

Date:

 Branch:

 Branch Code:

2.5 cm

Please paste latest photograph of the 1st Applicant and sign across

3.5 cm

2.5 cm

Please paste latest photograph of the 2nd Applicant and sign across

3.5 cm

2.5 cm

Please paste latest photograph of the Guarantor and sign across

3.5 cm

 Application No.

 BSR Code

 Segment
Organisation Details:

 1. Name of the Enterprise:

 2. Customer Id No. of the Company (For existing A/c):

 3. Date of Establishment:

4. Constitution of the Enterprise:

 Proprietorship
 Partnership
 Co-Op- Society
 Company (Pvt. Ltd.)
 Company (Pub. Ltd.)

 5. Registration No. (Given by DIC/Directorate of Industries):

 6. a) Trade License No.:

 b). Valid up to:

 8. Business Address:

 PIN Code: State

 Tel. No.:

 Fax No.:

 Email ID:
9. Details of all Promoter(s):

A) Name(s) of Promoters/Proprietor/Partners (Details)*:

 1st Applicant: 1st Applicant's DOB:

 2nd Applicant: 2nd Applicant's DOB:

B) Customer ID. No(s). (For an existing A/c):

 1st ID. No.

 2nd ID. No.

 C) a. Voter ID Card No.:

 b. Voter ID Card No.:

 D) a. AADHAAR Card:

 b. AADHAAR Card No.:

 E) PAN (In absence of PAN, provide the form 60/61)

 F) Gender: a. Male Female Others

 b. Male Female Others

 G) Marital Status: a. Married Single

 b. Married Single

 H) Category: a. SC ST OBC/Minority General Others

 b. SC ST OBC/Minority General Others

19. Banking/Credit Facilities: (Existing) (In ₹)

Type of facility	Limit (₹)	Outstanding as on	Presently Banking with	Securities Terms	Repayment Terms
Liability SB A/c					
FD A/c					
Current A/c					
Assets Cash Credit					
Term Loan					
Others					
Total					

It is certified that I am not indebted to any other Bank/Financial Institution other than those mentioned in the table 18 above.

20. Past Performance/Future Estimates: (Actual performance for last two years, estimates for the current year and projections for the next year to be provided for working capital facilities. However for Term Loan Facilities, projections to be provided till the proposed year of repayment of the Loan).

(In ₹)	Past Year 2nd	Past Year 1st	Present Year (Estimates)	Next Year (Projections)
Turnover				
Total Expenses				
Net Profit				

21. Monthly turnover for the last twelve months (In ₹):

Jan.	Feb.	Mar.	Apr.	May.	June
July	Aug.	Sep.	Oct.	Nov.	Dec.

22. Purpose of the Loan:

- i) Working Capital for: _____, Loan amount _____, Term _____ (Months).
- ii) Working Capital for: _____, Loan amount _____, Term _____ (Months).

23. For Working Capital Requirement:

A) Purchases:

- i) **General:** (Major suppliers/ goods are subject to any quota / price control / Govt. Regulation or any special problems involved in making purchases).
- ii) **Terms of all purchases:** a) Advance payment, if any required to be made.
b) Period and amount of credit available.
- iii) **Trend of the credit received:**

Particulars	Past Year 2nd	Past Year 1st	Present Year (Estimates)	Next Year (Projections)
Average Credit Received (Total)				
Maximum Credit Received (Total)				
Minimum Credit Received (Total)				

B) Sales:

- i) **General:**
(Major buyers or nature of the class of clientele; whether the goods are subject to any quota/ price control/ Government Regulations; after sales service).
- ii) **Terms of sales:**

Particulars	Past Year 2nd	Past Year 1st	Present Year (Estimates)	Next Year (Projections)
a). Percentage of credit Sales				
b). Terms of Credit: (Indicate period of credit; discounts if any, offered for cash sales or earlier payments for credit sales)				
c). Trend of Credit given Average credit given Max. credit given Min. credit given				

C) Stock Position:

Particulars	Past Year 2nd	Past Year 1st	Present Year (Estimates)	Next Year (Projections)
Average Stock Carried				
Maximum Stock Carried				
Minimum Stock Carried				

24. Credit Facilities (Required):

Type of Facilities	Amount (In ₹)	Purpose/ Requirement	Details of the Collateral Security Offered	
			Immovable/Movable Property	Cash Collaterals

25. Cost of the Project

(Please furnish the estimates of Project Costing under the following heads):

