

23. Loan Exposure with Bandhan Bank _____ (Please Specify) **Total Loan Exposure with other Bank** _____ (Please Specify)

In a scenario when the credit facilities availed by the customer from the banking system becomes ₹5 crore or more, customer will intimate the Bank. If customer is not informing the same it will be his/her sole responsibility.

24. I confirm having income from other sources apart from agricultural income and I agree to pay interest on due date towards the loan applied.

Customer Signature

Customer Declaration:

- I. I hereby declare that the details furnished are true and correct to the best of my knowledge and belief, and undertake to inform the Bank of any changes therein immediately.
- II. I agree and confirm that the proposed loan will be used only for the purposes mentioned in this application form and will not be used for speculative/re-lending or carrying on agricultural/ plantation activities or for investment in real estate business/purchase of gold/improper/illegal/unlawful/ in any form/anti-social purposes. In case of any change in the intended purpose, I will seek prior concurrence of the same from the Bank. I understand that the Bank has the right to recall the loan at any time if it is not used for the stated purposes.
- III. I agree confirm that Bank shall have exclusive right to verify the end use as per the declaration to ensure that the loan advanced by Bank has been used only for the purposes for which it has been sanctioned.
- IV. My personal KYC details may be shared with central KYC registry and/or any other appropriate authorities.
- V. I hereby consent to receive information from central KYC registry through SMS/Email on the above registered mobile number/Email address.
- VI. I consent/do not consent to receive information for marketing purposes through mobile/SMS/emails by the Bank/its agents/representatives.
- VII. I have not suppressed or furnished any wrong information. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- VIII. I confirm that no insolvency proceedings have been initiated against me, nor have I ever been adjudicated insolvent.
- IX. I authorise the Bank to exchange/share all the information relating to my loan and repayment history with other bank/financial institution/credit bureaus/agencies/IUs/ auditors or any other appropriate statutory or regulatory bodies, as may be required. I shall not hold the Bank liable for any use of this information.
- X. I further agree that my loan shall be governed by the terms and conditions/policies of the Bank which may be in force, from time to time.
- XI. I undertake to bear the processing fees, service charges, documentation charges and/or any such miscellaneous expenses as may be required from time to time.
- XII. I understand that any charges paid to the Bank towards out-of-pocket expenses; log-in fees; processing fees etc. are to be entirely borne by me and are non-refundable even upon the application being withdrawn by me or being rejected by the Bank, at any pre-sanction or post-sanction stage. I understand that I shall not be entitled to any refund, either in part or in full.
- XIII. I understand that the Bank shall be entitled, at its sole discretion, to call back the entire /disbursed loan/advance whether due and payable or not at any time, without assigning any reason and enforce its rights, remedies and securities.
- XIV. The Bank may, at its sole discretion, sanction or decline the application of loan, as deemed fit, without assigning me/us any reason thereto.
- XV. I shall furnish any additional document and information, as and when required by the Bank.
- XVI. I agree that the loan, if sanctioned, shall be governed in accordance with the extant guidelines of RBI; basis on my exposure with the Bank as compared to my exposure of the entire banking system and shall be subject to necessary modification, as and when there is a change in the existing exposure and/or upon my request.
- XVII. I authorize the Bank to verify and authenticate my Aadhaar details during processing of the loan application and also authorize the Bank to share my Aadhaar related details/information with regulatory statutory bodies, as and when required.
- XVIII. I authorize the Bank to retain the photograph/s and documents submitted with this application, even if the loan has not been sanctioned.
- XIX. I understand that if the loan is sanctioned, the disbursement will be subject to production of necessary documents as may be required by the Bank from time to time, and upon satisfactory completion of the Bank's appraisal and documentation process in compliance with the Bank's laid down norms/guidelines.
- XX. I acknowledge that the loan, if sanctioned, will be the basis of the representations provided by me and for the purposes specified by me and I have been read out and explained, in the language known to me, the contents of this document/declaration and I have signed this document/terms after having completely understood the same. I acknowledge that I shall abide with all the rules/regulations/ terms & conditions, as may be applicable, in relation to the loan.

XXI. I agree to submit to the exclusive jurisdiction of the courts located in Kolkata, India as regards any claims or matters arising under these terms. The Bank accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than of India.

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 a director of Bandhan Bank/other bank/Senior Officer of Bandhan Bank

Yes No

If Yes, mention the details below: I/We declare(s) that 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.			
1			
2			
3			

XXIII. I/We further declare that I/we will not utilise borrowed money for purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) & units of Gold Mutual Funds, investment in capital market instruments or in another scheme of mutual fund, speculative purposes in silver, bullion, essential commodities, property rate arbitrage, small savings instruments etc.

XXIV. I/We further declare that proceeds of the borrowed money will not be remitted outside India.

In case it is observed that the borrowed money is utilised for the above purposes, the Bank at their sole discretion will recall the loan and take appropriate action to close the loan & initiate legal proceedings against me/us.

XXV. In the event of my/our death, the gold security pledged and in custody of the Bank, may be returned by the Bank upon payment of outstanding amount in full to my/our legal heirs subject to production of documents establishing heirship. At present, the details of my/our legal heirs mentioned below.

Sr. No.	Name	Relation	Age	Address
1				
2				
3				

XXVI. I/We understand that the tenure of the Gold Term Loan availed by me can be extended/rolled over for a maximum of 3 years, subject to payment of interest as applicable from time to time and determined solely by Bank. However, the tenure of the Gold Bullet Loan is for a period of one year.

Date:

Place: _____

Signature of the Applicant

For office use only:

Self-certified documents received Yes No

Documents verification carried out by: Emp. Name _____ Emp. Code _____

Date:

Place: _____

Employee's Signature

Acknowledgement (to be returned to the Customer)

We have received loan/overdraft application from Mr./Mrs./Ms. _____ for the loan amount of ₹ _____ on the dated _____

Date of Receipt:

For Bandhan Bank

Signature of the Bank official with seal