

DSC ID:		DSC NAME:	
CIF ID:		LOAN ACCOUNT NO:	

 Joint Passport  
Size  
Photograph

To, Bandhan Bank Limited, DN-32, Sector-V, Salt Lake, Kolkata – 700091

Type of Loan (Product Name)		Product Code	
Amount Applied For		Purpose of Loan	
Repayment Frequency	Monthly	Loan Cycle	Loan Tenure

### PERSONAL DETAILS

Particular	APPLICANT	CO-APPLICANT
Name		
Father/Husband Name		
Date of Birth (DD/MM/YYYY)		
Gender		
Marital Status		
Contact Number		
ADDRESS		
City/Village		
P.O.		
Panchayat/Ward		
Block		
District		
State		
PIN Code		
Relationship with Co-Applicant		

### AGRICULTURE/ALLIED

Activity Description.....	Sub-Sector Code .....
Land Holding in Acres (Tick anyone): Landless/Lessee/tenant farmer/share-cropper: <input type="checkbox"/> Up to 2.47 Acres <input type="checkbox"/> >2.47 Acres to 4.94 Acres	

### OR

Activity Description.....	Sub-Sector Code .....
Investment in Plant & Machinery/Equipment being up to 10 Lakhs	

### KYC DOCUMENTS

 Applicant: OVD:  Passport  Driving License  Aadhaar  Voters ID  NREGA Card  Others ( )

 Co Applicant: OVD:  Passport  Driving License  Aadhaar  Voters ID  NREGA Card  Others ( )

I/We, the Applicant, agree and acknowledge that

1. Receipt of this Loan Application does not in any manner whatsoever obligate the Bank to grant the said loan, which shall be at the sole discretion of the Bank. I/We hereby agree that the sanction and disbursement of the facility will be at the sole discretion of the Bank and the Bank has the right to reject my/our application. Any expenses incurred till such time towards various documents shall be borne by me/us and the Bank will not have any liability towards the same.
2. I/We declare that the loan is sanctioned based on the information provided by me/us and the same is true and correct and this loan shall be governed as per Bank's usual terms and conditions.
3. All accounts maintained in other banks/Financial institutions by me/us are standard as on date.
4. I/We agree that my/our information can be shared to CICs/IUs or any other agency/financial institutions as required by regulatory/statutory bodies from time to time.

I/We confirm that I/we are not a director or a relative of director of Bandhan bank or any other banks, not a firm in which a director or a relative of directors in Bandhan Bank or other banks are interested partner/ guarantor, not a director/ senior officer/ relative of director or senior officer of the bank.

Signature/LTI of Applicant / Date

Signature/LTI of Co Applicant / Date

(Tear along the line) ..... ✂ .....



### Acknowledgement of Loan Application

 Name of the Applicant..... Type of Loan Applied..... DSC Name..... Code.....  
 Loan Amount Applied for..... Loan Application Received on..... Complete document set received on.....  
 Request will be disposed of and acceptance/rejection notification will be informed within 15 days from the date of receipt of complete application form with supporting Document. If communication on rejection is not conveyed within 15 days from the date of complete document set received, then it shall be deemed considered rejected.

 \_\_\_\_\_  
 Signature of DRO

 \_\_\_\_\_  
 Name/ EMP ID of DRO

 \_\_\_\_\_  
 Office Contact No

 \_\_\_\_\_  
 Date:

For Office Use

Particular	Recommendation	Recommendation	Approval
Loan amount (₹)			
Loan tenure			
Frequency of Loan payment			
Installment amount (₹)			
Rate of Interest (%)			
Processing Fee (%)			
Remarks, if any	Recommended/ Not Recommended	Recommended/ Not Recommended	Approved/ Not approved
	Signature of DRO	Signature of DSC Manager	Signature of AM (Samridhi)
	Name:	Name:	Name:
	Emp Code:	Emp Code:	Emp Code:
	Date	Date	Date

