

# List of Formats (Enclosure i-vii)

Annexure No.	Particulars						
To be ensured by	To be ensured by RM						
(i)	Application Form for Loan Facilities and Acknowledgement of Loan application						
(ii)	Co-Applicant's details Form						
(iii)	Guarantor's details Form						
(iv)	Legal Heirs Declaration Form						
(v)	Field Inspection Format						
(vi)	Assessment of limit under Land leveling and development						
(vii)	Agri Monitoring Unit field inspection format						



## Annexure i

## **Bandhan Bank Kisan Loan**

#### APPLICATION FORM FOR AGRICULTURE LOAN FACILITY/IES

	ALLECA	For Office	use only	I/ILG	
Applicat	ion Number:		Source Emp. Name & Code:		
Insta Kit	Ref. No.:		Branch Name and Sol ID:		
			apply for the under mentioned) I/we f		
information	•		, , ,	annon zolon ale necessary	
		DETAILS OF A	APPLICANTS		
		Primary A			
	otograph to be affixed ith Bank Seal	Cust ID (For Existing Customer) Salutation* First Name* Middle Name Last Name* Date of Birth* Gender* Mother's Maiden Name* Marital Status* PAN*	Mr. Mrs. Ms. C	Others	
- Formail ID		Passport Aadhaar Driving License Voter ID Other ID			
Email ID	umber (with STD Code)		Mobile No.*#		
	ication Address* ne 1	Residence Office	WIODITE NO.		
Nearest La City State	and Mark		District	Pin	
Other Ad Address Li Address Li	ne 1 ne 2	Residence Perma	anent Office		
Nearest La	and Mark				
City State			District	Pin	
	n Qualification	Illiterate Primary Graduate and above in ag		ove other than agri-tech	
		vailable, please attach Form 6 elds are not applicable. Don't le	1. #The number provided will be useave any blank cells	sed for sending loan details.	
separately	nber of applicants: y to this application for	orm as last page.	than one applicant, then atta	ach the applicant details	
	OF LOAN FACILITI				
Sr. No.	Type of Facility		Purpose	Amount in Rs.	
		<u> </u>		<del>-  </del>	



Total	Total					

ASSET DETAILS (O	ASSET DETAILS (OF ALL THE APPLICANTS) (in Rs. Lakhs)								
Asset	Nos Approx Value Asset				Approx Value				
Cattles			Non-agri Property (ies)						
Farm machinery			Agri Land						
2 wheelers			Farm shed/godown						
4 wheelers			Any Other immovable assets						
Other movable assets									
Total									

## **INCOME DETAILS (OF APPLICANTS and CO-APPLICANTS)**

i. Income from Agriculture:

Cran Nama	Yield per	acre in Qtls.	MS	P/Qtl.	Scale of Finance/acre	
Crop Name	Last Year	Current Year*	Last Year	Current Year*	Last Year	Current Year

## ii. Income from Agri Allied activities:

a) Dairy:

Milch		Last Year			Current Year*		
Animal Type	No. of animals	Avg. Milk per cattle/day	Avg. Price of milk/Lt.	Avg. cost of rearing per cattle/day	Avg. Milk per cattle/day	Avg. Price of milk/Lt.	Avg. cost of rearing per cattle/day

b) Others (poultry, bee-keeping, fisheries, etc.):

Activity Type	No. of units	Last Year Net Income	Current Year Net Income*

#### iii. Other Income:

IIII Otiloi illooliloi			
Type of Income/ Expense	Frequency#	Amount as per frequency Last Year	Amount as per frequency Current Year*

