

## APPLICATION FORM – SMALL ENTERPRISE LOAN

(INSTRUCTIONS – Please use BLOCK LETTER, preferably in black ink. Fields with \* are mandatory)

Application date:        Application no.: 

## FOR BANK USE ONLY

\*Sourcing channel: ☐ Branch ☐ Self-sourcing ☐ DSA ☐ Phone banking ☐ Other  (Please specify)DSA name: DSA code:        \*Branch name: \*Branch code:        \*Lead generator name: \*Lead generator code:        Lead convertor name: Lead convertor code:        \*Application type: ☐ Fresh ☐ Balance transfer ☐ Top-up\*Lead ID:          \*Are you an existing customer of Bandhan Bank? ☐ Yes ☐ No

(If yes, fields mentioned below are to be filled mandatorily)

\*Existing relationship with the Bank: ☐ Current account ☐ Savings account ☐ Loan account ☐ Other  (Please specify)\*Existing loan type: \*CIF ID:          \*CASA no.:            CKYC no.:            \*Loan A/C no. 1:            Loan A/C no. 2:            

## LOAN REQUIREMENT DETAILS

\*Type of facility: ☐ Secured ☐ Un-secured\*Loan type: ☐ Term loan ☐ Cash credit ☐ Overdraft\*Applied loan amount:        Preferred scheme: ☐ CGTMSE\*Applied loan tenure (in months):  \*Purpose of loan: ☐ Business expansion ☐ Working capital requirement ☐ Capital expenditure ☐ Purchase of equipment ☐ Other  (Please specify)

## A. BUSINESS DETAILS (Fields marked with \* are mandatory)

\*Enterprise type: ☐ Micro ☐ Small ☐ Medium\*Date of establishment/incorporation:        \*Entity constitution type: ☐ Proprietorship ☐ Partnership ☐ Private limited company ☐ One person company ☐ Self-employed professionals\*Name of firm/company:                         GST declaration/registration: ☐ Applicable ☐ ExemptedGSTIN no. (if applicable):            CIN no.:                \*PAN no.:        NIC 5-digit code:     \*Udyam registered: ☐ Yes ☐ NoURC number:            \*Trade licence no./Registration no.:            No. of employee working in the firm/company: \*Nature of business: ☐ Wholesaler ☐ Retailer ☐ Manufacturing ☐ Services ☐ Other  (Please specify)Industry:  Description: \*Net profit (in ₹): \*No. of years in existing business: ZED rated: ☐ Yes ☐ No If yes, ☐ Bronze ☐ Silver ☐ Gold ☐ Diamond ☐ Platinum\*Annual Turnover of Year (₹): \*Annual Turnover of Year (₹): \*Annual Turnover of Year (₹):



**B. ADDRESS DETAILS OF BUSINESS:****REGISTERED BUSINESS ADDRESS:**

\*Flat no./Bldg. name:

Road no./Village/City/Town:

\*Proof of address (POA): ☐ Utility bill ☐ URC ☐ GST ☐ Rental agreement ☐ Trade licence ☐ Certificate of incorporation

\*POA ID no.:  \*District:

\*State:  \*Nearest landmark:

\*Pin code:  \*P.S.:  \*P.O.:

\*Business premises: ☐ Self-owned ☐ Parental owned ☐ Rented ☐ Leased ☐ Other  (Please specify)

\*Email ID:

\*Mobile no.:  Office tel. no.:  \*Distance from branch:  km

CURRENT BUSINESS ADDRESS: (Same as above) ☐ Yes ☐ No

\*Flat no./Bldg. name:

Road no./Village/City/Town:

\*Proof of address (POA): ☐ Utility bill ☐ URC ☐ GST ☐ Rental agreement ☐ Trade licence ☐ Certificate of incorporation

\*POA ID no.:  \*District:

\*State:  \*Nearest landmark:

\*Pin code:  \*P.S.:  \*P.O.:

\*Business premises: ☐ Self-owned ☐ Parental owned ☐ Rented ☐ Leased ☐ Other  (Please specify)

\*Email ID:

\*Mobile no.:  Office tel. no.:  \*Distance from branch:  km

**C. CO-APPLICANT 1 DETAILS:**

☐ Individual Applicant ☐ Proprietor ☐ Partner ☐ Director ☐ Guarantor

\*Name: Mr./Mrs./Ms.

