH/Others

Details of Loan Applied

Type of Loan ☐ Home ☐ Repair ☐ Office/Clinic ☐ Against Property ☐ Others ____________

Loan Amount Applied | Loan Tenure (years)

Monthly Instalment you can pay ₹ | Have you / your spouse applied for loans from erstwhile GRUH and/or Bandhan Bank ? YES/NO

If yes, name of erstwhile GRUH and/or Bandhan Bank's Branch | Amount | Loan Account No.

Customer's Details

	Customer ID	First Name	Middle Name	Surname	Qualification
Applicant					
Co-Applicant 1					
Co-Applicant 2					
Guarantor					

Contact Details

	Applicant	☐ Co-Applicant ☐ Guarantor
Present Residential Address		
City	State	State
Landmark		
Pincode		
Phone (Residence)		
Phone (Office)		
Mobile		
Email ID		
Residence Status	☐ Self Owned ☐ Family ☐ Rented ☐ Company Provided	☐ Self Owned ☐ Family ☐ Rented ☐ Company Provided
Residence Type	☐ Bunglow ☐ Independent House ☐ Flat ☐ Others	☐ Bunglow ☐ Independent House ☐ Flat ☐ Others
Residential Status/Religion	☐ RI ☐ NRI ☐ PIO Religion ____	☐ RI ☐ NRI ☐ PIO Religion ____
Caste/Category	☐ Gen. ☐ SC/ST ☐ OBC ☐ Minority ☐ Other	☐ Gen. ☐ SC/ST ☐ OBC ☐ Minority ☐ Other
Resi/City stability	Residence ☐☐ Yrs. City ☐☐ Yrs.	Residence ☐☐ Yrs. City ☐☐ Yrs.
Marital Status	☐ Single ☐ Married ☐ Divorced ☐ Widow	☐ Single ☐ Married ☐ Divorced ☐ Widow
Gender	☐ Male ☐ Female ☐ Transgender ☐ Other	☐ Male ☐ Female ☐ Transgender ☐ Other
Location	☐ Rural ☐ Semi Urban ☐ Urban ☐ Metro	☐ Rural ☐ Semi Urban ☐ Urban ☐ Metro

*To be filled by Bandhan Bank

Permanent Address		
City	State	State
Landmark		
Pincode		
Phone (Residence)		
Residence Status	☐ Self Owned ☐ Family ☐ Rented ☐ Company Provided	☐ Self Owned ☐ Family ☐ Rented ☐ Company Provided
Residence Type	☐ Bunglow ☐ Independent House ☐ Flat ☐ Others	☐ Bunglow ☐ Independent House ☐ Flat ☐ Others

Vehicle(s) used currently ☐ Car ☐ Two-wheeler ☐ NA   No. of Vehicle(s) ☐ One ☐ Two ☐ More

Vehicle ☐ Owned ☐ Co-provided ☐ Financed

Address for Correspondence : Permanent Address ☐ Present Residential Address ☐ Applicant's Business Address ☐ Property Address ☐

Employer Details (In Case of Employed)

	Applicant	☐ Co-Applicant ☐ Guarantor
Organisation Name		
Ownership Type (please mark ✓ on appropriate option)	☐ State level PSUs ☐ Central / State Government ☐ Public Ltd. Companies ☐ Pvt. Limited Companies ☐ Registered Firm ☐ Unregistered Firm ☐ Multinational Company ☐ Proprietorship ☐ Defence	☐ State level PSUs ☐ Central / State Government ☐ Public Ltd. Companies ☐ Pvt. Limited Companies ☐ Registered Firm ☐ Unregistered Firm ☐ Multinational Company ☐ Proprietorship ☐ Defence
Organisation Address		
City		
Taluka		
District		
State		
Pincode		
Phone No.		
Nature of Business		
Staff Strength(2)		
Deduction at Source Available		
Date of Salary(2)		
Remarks		