Particulars	Already incurred (In ₹)	To be incurred (In ₹)	Total Cost (In ₹)
Cost of the Land including development			
Building & Other Civil Works			
Plant & Machinery			
1) Indigenous			
2) Imported			
Essential Tools, Spares and Accessories			
Testing Equipments			
Misc. Fixed Assets			
Erection/Installation Charges			
Preliminary Expenses			
Pre-Operative Expenses			
Provision for Contingencies			
1) Buildings			
2) Plant & Machinery			
3) Other Fixed Assets			
Margin for Working Capital Required			
Total			

26. Means of the Project Finance:

Particulars	Amount Already Raised (In ₹)	Amount Proposed to be Raised (In ₹)	Total Fund (In ₹)
Capital (Specify resources contributing Capital):			
Reserves:			
Term Loans (Give details):			
Unsecured Loans and Deposits:			
Deferred Payment arrangements including Suppliers' credit:			
Subsidy Central Govt./State Govt./Other Agency:			

Particulars	Amount Already Raised (In ₹)	Amount Proposed to be Raised (In ₹)	Total Fund (In ₹)
Seed Capital (Indicate Sources):			
Internal Cash Accruals:			
Other Sources (Specify):			
Total			

27. Schedule of all Implementation:

Particulars	Date of Commencement	Expected date of Completion
a) Acquisition of the Land:		
b) Development of the Land:		
c) Civil works for:		
i. Factory Building:		
ii. Machinery Foundation:		
iii. Administrative Building:		
d) Plant and Machinery:		
i. Imported:		
ii. Indigenous:		
e) Arrangement for the Electric Power:		
f) Arrangement for Water:		
g) Erection of Equipment:		
h) Commissioning:		
i) Initial procurement of Raw Material:		
j) Trial Runs:		
k) Commercial Production:		

Acknowledgement (To be returned to the Customer)

We have received MSME Loan application from Mr./Ms./M/s _____ for

Loan Amount of ₹ _____ on _____.

For Bandhan Bank

Branch Seal

For Bandhan Bank

Authorised Signatory

Date:

D	D	M	M	Y	Y	Y	Y
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Place: _____

28. Arrears in Statutory Payments (If any)

Income Tax (In ₹)	<input type="text"/>
Sales Tax (In ₹)	<input type="text"/>
Provident Fund (In ₹)	<input type="text"/>
Employees State Insurance Corporation (In ₹)	<input type="text"/>
Other (Specify) (In ₹)	<input type="text"/>

29. Details of the Guarantor:

i) Name:

ii) Date of Birth Age: Yrs. Aadhaar Card No.:

iii) Father's/Husband's Name:

iv) PAN of the Guarantor: Voter ID No.:

v) Guarantor's CIF No. and A/c No.(If any) :

vi) Present Address:

vii) Permanent Address:

viii) a. Educational Qualification: _____ b. Profession with the designation: _____

ix) Relationship with the Applicant (if any): _____ x) Personal Liability: ₹ _____

xi) Monthly Income: ₹ _____ xii) Monthly Expenditure: ₹ _____

xiii) Net Worth (Assets - Liabilities) : ₹ _____

Reference Details:

Name: Mr. /Mrs. /Ms. _____	Name: Mr. /Mrs. /Ms. _____
Address: _____	Address: _____
PIN Code: _____	PIN Code: _____
Relationship with the Applicant: <input type="checkbox"/> Friend <input type="checkbox"/> Relative	Relationship with the Applicant: <input type="checkbox"/> Friend <input type="checkbox"/> Relative
Email ID: _____	Email ID: _____
Mobile/Landline No.: _____	Mobile/Landline No.: _____

Declaration

Relationship Declaration: Details of relationship with the Director/Senior Officer of Bandhan Bank

Name of the Director/Senior Officer _____	Relationship with Director/Senior Officer _____
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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 withheld any information. I/We confirm that I/we had no insolvency proceedings initiated against me/us, nor have I 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 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 PF to be deducted by Bandhan Bank. I/We also confirm that the Loan proceedings will be utilised for purchase related to the business mentioned in this application and not for any other speculative purpose. I/We also authorise Bandhan Bank or its agent 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. Bandhan Bank reserves the right to reject any application without providing any reason. I/We undertake to bear processing, service, documentation charges etc. 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.

Date:

Place : _____

Signature of the Applicant

Signature of the Co-Applicant

Signature of the Guarantor