\*Father/Spouse name: Mr./Mrs./Ms.

\*Mother's maiden name: Mrs./Ms

\*Date of birth:         CIF no.:

CKYC no.:

\*Gender: ☐ Male ☐ Female ☐ Transgender Marital status: ☐ Single ☐ Married ☐ Widow ☐ Divorce

Religion: ☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Zoroastrian ☐ Buddhist ☐ Other  (Please specify)

Education: ☐ Under-graduate ☐ Graduate ☐ Post-graduate ☐ Professional ☐ Other  (Please specify)

Category: ☐ General ☐ SC ☐ ST ☐ OBC ☐ MBC ☐ Other  (Please specify) Nationality:

\*Proof of address (POA): ☐ Driving licence ☐ Proof of possession of Aadhaar ☐ Voter ID ☐ Passport ☐ Other  (Please specify)

\*POA ID no.:  \*PAN no.:

\*Proof of identity (POI): ☐ Driving licence ☐ Proof of possession of Aadhaar ☐ Voter ID ☐ Passport ☐ NPR ☐ NREGA CARD

\*POA ID no.:



ADDRESS DETAILS OF RESIDENCE:

CURRENT RESIDENCE ADDRESS

\*Flat no./Bldg. name:

Road no./Village/City/Town:

\*District:

\*State:  \*Nearest landmark:

\*Pin code:  \*P.S.:  \*P.O.:

\*Residence premises: ☐ Self-owned ☐ Parental owned ☐ Rented ☐ Leased ☐ Other (Please specify)

\*Email ID:

\*Mobile no.:  Office tel. no.:  \*Distance from branch:  km

\*PERMANENT ADDRESS: (Same as above) ☐ Yes ☐ No

CO-APPLICANT 2 DETAILS:

☐ Individual Applicant ☐ Proprietor ☐ Partner ☐ Director ☐ Guarantor

\*Name: Mr./Mrs./Ms.

\*Father/Spouse name: Mr./Mrs./Ms.

\*Mother's maiden name: Mrs./Ms

\*Date of birth:         CIF no.:

\*Gender: ☐ Male ☐ Female ☐ Transgender Marital status: ☐ Single ☐ Married ☐ Widow ☐ Divorce

Religion: ☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Zoroastrian ☐ Buddhist ☐ Other (Please specify)

Education: ☐ Under-graduate ☐ Graduate ☐ Post-graduate ☐ Professional ☐ Other (Please specify)

Category: ☐ General ☐ SC ☐ ST ☐ OBC ☐ MBC ☐ Other (Please specify)  Nationality:

\*Proof of address (POA): ☐ Driving licence ☐ Proof of possession of Aadhaar ☐ Voter ID ☐ Passport ☐ Other (Please specify)

\*POA ID no.:  \*PAN no.:

\*Proof of identity (POI): ☐ Driving licence ☐ Proof of possession of Aadhaar ☐ Voter ID ☐ Passport ☐ NPR ☐ NREGA card

\*POI ID no.:

ADDRESS DETAILS OF RESIDENCE:

CURRENT RESIDENCE ADDRESS

\*Flat no./Bldg. name:

Road no./Village/City/Town:

\*District:

\*State:  \*Nearest landmark:

\*Pin code:  \*P.S.:  \*P.O.:

\*Residence premises: ☐ Self-owned ☐ Parental owned ☐ Rented ☐ Leased ☐ Other (Please specify)

\*Email ID:

\*Mobile no.:  Office tel. no.:  \*Distance from branch:  km

\*PERMANENT ADDRESS: (Same as above) ☐ Yes ☐ No



**D. EXISTING LOAN DETAILS/FACILITY DETAILS (IF APPLICABLE)**

Loan	Bank name	Type of loan	Account no.	Loan amount	EMI	Loan opening date	Tenure	ROI	Security	Outstanding as on
1.										
2.										
3.										
Total exposure										

**E. BANKING DETAILS**

Sl. no.	Bank name	Branch	Account number	Type of account	Banking since
1.					
2.					