Customer Employment Details (for Salaried Customer only)(2)

	Applicant	☐ Co-Applicant ☐ Guarantor
Employer Name		
Qualification		
Designation		
Nature of Employment	☐ Permanent ☐ Contractual ☐ Others ________	☐ Permanent ☐ Contractual ☐ Others ________
Date of Joining(1)		
Date of Confirmation(1)		
Retirement Age		
Total Work Experience		

Occupation Category* (for office use only)

*To be filled by Bandhan Bank

Details of Bank Account

Sr.No.	Name of Account Holder/s	Single/Joint	Bank / Branch / City	A/c Type (SB/CC/OD)	A/c Number	Open Since

Salary Details (In Case of Salaried Individuals)

Particulars	Applicant	☐ Co-Applicant ☐ Guarantor
Gross Monthly Salary ₹		
Net Monthly Salary ₹		
Annual Bonus / Incentive etc. ₹		
Average Monthly Overtime ₹		
Average Monthly Commission ₹		
Monthly PF Deduction ₹		
Other Monthly Income ₹		

Business Details (In Case of Business/Profession)

Applicant	☐ **Co-Applicant** ☐ **Guarantor**
Name of the Firm / Company Owned	Name of the Firm / Company Owned
Date of Inception of Firm / Company(1)	Date of Inception of Firm / Company(1)
Address	Address
City	City
Taluka District	Taluka District
State Pincode	State Pincode
Phone Fax	Phone Fax
Email	Email
Nature of Business ☐ Trading ☐ Manufacturing ☐ Services ☐ Others	Nature of Business ☐ Trading ☐ Manufacturing ☐ Services ☐ Others
Type of Business ☐ Agri. ☐ Finance ☐ Transport ☐ Real Estate ☐ Jewellery ☐ Bullion ☐ Others ____________	Type of Business ☐ Agri. ☐ Finance ☐ Transport ☐ Real Estate ☐ Jewellery ☐ Bullion ☐ Others ____________
Area of Shop/Office Rent, if paid ₹	Area of Shop/Office Rent, if paid ₹
Shop Establishment Licence No.	Shop Establishment Licence No.
PAN of Firm / Company	PAN of Firm / Company
Type of Ownership	Type of Ownership
☐ Proprietor ☐ Partnership ☐ Pvt. Ltd.	☐ Proprietor ☐ Partnership ☐ Pvt. Ltd.
Share in profit, in case of Partnership %	Share in profit, in case of Partnership %
Total Work Experience	Total Work Experience

Self-Employed-Professional ☐ CA/ICWA/CSA ☐ Advocates ☐ Doctor ☐ Engineer ☐ Architect ☐ Other (Specify)

Income details of last 3 years of the Firm / Company

Year	Sales ₹	Net Profit ₹	Tax Paid ₹

Income details of last 3 years of the Firm / Company

Year	Sales ₹	Net Profit ₹	Tax Paid ₹

*Appraised Income (For Office Use Only) ₹ p.m.

*Appraised Income (For Office Use Only) ₹ p.m.

*To be filled by Bandhan Bank

PRIORITY SECTOR CATEGORY*

(Important: If applicant belongs to any of the below, category, please tick the box)

Manufacturing enterprises	☐ Manufacturing unit with investment in plant & machinery up to Rs.25 lakh	☐ Manufacturing unit with investment in plant & machinery > Rs.25 lakh to Rs.5 crore
	☐ Manufacturing unit with investment in plant & machinery > Rs.5 crore to Rs.10 crore	☐ Value of investment ( )________________ CC limit( )____________________________
Service enterprise (Professional/ Non-Professional/ SRTO/Trade/ Retail Trade	☐ Service unit with investment in equipment up to Rs.10 lakh	☐ Service unit with investment in equipment > Rs.10 lakh to Rs.2 crore
	☐ Service unit with investment in equipment > Rs.2 crore to Rs.5 crore	☐ Value of investment ( )________________

Details required under Rural Housing Finance scheme of National Housing Bank

Proposed / Actual owner of property to be financed ☐

Religion ☐ Caste ☐ Sub-Caste ☐ Category ☐

Category under RHF ☐ Small & Marginal Farmers Holding <=5 Acres Having Land .... Acres

☐ Landless Labours ☐ Tenant Farmers ☐ Share Croppers

Minority Community ☐

Note : Above details to be provided for property owner.

