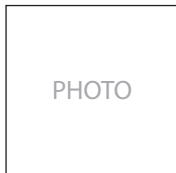


CIF ID:  LOAN ACCOUNT NO:   
 To,  Bandhan Bank Limited Banking Unit Code:



Type of Loan : Suchana / Srishti / ..... Mode of Repayment: Weekly/Fortnightly/Monthly.....Duration (M).....

Loan amount applied for Rs.....		Loan purpose		Loan cycle	
Name					
W/O, D/O					
Name of the Group			Group Code		
Address					
Village			P. O.		
Panchayat/Ward			Block		
District			State		Pin
Contact No.		DOB/Age		Marital status	

**Choose values from any one (1) Category below: AGRICULTURE/ALLIED**

Activity Description.....(include Crop details, if any)		Sector Code.....		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"/>		>2.47Acres to 4.94Acres <input type="checkbox"/>	
<b>OR</b>					
<b>MICRO MANUFACTURING OR MICRO SERVICES/TRADING</b>					
Activity Description.....		Sector Code.....		Sub-Sector Code.....	
Investment in Plant & Machinery/Equipment being up to 10 Lakhs					
Annual Family Income		Capital		Whether member of other Group YES <input type="checkbox"/> NO <input type="checkbox"/>	

**KYC DOCUMENTS**

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

- I, 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 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 application. Any expenses incurred till such time towards various documents shall be borne by me 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 are standard as on date.
  4. 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.
  5. I/We agree that my information can be shared to CICs/IUs or any other agency/financial institutions as required by regulatory/statutory bodies from time to time.
  6. The Lender reserves the right to assign / sell / securitize the Facilities with or without security, if any, in any manner by transferring and/or assigning or otherwise (at the cost of the Borrower) all its right, title and interest which the Lender deems appropriate and the Borrower hereby expressly agrees that in that event, the Lender is not required to obtain any permission or put the Borrower to any notice and the Borrower will recognize the new lender as the new / additional creditor"
  7. I/we declare that all the particulars and information and details given/filled in this Application are correct, complete and up-to-date in every respects and no information whatsoever have been withheld from the Bank. I/we further represent and confirm to the Bank that the representations, declarations and warranties given by me/us shall survive the execution the Application, delivery/disbursement of the Loan till the repayment/payment of the Loan, in full to the satisfaction of the Bank.
  8. I/we confirm that I/we shall not use the Loan (or any part thereof) for any improper/illegal/unlawful/ speculative/ capital market related activities and shall apply the Loan (or any part thereof) only for the permitted purpose(s) mentioned in this Application.
  9. I/we undertake to forthwith inform the Bank regarding any changes whatsoever in my/our addresses and/or profession/employment as specified in the Application and to make available any further information that may be required by the Bank in this regard.

Thumb impression/signature of applicant/Date:  
 The information furnish above has been verified.

Sign of Referring Group Member.....

Referring Group Member Name:.....

Address.....

**FOR OFFICE USE ONLY**

Particular	Recommended	Approved
Loan amount (Rs)		
Loan tenure		
Frequency of Loan payment		
Installment amount (Rs)		
Rate of Interest (%)		
**Processing Fee (%)		
Remarks, if any	Recommended/ Not Recommended	Approved/ Not approved
	Signature of RO - BU Name: Emp Code: Date	Signature of BU Manager Name: Emp Code: Date

\*\* No Processing fees charged for loans up to Rs. 25000/-

**Declaration cum Debit Authorization**

Declaration: I have opened a Savings account for my personal use and requirement. I am aware that my 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 am also aware that whatever balance is maintained in my savings account, I am entitled to receive interest as applicable for savings account.

DEBIT AUTHORISATION: As per my requirement I request the lender to disburse the entire loan amount in my savings account in single tranche. I do hereby authorize lender to debit from my Savings Bank Account No. .... towards weekly/ fortnightly/ monthly loan instalments of Rs.....and credit to my loan account no..... Further, I am aware that the money deposited by me weekly/ fortnightly/ monthly shall be credited to my savings account and only the installment amount would be debited from my savings account for recovery of the loan. I 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 authorize lender bank to debit applicable processing fees plus taxes.

Rs..... **DEMAND PROMISSORY NOTE** Sign / LTI of Borrower

ON DEMAND, I,....., 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 weekly/fortnightly/monthly rests, for value received.

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

Revenue Stamp of Rs.1/- to be affixed

1 The borrower/s has/have to sign across the revenue stamp & DP note. Signature or thumb impression of Borrower

**D.P. NOTE TAKE DELIVERY LETTER**

Please take delivery of the accompanying DEMAND PROMISSORY NOTE dated \_\_\_\_\_ for Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) made by us in favor of the Lender ("DPN"). We do hereby also waive our rights of the presentment of the aforesaid DPN. We further request you to note that We dispense with a notice of dishonor in terms of Section 98(a) of the Negotiable Instruments Act, 1881, and that in the event of payment not being made on demand by me/us, the Lender is at liberty (but not obliged) to give time for payment to me without discharging me from liability. The DPN shall operate as a continuing security to you to be enforceable for the repayment of the ultimate balance or all sums remaining unpaid under the said loan now or hereafter; and I am to remain liable on the DPN notwithstanding the fact that by payment made into the account of the said loan from time to time, the said loan may from time to time be reduced or extinguished or even that the balance of the said account may be at credit.

**Sanction Terms (Lender Copy)**

Please refer to your application for financial assistance by way of loan for our consideration, we are pleased to advise that we are agreeable to sanction loan of Rs..... (Rupees .....Only)

Sanction Terms & Conditions	
Period/Tenure of Loan in Months	
Rate of Interest per annum in %	
Repayment Frequency (Weekly/Fortnightly/Monthly) installment	
1st Installment Date	
Processing Fee (if any) in Rs.	
Pre-payment/ Fore Closure	<u>The borrower has an option to foreclose/pre-pay loan at any point of time prior to maturity of the Loan, No charges shall be levied for the same</u>

Date: \_\_\_\_\_ Accepted by Sign / LTI of Borrower  
Place: \_\_\_\_\_ Signature of Bank Official

**Sanction Terms (borrower's copy)**

Please refer to your application for financial assistance by way of loan for our consideration, we are pleased to advise that we are agreeable to sanction loan of Rs..... (Rupees .....Only)

Sanction Terms & Conditions	
Period/Tenure of Loan in Months	
Rate of Interest per annum in %	
Repayment Frequency (Weekly/Fortnightly/Monthly) installment	
1st Installment Date	
Processing Fee (if any) in Rs.	
Pre-payment/ Fore Closure	<u>The borrower has an option to foreclose/pre-pay loan at any point of time prior to maturity of the Loan, No charges shall be levied for the same</u>

Date: \_\_\_\_\_ Accepted by Sign / LTI of Borrower  
Place: \_\_\_\_\_ Signature of Bank Official