**F. SECURITY DETAILS (IF APPLICABLE)****(a) Primary security**

Type of security	Value as on date (in lakh)
Stock	
Book debts	
Other _____	

**(b) Liquid collateral**

Type of security	Relationship with borrower	Value as on date (in lakh)
(LIP, KVP, NSC, Fixed deposits)		
1.		
2.		
3.		

**(c) Other collateral**

Type of collateral	Value as on date (in lakh)
Letter of credit (LC)	
Bank guarantee (BG)	
Stand by Letter of Credit (SBLC)	

**(d) Property collateral**

Type of security	Type of property	Name of registered owner	Relationship with borrower	Property address	Area (in sq.....)	Age of property (in years)	Market value as on date (in lakh)
1							
2							
3							

**(e) In case of term loan requirement, the details of assets may be given as under:**

Type of assets	Purpose for which required	Imported/Indigenous	Name of supplier	Total cost of assets	Contribution made by the promoters	Loan required

**G. DETAILS OF PARTNERS/DIRECTORS (IF APPLICABLE)**

Name of partners/Directors of the company/Proprietors	Complete residence address	Father/Spouse name	Date of birth	Aadhaar no./DIN no.	PAN no.	Contact number	Share holding (in %)	Academic qualification	Exp. in the line of activity

**H. DOCUMENTS CHECKLIST SUBMITTED**

<input type="checkbox"/>	Application form
<input type="checkbox"/>	Latest bank statement _____ months
<input type="checkbox"/>	ITR with computation of income last _____ years
<input type="checkbox"/>	Audited/CA certified financial statements for last _____ years
<input type="checkbox"/>	GST return for last _____ months
<input type="checkbox"/>	Proof of address: _____
<input type="checkbox"/>	Business vintage: _____

<input type="checkbox"/>	Latest partnership deed and letter of authorisation. Wherever applicable.
<input type="checkbox"/>	MOA/AOA, Board Resolution applying for loan and authorised person for signing all documents related to loan application, wherever applicable
<input type="checkbox"/>	ECS/NACH mandate (if applicable)
<input type="checkbox"/>	Existing loan account statement
<input type="checkbox"/>	Proof of ownership of residence (Either by the Applicant/Co-applicant): _____
<input type="checkbox"/>	Proof of business: _____ (Please specify)

Additional document may be required for credit assessment.

\*Exhaustive document checklist submitted



**I. PRIORITY SECTOR CATEGORY/MSME**

Composite Criteria: Investment in plant & machinery/equipment and annual turnover			
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	<input type="checkbox"/> Investment in plant and machinery or equipment: Not more than ₹2 crore 50 lakh	<input type="checkbox"/> Investment in plant and machinery or equipment: Not more than ₹25 crore	<input type="checkbox"/> Investment in plant and machinery or equipment: Not more than ₹125 crore
	<input type="checkbox"/> Annual turnover: not more than ₹10 crore	<input type="checkbox"/> Annual turnover: not more than ₹100 crore	<input type="checkbox"/> Annual turnover: not more than ₹500 crore

**J. REFERENCE DETAILS****Reference 1**

Name: Mr./Mrs./Ms. \_\_\_\_\_

Address: \_\_\_\_\_

Pin code: \_\_\_\_\_

Relationship with the Applicant: Friend/Relative/Business relations \_\_\_\_\_

Occupation: \_\_\_\_\_

Email ID: \_\_\_\_\_

Phone no.: \_\_\_\_\_

**Reference 2**

Name: Mr./Mrs./Ms. \_\_\_\_\_

Address: \_\_\_\_\_

Pin code: \_\_\_\_\_

Relationship with the Applicant: Friend/Relative/Business relations \_\_\_\_\_

Occupation: \_\_\_\_\_

Email ID: \_\_\_\_\_

Phone no.: \_\_\_\_\_

**K. INFORMATION ON OTHER PRODUCTS AND OFFERINGS**

From time-to-time, Bandhan Bank communicates various new products/special features of existing products/promotional offers which are of significant benefits to its customers.