Details of Family Members

S.No.	Name (Including Applicant)	Date of Birth[1]	Gender M / F / Other	Relation with Applicant	Dependent Y/N	Monthly Income ₹	Marital Status	Employed with

Details of Professional Qualification

	Degree Held	University / Institute Awarding the Degree	Passed in Year	Registration No.
Applicant				
Co-Applicant/Guarantor				

Property Details (Property to be Financed)

Property ID* ☐ Survey No. ☐

Plot # ____________ Block # ____________ Flat/House # ____________ Locality ____________

Property Address ________________________________

City	Taluka	District	State	Pincode

Mode of Acquisition ☐ Purchase ☐ Inherited ☐ Awarded by Govt. ☐ Others ____________

Purpose of Loan Purchase ☐ Construction ☐ Purchase + Construction ☐ Improvement ☐

Balance Transfer ☐ Loan Against Property ☐

End use of Property Self-occupied ☐ Rent ☐ Investment ☐ Others.......................................

*To be filled by Bandhan Bank

Mortgage Type*	Area of Land (sq.mts.)[4]	Built-up Area/Carpet Area (sq.mts.)[4]
Property Type : **Flat/Bungalow/Tenement/Row House/Office/Others........................**		On the Floor/No. of Floors
Purchased From	Land Purchase Date[1]	Parking Available ☐ Yes ☐ No
Present Stage of Construction	Expected Date of Completion[1]	Year of Construction on Land
Property to be Purchased in the Name of		

Project Details*

Free Hold ______ Lease Hold ______

Under APF/Environment Friendly Yes ☐ No ☐	Project ID	Project Name

Requirement of Funds & Sources of Funds[4]

Requirement of Fund	₹	Sources of Fund	₹
Cost of Land / Property		Amount Paid	
Approx. Cost of Construction		Own Fund	
Stamp Duty / Registration Charges		Other Borrowings	
Electricity Deposit		1	
Maintenance Deposit		2	
Other Cost (Give Details)		3	
1		Loan applied/required from Bandhan Bank Ltd.	
2			
Total		**Total**	

Life Insurance Policies (Applicant / Co-Applicant / Guarantor)

Name of the Insurance Co.	Year of Policy	Sum Assured	Annual Premium	Whether Assignable	Accidental Benefits if Any

Customer Financial Details

Assets				Liabilities				
Particulars	Applicant Amt ₹	Co-Applicant/ Guarantor Amt. ₹	Combined Amt. ₹		Purpose	Loan Amount ₹	Balance Amount ₹	Annual Installment ₹
Provident Fund Balance				Creditors				
Bank Balance				Employer Loan				
Immovable Property				PF Loan				
PPF/NSS/NSC				Credit Society Loan				
Shares / Debentures				Bank Loan				
Investment / FDs / PO				1				
Ornaments				2				
Vehicle				3				
Other Details				Other Loans				
				1				
Total				**Total**				

Please specify the number of dwelling units registered in your name / owned by you : ☐ 0 ☐ 1 ☐ 2 ☐ 3 or more

*To be filled by Bandhan Bank

Credit Card Details : (Applicant / Co-Applicant / Guarantor)

Company / Bank	O/S Amount	Card Number	Limit	Having Since	Avg. Monthly Spending ₹

I am interested in Life Insurance (Loan Cover Protection For the Loan) ☐ YES ☐ NO