<sup>\*</sup>Proposed

#Monthly, Quarterly, Half Yearly or Yearly

## PARTICULARS OF LAND HOLDING AND CROPS



#### i. Particulars of Land Holdings (in acres) Only cultivable land proposed for availing finance is to be mentioned

Owner	Land in Acres	Address of Land	Remarks (if any)
Applicant			
Co-Applicant 1			
Co-Applicant 2			
Co-Applicant 3			
Co-Applicant 4			
Co-Applicant 5			
Co-Applicant 6			
Total Owned			
	Applicant Co-Applicant 1 Co-Applicant 2 Co-Applicant 3 Co-Applicant 4 Co-Applicant 5 Co-Applicant 6	Acres  Applicant  Co-Applicant 1  Co-Applicant 2  Co-Applicant 3  Co-Applicant 4  Co-Applicant 5  Co-Applicant 6  Total Owned	Applicant Co-Applicant 1 Co-Applicant 2 Co-Applicant 3 Co-Applicant 4 Co-Applicant 5 Co-Applicant 6 Total Owned

Particulars	Main Applicant	Co – applicant(s)	Total	Address
Owned land as above (A)				
Lease land (Oral) (B)				
Leased land (Registered)(C)				
Total leased land (D=B+C)				
Total land (A+D)				

#### ii. Crop details and marketing arrangement (Grown Last Year as well as proposed for Current year):

Sr. No	Crop Name	Yield Last Year	Yield Current Year	Area covered (in acres)	Marketing Arrangement*	Source/method of irrigation#
1						
2						
3						
4						
5						
6						
7						
Tota	I					

<sup>\*</sup>Direct sale to market, Tie-up with Commission Agent, Co-operative Societies, Govt. Agencies or Private Corporates.

#### **SECURITY DETAILS**

Particulars of properties to be mortgaged/Charged to our Bank:

a) Agricultural Property

Survey No(s)	Land in the name of	Area (acres)	Value (in Rs.)*	Encumbrance if any (Y/N)
•	Survey No(s)	Survey No(s)  Land in the name of		

<sup>#</sup> Dry farming, Well/Canal, Sprinkler or drip

								Bandhan Bank
* only Governm	ent	value is to be conside	ered.					
b) Non-agri	icu	Itural Property deta	ails:					
Security Type	е	Address		Area (Sq	Mts)	Value (in Rs.)	*	Encumbrance if any (Y/N)

## c) Liquid Security details (only FD with us):

FD Number	FD Date	FD in the name of	FD Maturity Date	FD Rate	Initial Deposit (in Rs.)

## **BANKING DETAILS**

# i. Financial history (other than to existing liabilities):

Name of applicant	Name of the Bank, Post Office or Co-operative Society	Deposit Type (Savings, FD, NSC, etc.)	Account Number (Mandatory if account is maintained with Bandhan Bank	Approx. balance. (in Rs.)

Cheque bounce history in past	1 year: No. of Chegues Lodged	No. of Cheques Bounceded	
Cheque bounce history in basi	I VEAL NO OF CHECUES FOODED	. NO. OF Chedues boundeded	

<sup>\*</sup> only through empaneled valuer (min. of two valuations done by independent valuers).



#### ii. Particulars of existing liabilities (if any) / Banking Declaration (all Applicants)

Liability type and purpose (Crop/Auto/home loan etc.)	Name of the Institution	Instalment Frequency	Loan Amount (in Rs.)	Present O/S (in Rs.)	Max Overdue days in past *	Are these overdue in recent months? #	Remaining Tenor (in Months)
***			" O 1 1				

<sup>\* 2</sup> years for agri and 6 months for non agri # 6 months for agri and 3 months for non agri I/ we hereby declare that I/we am/are not having any accounts with other banks / FI other that the details mentioned above.

#### iii. Whether loan is to be taken over? Yes/No. If yes, please provide the details.

Name of the Bank & branch	Facility Type	Purpose of Loan	Sanctioned amount (in Rs.)	Present O/s (in Rs.)