☐

I/We consent to receive information/services for marketing purposes through telephone/mobile/SMS/emails by the Bank/its agent.

☐

I/We do not consent to receive information/services for marketing purposes through telephone/mobile/SMS/emails by the Bank/its agent.

**Declaration**

- 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 suppressed or furnished any wrong information. I/We confirm that I/we had no insolvency proceedings initiated against me/us, nor have I/we 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 am/are aware that the equated monthly instalment comprising of principal and interest is calculated on the basis of monthly rest. 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 processing fees to be deducted by Bandhan Bank. 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 for investment in real estate business/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/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. I/We also authorise Bandhan Bank or its agents 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. I/We undertake to bear processing, service, documentation charges etc. as 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. Bandhan Bank may at its sole discretion sanction or decline the application of loan.
- I/We 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.
- 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 any other purpose in deviation to the above mentioned purpose by the borrower, the Bank at their sole discretion will recall the loan and take appropriate action to close the loan and initiate legal proceedings against me/us.
- I/We agree to submit to the exclusive jurisdiction of the courts located in Kolkata, India as regards any claims or matters arising under these terms.
- I/We have not been declared as defaulter/wilful defaulter by any bank/FS and no legal action has been taken/initiated against me/us by any bank.
- We shall furnish all other agency as authorised by you, may at any time, inspect/verify my/our assessment of account etc. in our factory/business premises as given above.
- I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority.
- I/We hereby expressly authorise you to approach any other government department/authority/agency to access the information (including without limitation, balance sheet, profit and loss account, income statement and returns) about me/us and about our business or activity submitted by me/us to such authority or entity, for the purpose of verification of the same with the information submitted by me/us to you in relation to the credit facility(ies) applied for/availed of from you by the borrower and this authorisation shall continue to be valid, continuing and in force until all amounts due to you under the credit facility(ies) granted/to be granted by you to the borrower are not fully repaid to you and received by you.
- That I/we shall furnish any additional documents as and when required by Bandhan Bank.



11. That I/we have not taken any loan from any other bank/finance company unless specifically declared by me/us and all are standard as on date.
12. I/We agree that Bandhan Bank will convey its decision within 3 weeks from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per check list provided in the application form for loan and/or any additional documents may be required by the Bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the customer to the Bank.
13. My own personal/KYC details may be shared with Central KYC Registry.
14. In line with RBI circular on consolidated circular on opening of current accounts and CC/OD accounts by banks dated April 19, 2022. In a scenario when the credit facilities availed by the customer from the banking system becomes ₹5 crore or more, the customer will intimate the Bank. If the customer is not informing the same it will be his/her sole responsibility.
15. In compliance to RBI Circular Ref. DBR.No.Dir.BC.10/13.03.00/2015-16, clause 2.2.1 on granting loans and advances to relatives of directors and clause 2.2.2 on restrictions on grant of loans and advances to officers and relatives of senior officers of banks. I/We agree that as per the regulatory guidelines classification of accounts as NPA is done borrower wise and not facility wise and hence, in case of non-payment of dues by me/us in case of any facility availed from Bandhan Bank and consequently the account is to be classified as NPA, all other loan accounts, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle Bandhan Bank to recall all such loans/facilities availed by me/us from Bandhan Bank, irrespective of the regular repayment in such loan accounts.
16. 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
3. I/we am/are a relative of director of Bandhan Bank/other bank/senior officer of Bandhan Bank. ☐ Yes ☐ No
- If yes, mention the details below: I/We declare that I/we am/are related to the director(s) and or senior officer(s) of Bandhan Bank or any other bank specified hereto.
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**Customer Consent:**