To,  
Bandhan Bank Limited, DN-32, Sector-V, Salt Lake, Kolkata - 700091 (hereinafter referred to as the "Lender")  
I/We \_\_\_\_\_ (my/our details as mentioned in the Application) (hereinafter called the "Applicant" & "Co-Applicant", which expression shall unless the context otherwise requires, include my heirs, nominees, caretakers, executors, administrators, successors and permitted assigns) have agreed to avail/availed the loan from the Lender ("Loan") of an amount ("Loan Amount") and for the product as detailed in the Schedule. I agree that the Loan is for a period ("Tenure") and the Lender would charge an interest per annum at the rate mentioned in the Schedule ("Interest"), which would be on a reducing balance basis. I undertake to repay the Loan in installments at the frequency and of an amount specified in the Schedule for repayment of the Outstanding. I undertake that the Loan Amount will be used for bonafide purposes and would not be used for unethical or illegal purposes or for any purpose that may adversely affect the society/the environment and/or prohibited under any law or regulation. I hereby undertake to repay the Loan Amount, charges, expenses and interest under the Loan (as applicable) ("Outstanding"). I agree to provide all details of the Goods/items brought out of the Loan Amount as a proof of end use of the Loan Amount. I acknowledge that on default of any kind (whether of this letter or understanding between the parties or in relation to a payment), the Lender would be permitted to recall the Loan Amount. Please take delivery of the accompanying DEMAND PROMISSORY NOTE made by me/us in favor of the Lender and I do waive my rights of the presentment of the same.

I/We agree and acknowledge that the Lender has a right to assign the Loan, Outstanding and the Security Documents to any other person/ entity, without the permission of the Applicant & Co-Applicant and in such an eventuality I/We would have to repay the Outstanding to the new lender or their representative. I/We agree that the Lender also has a unilateral right to cancel this Loan, at any time during the tenure. I/We acknowledge that the Lender is providing this Loan on the representations provided by me/us and for the purpose specified by me/us (as detailed in the Schedule). The Schedule shall form an integral part of this document. This document will be governed by the laws of India and the courts of Kolkata will have jurisdiction for any dispute under this document or in relation to the Loan. I/We have been read out and explained, in the language known to me/us, the contents of this document and I/We have signed this document after having understood them and by signing this document, I/We do hereby agree to abide by all the terms and conditions of the Loan.

**SCHEDULE**

Loan Account Number:	Loan Amount:
Product:	Purpose of the Loan:
Loan Tenure:	Rate of Interest:
Installments frequency: Monthly	Installment Amount:
Address of the DSC acting on behalf of the Lender:	
Goods: Moveable fixed assets, agricultural implements & tools, livestock, stock in trade both present and future including raw material, stock in process, finished goods, cash, and other current assets whatsoever.	
Date:	Place of Execution:

Sign / LTI of Applicant

Sign / LTI of Co-Applicant

\_\_\_\_\_  
Sign. of Bandhan Bank Limited (Witness)

Declaration: I/We have opened a Savings account for my/our personal use and requirement. I/We am/are aware that my/our loan account is a separate account and interest in loan account is calculated as per outstanding in the account at prevailing loan rate. Further, I/We am/are also aware that whatever balance is maintained in my/our savings account, I/We am/are entitled to receive interest as applicable for savings account. As per my/our requirement I/We request the lender to disburse the entire loan amount in my/our savings account in single tranche.

DEBIT AUTHORISATION: As per my/our requirement I/We jointly request the lender to disburse the entire loan amount in savings account no..... maintained in ..... Branch standing in the name of..... I/We do hereby authorize lender to debit from Savings Bank Account No. .... towards monthly loan instalments of Rs..... and credit to our loan account no..... I/we also hereby authorize lender to debit any residual amount as balloon payment being the last instalment for closure of the loan account as and when required. Further I/We authorize lender bank to debit applicable processing fees plus taxes and insurance premium of life coverage of applicant and Co-applicant.

Sign / LTI of Applicant

Sign / LTI of Co-Applicant

**DEMAND PROMISSORY NOTE**

Rs.....  
ON DEMAND, I/We, ....., promise to pay to BANDHAN BANK LIMITED ("Lender") order the sum of Rs ..... (Rupees ..... only) together with interest from the date hereof, at .....% per annum or such other rate the Lender may fix from time to time, compounding and payable with monthly rests, for value received.

Date: \_\_\_\_\_

Signature or thumb impression of Applicant and Co Applicant

Place: \_\_\_\_\_

The Applicant/s has/have to sign across the revenue stamp & DP note.

Revenue  
Stamp of  
Rs.1/- to be  
affixed.

(Tear along the line) ..... ✂ .....  
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