ADDITIONAL DETAILS							
	Hindu Muslim Christian Sikh Buddhist Zoroastrian						
Community	Jain Parsi Others						
Caste	General SC ST OBC						
Caste	NER* - Gen NER* - SC NER* - ST						
Farmer Category (Based	Tenant Farmer Marginal Farmer Small Farmer Oral Lessee						
on land holding)	Landless Labourers Distress Farmer Share Cropper Others						
Mode of Operation	Single Either or Survivor <sup>1</sup> Any one or Survivor <sup>2</sup> All Jointly						
Name to be embossed on Card							
Other Facilities required	SMS Alert Cheque Book#						

#### **Declaration:**

- 1. I / We certify that the information given above and in the enclosures is true in all respects and this shall form the basis of any facility / service that Bandhan Bank (the Bank) may decide to grant to us at its sole discretion. I am / We are fully aware that if the above information is found to be incorrect, the loans sanctioned subject to above information would become repayable immediately.
- 2. I/ We also 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. I / We further agree that the facility that may be provided to us shall be governed by the rules of the Bank that may be in force from time to time. I/ We will be bound by the terms and conditions of the facility that may be granted to us.
- 3. I/We understand that as a pre-condition, relating to grant of the facility to me/us, the Bank requires our consent for the disclosure by the Bank of information and data relating to me/us, the credit facility availed of/to be availed in relation

<sup>&</sup>lt;sup>1</sup>In case of 2 applicants <sup>2</sup>in case of more than 2 applicants <sup>#</sup>Not applicable for illiterate applicant/Term Loan \*North Eastern Region



thereto and default, if any, committed by me/us, in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such information to the Credit Bureau and any other agency authorised in this behalf by Reserve Bank of India ["RBI"].

- 4. We confirm that I/we shall utilise the said Credit Facility only for the purposes as mentioned above. I will inform the bank in case of any change in fund deployment and shall be responsible for the same.
- 5. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.
- 6. I/We hereby declare that I/We am/are not a director or specified near relation of a director of a banking company.
- 7. All documentation charges including stamp duty, legal opinion charges, valuation charges and other incidental expenses will be borne by me/us at the actual and to be paid in advance.

I/We request you to please consider my/our proposal for financing under "Bandhan Bank Kisan Loan". I/We shall be glad to furnish additional information as may be required.

#### Name and Signature/thumb impression of all applicant & co-applicants:

<b>Z</b>	<b>A</b>
<b>A</b>	<b>\(\text{\tin}\text{\tetx{\text{\tetx{\text{\text{\texi}\text{\text{\texi}\text{\text{\text{\text{\ti}\tint{\text{\text{\text{\text{\texi}\tiex{\ti}}}}\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\texi}\tex{</b>
<b>A</b>	<b>A</b>
<b>B</b>	<b>&gt;</b>
Place:	Date: DD/MM/YYYY
Enclosures: a) b)	
c)	Next page contains acknowledgment of this application.



## Bandhan Bank Kisan Loan: Acknowledgement of Loan application

Application R	eceipt N	0.: <		>							
Date of Ackn	owledgm	ent: <	DD/MI	VI/YYYY:	>						
To,											
<name ap<="" of="" th=""><th>plicant&gt;</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></name>	plicant>										
<address of<="" td=""><td>Applicant</td><td>t&gt;</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></address>	Applicant	t>									
<pin></pin>											
Contact No.:	Phone _							M	obile: _		
	Kind A	Attn: N	<u> 1r. / M</u>	rs. /Miss	<u>s</u> :						
We acknow	wledge	that	we	have (Name	received e of the ap		application (s)) for a lo			Bank Kisa	from n Loan
product.				,	·						
For Bandhan	Bank Lte	d.									
Authorized S	ignatory										
Employee N	ame :										
Branch cont	act No.:										
Documents	Receive	d:				D	ocuments t	o be pro	ovided:		
1.						1.					
2.						2.					
3.						3.					
4.						4.					
5.						5.					
6.						6.					

#### Disclaimer:

This letter is being issued as a part of acknowledgment of the loan application received. Bandhan Bank Ltd. shall be entitled, at its sole discretion to accept or decline application.