1. I/We hereby agree and confirm that Bandhan Bank Ltd. for the purpose of providing Small Enterprise Loan may verifying my identity through such designated agencies of the Bank.
2. I/We hereby agree and confirm that Bandhan Bank Ltd. may for the purposes of credit reference checks, verification, etc., disclose any information pertaining to me to any third party.
3. I/We hereby authorise Bandhan Bank Ltd. for the purpose of processing of information and data derived from such information submitted by me for market research including statistical analysis of user behaviour which Bandhan Bank Ltd. may at its sole discretion disclose to third parties in aggregated form.
4. I/We understand from Bandhan Bank Ltd. that in the event I avail for digital lending facility as and when available from Bandhan Bank Ltd. through any dedicated app/platform provided by Bandhan Bank Ltd. for the purpose, option shall be available to me to give or deny consent for use of information, restrict its disclosure to third parties, for data retention in respect of the information submitted with Bandhan Bank Ltd., revoke my consent already granted to collect my personally identifiable information/data and if required, make the app delete/forget the data.
5. It has been disclosed by Bandhan Bank Ltd. that the consent provided hereinabove, can be withdrawn by me by serving 30 days prior written notice to Bandhan Bank Ltd. and in the event of such withdrawal of consent, Bandhan Bank Ltd. shall be at liberty to treat my loan account as per RBI guidelines and Bandhan Bank Ltd.'s internal process and policies.
6. I/We hereby further expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in an automated manner or otherwise), to do and undertake any of the following, in relation to my application details, personal data and sensitive information about me, information, papers and data relating to Know Your Customer (KYC), credit information, and any other information whether about me or not as may be deemed necessary by Bank (collectively, "information"):
- a) to collect the Information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information; such collection, access and verification may be done without any notice to me.
7. I hereby agree and consent for disclosure by Bandhan Bank Ltd. of all or any such Information and/or data derived out of such Information, including but not limited to the loan/facility availed of/to be availed by me from Bandhan Bank Ltd., default, if any, committed by me in discharge of such obligation as Bandhan Bank Ltd. may deem appropriate and necessary to disclose and furnish to:
- a) RBI, Credit Information Bureau (India) Limited, CIC (as defined hereinafter), the information utilities established under the Insolvency Code, and any other agency authorized in this behalf by RBI/Govt. of India.
- b) The term "CIC" shall mean Credit Information Companies and includes (i) TransUnion CIBIL Limited, (ii) Equifax Credit Information Services Private Limited, (iii) Experian Credit Information Company of India, and (iv) CRIF High Mark Credit Information Services Private Limited etc.
8. I/We hereby agree that, in case I commit any default in the repayment of the loan amount/repayment instalments/outstanding obligations/any interest/charges/amounts payable under the loan to Bandhan Bank Ltd. on the due date(s), Bandhan Bank Ltd. shall have an unqualified right to disclose my name and information relating to us to the RBI (including CRILC or any other information system prescribed) and/or the CIC and/or the information utilities established under the Insolvency Code and/or any other agency so authorized by RBI and/or Government Authority as Bandhan Bank Ltd. may deem fit. I hereby give consent to Bandhan Bank Ltd. and/or the RBI and/or the CIC and/or the information utilities established under the Insolvency Code and/or any other agency so authorized by RBI and/or Government Authority to publish my name as defaulters in such manner and through such medium as Bandhan Bank Ltd./the RBI /the CIC/ Government Authority/the information utilities established under the Insolvency Code/any other agency so authorized in their absolute discretion may think fit. I hereby further authorize Bandhan Bank Ltd. to disclose such Information and related documents to RBI, income tax authorities, credit bureau, third parties, credit rating agencies, databanks, corporates, other banks, financial institutions or any other Government or regulatory authorities, statutory authorities, quasi-judicial authorities.
9. I/We hereby further confirm that, I/we have no objection on Bank getting guarantee cover under any scheme.
10. I/We hereby further confirm that, I/we have no objection on Bank tagging the loans/facilities offered under any scheme.
11. I/We hereby consent to receiving information from central KYC registry through SMS/email on the above registered number/email address.
12. I expressly consent Bandhan Bank Ltd. to share and disclose the Information with its service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, credit rating agencies, databanks, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of Bandhan Bank Ltd. or as per the consent, undertake to process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit.