Instruction & Guideline for filling up the Application Form

(1) General Instruction: **(1)** All dates should be filled in **DD/MM/YY** format. **DD - Day, MM - Month, YY - Year. (2) All data pertaining to area of land / construction / property should be written in sq.mts. only.**

(2) Employer Details: **(i) Company / Business Name :** Mention the name of the company, business or profession. **(ii) Staff Strength :** Mention the total number of employees in the organisation or establishment. **(ii) Date of Salary :** Mention the date when the salary is credited or received

(3) Loan Requirement Information

Amortisation Frequency: (I) In Monthly Rest, the principal repayment is adjusted at the end of every month. **(ii)** Daily Rest, the principal repayment is adjusted at the end of the date on which payment is made.

Interest Type: (i) Fixed: Rate of interest would remain constant during the entire tenure of the loan regardless of a drop or increase in the rates. (ii) **Variable:** Rate of interest varies with changes effected by the company from time to time due to change in the market conditions.

(4) Property Details:

Cost of Land / Property: It is the amount mentioned in the sale deed for the purchase of land only where the applicant is constructing a house in his own Land/Plot or buying a plot. In case of flat it is the price mentioned in the sale deed.

Approximate Cost of Construction: Value mentioned in construction agreement / estimate for construction / amenities agreement

Amenities Agreement: It is agreement made between buyer and the seller for facilities e.g. Swimming pool, Gymnasiums, Executive fittings etc. including amenities agreement.

Stamp Duty: It is a tax collected by the government, stamp duty paid instrument is considered proper and legal instrument document and as such get evidentiary value. Stamp duty is payable on the market value of property which is determined by the stamp duty authorities, stamp duty differ from state to state.

Registration Charges: Registration is the process of recording a copy of a document in the office of the registrar. The real purpose of the registration is to ensure that every person dealing with the property for which compulsory registration is required, can confidently rely on the statement contained in the register. Registration charges differ from state to state.

Amount Paid: The amount which is already spent in the process of buying or constructing the house.

Own Fund / Other Borrowing: It is the amount which you intend to finance from own source of funds; it is the total of (Savings, Disposals of assets, Family source and other funds)

Loan Applied/Required: The total amount of loan required after considering amount already spent and amount to be spent from the balance fund.

Conversion Factor

1 sq. mt = 1.196 sq. yard; 1 sq. mt. = 10.764 sq.ft.

Documents to be submitted

1.Duly signed application form with photographs (Applicant/Co-Applicant/Guarantor). 2. PAN Card of all Applicants (As applicable) & Guarantor. 3.ID proof & address proof: passport / driving licence / proof of possession of Aadhaar number / Voter's Identity Card issued by the Election Commission of India/ job card issued by NREGA duly signed by an officer of the State Government/ letter issued by the National Population Register containing details of name and address 4. Age Proof: Passport, Driving License/AADHAAR Card/PAN Card/Birth Certificate. 5. Highest Qualification Certificate 6. Marriage Certificate in case of joint borrowing (Optional) 7. Proof of other relevant documents as declared in the application Form. KYC documents to be submitted as per Bandhan Bank's KYC guidelines.

Financial Documents

Salaried Customers

- Latest 3 months salary slips
- Copy of IT Returns /Form 16 of last 3 years (where applicable)
- Last 6 months bank statements
  Copy of the current appointment letter for stability in present job less than 6 months.(where applicable)

Non - Salaried Customers

- I.T. returns for last 2 or 3 years (as applicable) with computation of income for both business and individuals i.e. partners/ directors. Audited financial statements for last 2 or 3 years (as applicable) along with all schedules & annexure and Tax Audit Report. In case company, Auditor's Report, Director's Report & Notice of AGM are also required.
- Net worth statements of partners / directors.
- 12 months bank statements

Property Related Documents:1. Cost Breakup letter from the builder 2. Photocopies of all Title Deeds, originals to be kept ready for verification 3. Sales Agreement & Construction Agreement Copies, 4. Copy of Approved Sanctioned Plan, 5. Estimate of Construction.