## Annexure ii

# Bandhan Bank Kisan Loan - Co-applicant Details (Please fill separate form for each co-applicant)

Name of the Primary Applica	nt:								
Application Date:									
Application Number:									
Loan amount Requested (In	Rs.):								
I, the farmer named below, hereb necessary information.	y jointly apply for the	afore me	ntioned lo	an applica	tion as a c	co-applicant. I t	furnish l	below	the
		ils of co-		nt					
		Co-appli	cant 1						
	Cust ID (For Existing Customer) Salutation* First Name* Middle Name Last Name*		Mr.	Mrs.	Ms.	Others			_
	Date of Birth*			M M Y	YYY				
	Gender*	+	Mal	e Fer	male	Other			
Colour Photograph to be affixed with Bank Seal	Mother's Maiden Na Marital Status* PAN <sup>1</sup> Passport	ıme^	Mar	ried	Single	Others			
	Aadhaar Driving License Voter ID Other ID								
	Relationship with Ma	ain App.					_	<del></del>	
Email ID Phone Number (with STD Code)				Mobile N	lo *				
Communication Address*	Residence	Office		WIODIIE I	10.				
Address Line 1			1 1 1	1 1 1		1 1 1 1			
Address Line 2					<u> </u>	1 1 1 1	بنبند		
Nearest Land Mark									
City State				District		Pin			
Other Address	Residence	Perma	nent	Office		FIII			
Address Line 1	rediadrica								
Address Line 2									
Nearest Land Mark									
City State				District		Pin			
	Illiterate Prin	mary	8 <sup>th</sup> Pass	Fradi	late and a	bove other that	n agri-te	ech	
Education Qualification	Graduate and ab	-		Jida	adio di id di		r agri to		
* Mandatory field. <sup>1</sup> If PAN is not a Important: Strike-out whichever field. I certify that the information given application.	available, please attac elds are not applicable	ch Form 6 e. Don't lea	1. <sup>#</sup> The ทเ ave any b	lank cells			J		
Name and Signature/thumb i	mpression of the	applican	ıt:						
<b>&amp;</b>									
Place:				Da	te: DD/M	M/YYYY			



Annexure (iii)

## Bandhan Bank Kisan Loan - Guarantor Form

To,									
The Branch Head									
Bandhan Bank LTD.,									
Branch,									
I offer to stand as guarantor f Mr./Ms. Number: IKC/20 / Da				of I	₹s				
Trainberr inte/29 / / / / / / / / / / / / / / / / / /	<u> </u>		LS OF G			1010 501011			
	Cust ID (		<u> </u>	UAILA	III OK				
Colour Photograph to be affixed with Bank Seal	Customer) Salutation' First Name Middle Nan Last Name Date of Bir Gender* Mother's M Marital Sta PAN* Passport Aadhaar Driving Li Voter ID Other ID P	e* me e* th* Maiden Na tus*  cense		D D	Ir. Mrs.	YYY	Others Other Others		
Email ID									
Phone Number (with STD Code)					Mobile	No.*			
Communication Address* Address Line 1 Address Line 2 Nearest Land Mark City	Reside	ence	Office		District				
State					0111		Pin		
Other Address Address Line 1 Address Line 2 Nearest Land Mark City	Reside	ence	Perma	nent	Office				
State							Pin		
Net Annual Income (in Rs.)*									
Present Bank*									
Account Number									
A	SSETS AN	D LIABI	LITIES A	S ON	DATE (In F	Rs. Lakhs)			
Assets		Value		Liak	oilities			Value	
Immovable property e.g. land, ho	use, etc.			Loa	n from Ban	dhan Bank			
Vehicle				Loa	n from Othe	er Banks/FI			
LIC (Surrender Value)				Oth	er Liabilities	s (Specify)			
Shares/Mutual Funds			·						
Bank Balance/FD									
Others (Specify)									
Total (A)				Tota	al (B)				
Networth (A-R)									

Important: Strike-out whichever fields are not applicable. Don't leave any blank cells

<sup>\*</sup> Mandatory field. ¹If PAN is not available, please attach Form 61. #The number provided will be used for sending loan details.