☐ Yes ☐ No



13. I/We expressly agree to Bandhan Bank Ltd., its service providers, agents and/or its affiliates for allowing them using the Information and processing the same for marketing, promotion and cross-selling to me their various products and services of Bandhan Bank Ltd. from time-to-time via telephone, SMS and/or email.

☐ Yes ☐ No

14. I/We hereby, authorise the Bank to open Bandhan Bank Savings Account/Current Account. ☐ Yes ☐ No

15. I/We hereby, authorise the Bank to obtain Life Insurance on by behalf of myself. ☐ Yes ☐ No

16. I/We hereby, authorise the Bank to open General Insurance on behalf of myself. ☐ Yes ☐ No

Applicant signature and seal (If Applicable)

Date:

Co-applicant 1 Signature

Date:

Co-applicant 2 Signature

Date:

#### Detail of charges:

Sl. no.	Nature of Fees/Charges	SEL Working Capital Cash Credit	SEL Secured Overdraft	SEL - Term Loan	SEL - Max Term Loan
1	Loan processing fee	Up to 2% of the sanctioned limit + applicable taxes	Up to 1.5% + applicable taxes during initial limit set-up	Up to 2% of the sanctioned loan amount + applicable taxes	Up to 2% of the sanctioned loan amount + applicable taxes
2	Renewal fee	1% of the sanctioned limit + applicable taxes. Enhancement of limit will attract a charge of 2% + taxes on the additional limit	0.5% + applicable taxes during renewal. Enhancement of overdue limit will attract a charge of 1.5% + taxes on the additional limit	NA	NA
3	Mortgage/Documentation/ Inspection	NA	₹5,000 + applicable taxes to be collected during loan application (non-refundable)	NA	NA
4	Stamp duties	Actual, as per state laws	Actuals, as per state laws	Actuals, as per state laws	Actuals, as per state laws
5	Inspection charges	NIL	₹1,000 + applicable tax per year	NA	NA
6	EMI bounce charge	NA	NA	₹300 + applicable charges	₹500 + applicable charges
7	Late payment/Overdue charges	NA	NA	2% + applicable taxes per month on overdue EMI	2% + applicable taxes per month on overdue EMI
8	Charge on expiry of working capital limit	NIL	NA	NIL	NIL
9	Foreclosure charges	NIL	NIL	NIL	NIL



DECLARATION FOR THE THUMB IMPRESSION/SIGNING IN VERNACULAR LANGUAGE (This declaration must be signed by a person other than the employee of Bandhan Bank Limited. The Witness should be related to the Applicant).

This is to certify that I have read out the contents of this application form to Mr./Mrs./Ms. \_\_\_\_\_ and he/she has understood the same.

Further, I would also like to certify that Mr./Mrs./Ms. \_\_\_\_\_ has affixed his/her thumb impression or has signed in vernacular language in my presence after I have explained the above contents to him/her. I declare that whatever I have stated herein above is true and correct to the best of my knowledge and belief.

Date: 

D

D

M

M

Y

Y

Y

Y

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

\_\_\_\_\_  
(Signature of the Guarantor)

Name: \_\_\_\_\_

\_\_\_\_\_  
(Signature of witness)

Name: \_\_\_\_\_

Please paste latest  
photograph of the  
applicant/authorised  
signatory and  
sign across

\_\_\_\_\_  
Signature/stamp of the applicant/authorised signatory

Name: \_\_\_\_\_

Please paste latest  
photograph of the  
Co-applicant 1 and  
sign across

\_\_\_\_\_  
(Signature of Co-applicant 1)

Name: \_\_\_\_\_

Please paste latest  
photograph of the  
Co-applicant 2 and  
sign across

\_\_\_\_\_  
(Signature of Co-applicant 2)

Name: \_\_\_\_\_

Serial No.: M

Acknowledgement receipt (Customer copy)

Bandhan Bank will convey its decision within 14 working days for credit limit up to ₹25 lakh from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per check list provided in the application for loan and/or any additional documents as may be required by the Bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to the Bank.

Application no.:	
Product code:	
Date:	

Date: 

D

D

M

M

Y

Y

Y

Y

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

On behalf of Bandhan Bank  
Authorised signatory