Other Details (please mark ✓ in appropriate column)[3]

Does applicant / applicant's spouse / children own any residential house ? ☐ YES ☐ NO

Have you taken any loan for the house ? If yes, give details ☐ YES ☐ NO

Amount borrowed : Outstanding balance : EMI :

Rate of Interest : Borrowed from : Original Tenure :

Will you be able to offer additional securities ☐ YES ☐ NO
If Yes, provide details

Will you be able to offer guarantors ☐ YES ☐ NO

Whether you want to avail Loan Insurance Cover through Bandhan Bank tie-ups ☐ YES ☐ NO

If Yes, will Opt for ☐ Death Only ☐ Death and Disability ☐ Cover against events like critical illness, personal accident and loss of job.

Do you want Bandhan Bank to change your EMI at the time of every rate revision ☐ YES ☐ NO

Required Interest Type .... Required Amortisation Frequency...

*To be filled by Bandhan Bank

References

Person 1

Name

Address

Pincode

Phone Mobile

Age Income (p.m.) ₹

Place of Work

Designation

Relation with Applicant

Trade / Employer

Name

Address

Pincode

Phone Mobile

Place of Work

Designation

Person 2

Name

Address

Pincode

Phone Mobile

Age Income (p.m.) ₹

Place of Work

Designation

Relation with Applicant

Trade / Employer

Name

Address

Pincode

Phone Mobile

Place of Work

Designation

Note : Bandhan Bank may contact the above referees directly in order to verify necessary details in respect of this application. Referees should not be immediate relative to the applicant in any way and should be known to the applicant personally for atleast 5 years. The referees may be applicant's Doctor / Employer / Senior Officer / Organisation Head / Post Master / Teacher / Banker etc.

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 am/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/daily rest. I/We understand that the rate of interest on my loan shall be dependent on my individual credit score and I/We have no objections to the scoring method or the rate of interest as decided by Bandhan Bank. I/we am/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 fees, service charges, 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. Bandhan Bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the loan application.

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.

DO NOT CALL REGISTRY: I/We understand that Bandhan Bank will not transmit any unsolicited commercial information regarding the Bank's products and services, through telephone calls/SMS if I have registered with the 'National Do Not Call Registry' directly or through my service provider. In case I/We opt for any such service, I/We agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me/us, 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.

I/We agree that Bandhan Bank will convey its decision within 30 working days 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 'documents to be provided' list 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/Our 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.

*To be filled by Bandhan Bank

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 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. I/We undertake to intimate Bandhan Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

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 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/We 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/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
1.			
2.			
3.			
4.			

____
Applicant's Signature
Date :
Place :

____
Co-Applicant's/Guarantor's Signature
Date :
Place :

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 D D M M Y Y Y Y

Place:________________

Signature of the Witness

Signature/Thumb Impression of the Applicant/Guarantor/Co-Applicant

Name of the Witness: _____________________Relationship with the Applicant ______________Contact Number______________

Address:____ City___________________ State_______________ PIN____________

Details of KYC document(s) of the Witness: 1.___________________________________ 2.______________________________

Acknowledgement Receipt

Customer Copy

Loan application received on D D M M Y Y Y Y , complete document set received on D D M M Y Y Y Y . Cheques received towards payment of Processing Fee. Valuation Fee and Legal Fee amounting to ₹ ________, ₹ ________ and ₹ ________ respectively vide cheque numbers ________, ________ and ________ dated D D M M Y Y Y Y, drawn in favour of "Bandhan Bank Limited" and payable at ________________.

Request will be disposed of and acceptance/rejection notification would be informed within 30 working days from the date of receipt of completed application form with supporting documents and PF cheque.

Date

Place

On behalf of Bandhan Bank Limited

Authorised Signatory

***To be filled by Bandhan Bank**