I enclose extracts of land records /salary certificate / tax returns / assessment order copies. I certify that the information given above and in the enclosures are true in all respects and correct.

Name and Signature/thumb impression of the guarantor:	
<b>Z</b>	
Place:	Date: DD/MM/YYYY



### Annexure (iv)

## **Legal Heirs Declaration Form**

I,	(Primary applicant	t)	S/o	/ D/o	/ W/o
		date	of birth	(DD/MN	//YYYY)
		OR aged (in years)		hereby	solemnly
decla	are that following is/a	are my only legal heir (s).			_
S.N	Name	Address & Contact Details	Relationship	Age (in	
				Yrs)	
1.					
2.					
3					

I hereby confirm that the following, who is / are major and among the legal heirs, to be included as co-borrower in the said facility and whose specimen signature is appended below.

S.N	Name	S/o / D/o / W/o	Specimen Signature
1.			
2.			
3.			

The above facts are true and correct to the best of my knowledge and belief.

Name of applicant Signature Date Place



Annexure (v)

# Field Inspection Form – Bandhan Bank Kisan Loan

Application Number: .....

Name of Main Applica	ant:											
Co-app. 1 Name & Relation:						Co-app. 1 Name & Relation:						
Co-app. 2 Name & Relation:						Co-app. 2 Name & Relation:						
Co-app. 3 Name & Re	lation:				Co-app	. 3 Name a	& Relation	<b>1</b> :				
Co-app. 4 Name & Re	lation:				Co-app	. 4 Name 8	& Relation	<b>1</b> :				
Guarantor (s)						of er giving						
Name:					information		No:	,				
Is address	☐ Yes	☐ House			Comile	<u> </u>	Relationship with main app:					
appearing in application form is the same as verified during FI?	□ No	Field inspection conducted to	າ □ Farr	n		ence in tivity for loan is	Yrs	5	No. of in the village	same	Yrs	5
Is next generation	☐ Yes	Use of	☐ Hired	t	Is Farm	=	Fragm	ented			Owned	
in farming (including co- borrowers)?	□ No	modern arm No South Strate Sout		е	Same location Owner of hou			•	Rented			
How many of the following has happened in the region in the past 3 years		☐ Natural Calamity ☐ Political Disturbances ☐ Communal Riots ☐ Other Disturbances			Whether crop insurance will be availed?				Type house	of	☐ Kachha ☐ Pakka	
Proximity of Farm to Mandi		Kms Distance fro			m branch Farm: Kms			Н	ouse:	Kms		
% of land under Irrigation		% Availability			of rainfa	ainfall? Adequate Inadequa			uate			
Market report about borrowers & guaranto		RM Certification for satisfactory report Suppliers/Byers satisfactory report Negative Report Existing borrower's (regular) satisfactory report Satisfactory credit report from existing Bank										
Type of crops grown		<ul> <li>☐ Exotic</li> <li>☐ Non-staple non-food products</li> <li>☐ Staple non-cereals food products</li> <li>☐ Staple cereals</li> </ul>										
No. of cropping cycle	s/Year	>18 months crop										
Land holding details		Owned: Acres Leased: Acres Total: Acres										
Crops being cultivate	d	Proposed crops										
Family business/occu (other than farming & inc					•		•					
Other assets details		Cattles 2 wheeler 4 w		4 w	heeler Farm Mac		achinery Farm shed		d Goo	down	Others	
Understanding of agr	iculture											
Background of borrower												
Ease of recovery/possession in case of default												
Name of commission												
To be filled by visiti	ing office	r(s):										
Time period for which	bank has	been lendi	ng to the bo	rrow	ers in the	e same vill	age (Year	s).			Yrs	
Total borrowers in the village		Number					Delinquent cases in the village Number					



