

ISS application ID: (To be filled by bank official):

1. PLI details

Name of PLI:

PLI code:

Category of PLI ☒ Bank ☐ HFC ☐ Other (Please specify)

2. Source of the application ☐ Direct ☐ ULB or Govt. designated agency ☐ NGO ☐ Developers ☐ Unified web portal

3. Borrower details (to be filled by customer)

Name of borrower

(Should be same as name in the housing loan account no.)

Name as per Aadhaar:

Aadhaar no./ Virtual Aadhaar ID: PAN number:

Mobile number:

Religion: ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jainism ☐ Buddhism ☐ Zoroastrianism
☐ Other (Please specify)

Category: ☐ General ☐ SC ☐ ST ☐ OBC

Special focus group: ☐ Safai Karmi ☐ Street Vendor-PMSVANidhi ☐ Artisans under PM Vishwakarma Scheme ☐ Anganwadi Workers ☐ Building & Construction Worker ☐ Slum/Chawl Dwellers

Sex: ☐ Male ☐ Female ☐ Transgender **Marital status:** ☐ Married ☐ Unmarried ☐ Widow

Spouse name:

Aadhaar no. of spouse:

Present address of borrower:

House/Flat/Door no.

Name of street

City/Village District

State Pin code

Permanent address of borrower:

House/Flat/Door no.

Name of street

City/Village District

State Pin code

Email ID

Household category: ☐ EWS ☐ LIG ☐ MIG

Education qualification: ☐ No Education ☐ Up to Matric ☐ Intermediate ☐ Bachelor ☐ Masters ☐ Doctoral

Distinct occupation:

Salaried: ☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee

Self-employed: ☐ Freelancer ☐ Contractor **Business:** ☐ Small Business ☐ Medium Business ☐ Large Business

Professional: ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Finance Professional ☐ Architect/Planner ☐ Teacher/Professor

☐ Artist ☐ Management Consultant ☐ Other (Please specify)

Homemaker: ☐

Non-salaried: ☐ Farmer ☐ Transport Driver ☐ Street Vendors ☐ Fisherman ☐ Daily Wage Worker ☐ Artisan ☐ Ex-service Man

Sector: ☐ Sales & Marketing ☐ Financial & Insurance Services ☐ Fashion & Clothing ☐ Media & Entertainment

☐ Infra and Allied Construction Industry ☐ FMCG ☐ Transport ☐ Health & Wellbeing ☐ Other (Please specify)

☐ EWS: Up to ₹3,00,000 ☐ LIG: ₹3,00,001 to ₹6,00,000 ☐ MIG: ₹6,00,001 to ₹9,00,000

Sector: ☐ Sales & Marketing ☐ Financial & Insurance Services ☐ Fashion & Clothing ☐ Media & Entertainment
☐ Infra and Allied Construction Industry ☐ FMCG ☐ Transport ☐ Health & Wellbeing ☐ Other (Please specify)

5. Family member details:

Sr. no.	Name	Gender	Relation with borrower	Aadhaar number	D.O.B.	Marital status
a.						
b.						
c.						
d.						
e.						
f.						
g.						
h.						
i.						
j.						

To be filled by branch as per available loan documents

Property details:

6. Property type:

☐ Residential Apartment ☐ Builder Floor ☐ Independent House ☐ Plot+ Independent House ☐ Row House/Villas/Others _____

7. Carpet area of house (in sqm):

☐ Less than 30 sqm ☐ More than 30 sqm up to 60 sqm ☐ More than 60 sqm up to 120 sqm

8. Complete postal address of the property with PIN code:

House/Flat/Door no.