Reference	District: State: Contact No.:	District: State: Contact No.:
Miscellaneous Comments, if any		
borrower/guarantor in the on the back side of the Fi Date: Place: Name and Emp. Number	e application form, the same need eld Inspection Report.  er of the officer:	res any anomaly in the information provided by the dis to be clearly mentioned under miscellaneous comments clearly showing the house and field along with any of the
	any of the applicant	Farm with any of the applicant



## Annexure (vi)

#### Assessment of limit under Land leveling and development

## Application no.:

#### Name of the applicant:

1. Details of the land, which is proposed to be reclaimed or bunded.

Sr. no.	Name of the owner	Khasra no., Village, Tehsil & District	Acreage

2. Total area to be reclaimed / bunded:

3. Details of the work proposed to be carried out:

Sr. no.	Particulars	Rate (in Rs.)	Amount (in Rs.)
a)	Removing / filling earth (Volume in Cubic Ft)		
b)	Leveling of land (Cubic Ft)		
c)	Construction of bunds (Length & Depth)		
	Total Cost		

Total oost										
How much portion of the expenditure will be met by the applicant from his own resources?  Amount in Rs										
Total loan required in Rs										
Margin %										
<ul><li>4. What are the gains expected from the proposed development?</li><li>i) In respect of crop planning?</li></ul>										
ii) In bringing additional lands under cultivation										
iii) In preventing erosion of soil?										
iv) What additional income would accrue by the proposed development?  Rs										
5. Has any technical expert been consulted (If yes, furnish the details)?	(Y/N)									
Name and signature of borrower										
For office use:										
1. Is the project financially and technically viable as per applicant's project	tions? (Y/N)									
2. Is the estimates provided are correct?	(Y/N)									
3. Does the land need leveling and bunding?	(Y/N)									



4. How much time needed for carrying our land development activity?										
a) b) c) d) 5.	< 1 month > 1 month and < 3 months > 3 months and < 6 months > 6 months Loan amount to be recommended (In Rs.)									
6.	Frequency of repayment of loan: Monthly/ Quarterly/ Half-yearly / yearly									
7.	Any moratorium period recommended? (if yes, give details)	(Y/N)								
Nar	nature: ne of appraiser: p code:									
Not	۵۰									



Annexure (vii)

# Agri Monitoring Unit - Field Inspection Form - Bandhan Bank Kisan Loan -

## **Application Number:**

Name of Main Applica	ant:											
Co-app. 1 Name & Re		Co-app. 3 Name & Relation:										
Co-app. 2 Name & Re					Co-app. 4 Name & Relation:							
Guarantor (s) Name:				Details of member giving information		Name:  Contact No:  Relationship with main app:						
Is address appearing in application form is the same as verified during FI?	aring in cation form is ame as verified No line inspection conducted Both		Is mobile number appearing in application form is the same as verified during FI?		☐ Yes ☐ No		No. of years in the same village?		Yrs			
Proximity of Farm to	Mandi	Km	)S	Distanc	ce fro	m branc	h	Farm:	Kms		House:	Kms
Market report about borrowers & guaranto		_					Suppliers/B			-	_	
Land holding details		Owned:		Acres	Leas	sed:	Acres	Total:	Acres			
Crops being cultivate	d					Pro	posed crops					
Other assets details		Cattles	2 w	heeler	4 wł	neeler	Farm Machi	nery	Farm she	ed	Godown	Others
Ease of recovery/pos	session											
To be filled by visiti	ing office											
Recommendation Sta	itus	Recommended for Sanction  Not recommended for sanction										
Reason for rejection		Manipulated Documents Adverse profile Mismatch of address/contact details (Mobile no.) Misrepresentation of facts/false details Political connection/influence Others, please specify										
Miscellaneous Comm any	ents, if											
Please note t borrower/guara Date: Place: Name and Em	ntor in the	e application	on fo	rm, the s	same	needs to	be clearly m	entione	ed under n			