Name of street

City/Village District

State Pin code

9. Loan purpose:

☐ Self-construction – Plot + Construction ☐ Self-construction – Construction of Dwelling Unit on existing land

☐ Purchase of Dwelling Units from Builders ☐ Purchase of Old Dwelling Units/Resale Units

10. In case of re-purchase:

Name of the seller

Aadhaar no. of seller

11. Land ownership (only in case of new construction): ☐ Owned ☐ Jointly owned

12. Property ownership: ☐ Borrower ☐ Co-borrower ☐ Borrower & Co-borrower Jointly

13. House value (to be less than or equal to ₹35 lakh): 14. Date of valuation:

Loan Details:

15. Loan account number:

To be updated by Bank Staff based on information in bank LOS

16. Lending model: ☐ Sole Lender ☐ Primary Origination ☐ Co-lending

17. If primary origination or co-lending then provide other PLI code/name:

18. Loan sanction date: 19. Loan amount sanctioned (in ₹):

20. Housing loan interest rate in %:

21. Type of interest: ☐ Fixed ☐ Floating ☐ Other (Please specify) _____

22. Tenure of loan including moratorium period (in months):

23. Moratorium period, if any (in months):

24. Repayment starts date:

25. Pre-subsidy EMI (in ₹):

26. Mortgage guarantee: ☐ CRGFTLIH ☐ Other (Please specify)

27. Guarantee amount (in ₹):

28. Is the loan covered under AHF/PSL? ☐ Yes ☐ No If yes, AHF: ☐ Yes ☐ No PSL: ☐ Yes ☐ No

29. Property insurance: ☐ Yes ☐ No

Mandatory checks all stages of release:

30. Loan status: ☐ Active ☐ Closed

31. If loan is closed: ☐ Regular Closer ☐ Balance Transfer ☐ Pre-Closed ☐ Assigned or Loan Pool Sellout ☐ Write-off

☐ Others (Please specify)

32. *A mandatory check at the stage of 4th claim instalment:

i. House Status: ☐ Complete ☐ Under Construction ii. Photo of completion uploaded: ☐ Yes ☐ No

33. Loan amount disbursed for this claim (in ₹):

To be updated by Bank Staff based on information in bank LOS

34. Loan amount disbursed date:

35. Loan outstanding is more than 50% of the loan amount disbursed: ☐ Yes ☐ No

36. Principal outstanding (in ₹):

37. Interest outstanding (in ₹):

38. Subsidy claim number (multiple instalment (respective number):

39. Interest subsidy amount claimed (in ₹):

40. Processing fees (in ₹)

To be updated by Bank Staff based on information in bank LOS

41. NPV of the subsidy (%):

42. Date of credit of subsidy:

43. Cumulative amount of subsidy credited (in ₹):

(as subsidy is to be credited in instalments in proportion to the loan disbursed)

44. Revised EMI after subsidy credited to loan A/c: (₹)

45. Revised tenure after subsidy credited to loan A/c: (months)

46. Whether civic amenities exist:

i. Water supply ☐ Yes ☐ No ii. Electricity supply ☐ Yes ☐ No iii. Drainage/Sanitation ☐ Yes ☐ No

Undertaking:

Note 1: All details should be filled up as per Aadhaar only.

Note 2: Consent for Aadhaar authentication:

I. I hereby state that I have no objection for authenticating myself with Aadhaar based authentication system and give consent to provide my Aadhaar number, biometric and/or One-Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owning a pucca house under PMAY-U 2.0. I understand that the Aadhaar number, biometrics and/or OTP provided for authentication shall be used: (a) for authenticating my identity and; (b) for de-duplication with other housing schemes like PMAY (Gramin).

II. I understand that PMAY-U 2.0, Ministry of Housing and Urban Affairs, Government of India shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

III. I hereby declare that the information provided here under is correct.

Name:

Masked Aadhaar number:

Mobile number:

Enclosure: Copy of the Aadhaar ID self-attested.

Effects of subsidy received to be allocated as ☐ Reduction in Loan Tenure ☐ Reduction in EMI Amount in my Home Loan

Date:

Signature of applicant:

(to be filled by the PLIs/HFCs)

Domain ID:

Registration no. (if any)

AFFIDAVITE CUM UNDERTAKING

I/We, Mr./Mrs./Ms. _____, S/o./W/o./D/o. _____
 Mr. _____, aged _____ years, residing at _____
 _____ and/or
 Mr./Mrs./Ms. _____, S/o./W/o./D/o. _____
 Mr./Mrs./Ms. _____, aged _____ years residing at _____
 _____ (hereinafter, referred to as "Borrower/Deponent cum Undertaker") which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include his heirs, executors, administrators, and permitted assigns etc.) Solemnly declare state, undertake, confirm, and assure on this _____ day of _____, 20____, as under:

1. BANDHAN BANK LIMITED, a company registered under the provisions of the Indian Companies Act, 1913 and existing under the provisions of the Companies Act, 1956 having its Registered Office at DN 32, Sector V, Salt Lake City, Kolkata, West Bengal-700 091 and having its branch offices at various States and UTs (hereafter referred as "the Bank") has sanctioned a loan of ₹ _____/- (Rupees _____ only) ("Loan") to _____ ("Deponent cum Undertaker/Borrower") on the terms and conditions as mentioned in sanction letter/loan agreement dated _____ for the purchase /re-purchase/construction of a dwelling unit being situated at _____ (hereinafter referred to as "the said property").
2. Borrower/Undertaker cum deponent hereby declare that, they are aware that the Ministry of Housing and Urban Affairs, Government of India has implemented the "Interest Subsidy Scheme" (hereinafter called the "ISS") under the Pradhan Mantri Awas Yojana-Urban 2.0 (PMAY-U 2.0) as per the "Scheme Guidelines" to support the eligible beneficiaries by providing the interest subsidy on home loans and to address the housing needs of the Economically Weaker Sections (EWS)/Low Income Groups (LIG) and Middle Income Groups (MIG) in urban areas.
3. Borrower/Undertaker cum deponent hereby ensure the Bandhan Bank that, they are eligible to receive the central assistance under the PMAY-U 2.0. Borrower/Undertaker cum deponent hereby further declare that:
 - I/We are belonging to EWS/LIG/MIG category and my annual household income from all sources is ₹ _____/- (Rupees _____ only).
 - I or my family member is not owning the pucca house anywhere in India.
 - In last 20 years, I or my family member have not availed benefits under any other housing scheme of the Government of India or any State Government.
 - I/We shall not sell/transfer the house for which subsidy has been received under ISS scheme up to the period of five (5) years from the date of release of the first instalment.
 - I/We are willing to contribute my/our share of money for the construction/purchase of house, within stipulated time period as mentioned in agreement under the PMAY-U 2.0 scheme.
 - I/We shall use the house constructed under ISS/PMAY-U 2.0 scheme only for residential purpose and shall not use for any other activities.
 - I/We shall not apply or avail any benefits under the ISS or under any vertical of PMAY-U 2.0 scheme. Further, I/we shall undertake you that I/we shall adhere to all terms and conditions of the ISS/PMAY-U 2.0 Scheme.
4. Borrower/Undertaker cum deponent hereby, undertake and declare that, I/we are the absolute owner/s of the said property and the said property have clear and marketable title. I/We further declare that the property is free from any charge, encumbrance, attachment, and lien of whatsoever nature.
5. Borrower/Undertaker cum deponent hereby state and declare that, I/we have no objection for authenticating myself/ourselves with Aadhaar based authentication system and give consent to provide my/our Aadhaar number, Biometric and/or One-Time Password (OTP) for Aadhaar based authentication for the purposes of availing benefits under PMAY-U 2.0 scheme.
6. That the Borrower/Undertaker cum deponent hereby declare that, I/we have the necessary power to furnish such an undertaking for repayment of the said loan and that we are not under any restriction, coercion, undue influence, or disability to do so.
7. I/We solemnly do hereby declare that, all the above information provided by me/us in the application form is true and correct to the best of my/our knowledge and belief. I/We also understand that non-compliance with respect to eligibility or submission of false information will lead to legal consequences, including but not limited to, disqualification from the scheme and recovery of any benefits already received under PMAY-U 2.0 scheme.

AFFIDAVITE CUM UNDERTAKING



Solemnly affirmed and signed on this ____ day of _____, 20__ at _____

Application number: _____

Deponent/Undertaker: _____

<div>Signed and delivered by the within named Mr./Mrs./Ms. _____ _____</div>	
<div>Signed and delivered by the within named Mr./Mrs./Ms. _____ _____</div>	