

LOAN APPLICATION CUM DOCUMENT FOR BAZAAR LOAN



CIF ID:

Loan Ac Number:



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

Banking Unit Code				H/H Annual Income in ₹ (as per assessment)		
Banking Unit Name						
Type of loan	Bazaar Loan <input type="checkbox"/> Others <input type="checkbox"/>	Repayment Frequency	Weekly	Monthly	Fortnightly	Tenure (Months)
Loan amount applied for ₹	Loan Cycle				Last Loan Amount	
Name:				Father's/ Husband's Name:		
Address:						
City/Village:				P. O.:		
Panchayat/Ward:				Block:		
District:				State:		PIN (Mandatory):
Mobile No.				DOB/Age:		Marital Status:

Sector category code as per activity master instructions

Activity Code (Mandatory)	Agri Allied Code (If A1 to A9)	Food & Agro processing (If F1 to F-Other)	Agri Investment (If AD1 to AD Others)	Micro Manufacturing (If M1 to M-Others)	Micro Service (If S1 to S11)	Micro Trading (If T1 to T-Other)
Landless/Lessee/Tenant Farmer/Share Cropper Declaration Obtained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land holding up to 2.47 acres (1 Hectare)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land holding between 2.47 acres to 4.94 acres (1 Hectare to 2 Hectares)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land holding more than 4.94 acres (More than 2 Hectares)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of land holding record obtained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In case of activity code in "Other", please mention exact description of activity						

- I, the Applicant, agree and acknowledge that
- That submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide whether to sanction the loan and/or quantum of such loan at its sole and absolute discretion which shall include approval or disallowance of facilities, such as, drawings beyond the sanctioned limits, honouring cheques issued for the purpose other than specifically agreed to in the credit sanction, and disallowing drawing on a borrower account on its classification as a non-performing asset or on taking place of any event of default. In case of rejection of loan application form, the Bank shall not be required to give any reason and shall not be held liable for any losses, damages, etc. which may be faced by the Applicant owing to such rejection. Any expenses incurred in relation to the processing of the loan application form shall be borne by me and the Bank will not have any liability towards the same. In case of rejection the Bank shall retain the photographs, KYC documents etc. and shall not be obligated to return such documents to the Applicant.
 - I/We declare that all the details furnished by me/us in this application are correct, complete and up-to-date in every respect and no information whatsoever has been withheld from the Bank. We further acknowledge that the loan shall be sanctioned by the Bank relying on the representations and warranties provided in the application form and the loan granted shall be governed by the terms and conditions of the Bank which may be modified from time to time by the Bank at its discretion. I/We further represent and confirm to the Bank that the representations, declarations and warranties given by me/us shall survive the execution of the application, delivery/disbursement of the loan till the repayment/payment of the loan, in full to the satisfaction of the Bank.
 - I/We declare that the Bank at its discretion may change/revise the rate of interest payable on the loan owing to change in regulation, cost of funds, benchmark rates etc. and I/we undertake to make payment of interest on such revised rate without any demur.
 - All accounts maintained in other banks/financial institutions by me are standard as on date.
 - I/We confirm that I/we am/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.
 - I/We agree that the Bank shall have the right to disclose any information relating to me/us to the Credit Bureaus such as Credit Information Bureau of India (CIBIL), Credit Information Companies, Information Utilities and/or any other governmental/regulatory/statutory or private agency/entity, RBL, the Bank's other branches/subsidiaries/affiliates/rating agencies, service providers, other banks/financial institutions, any third parties, any assigns/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/Bank/RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes.
 - The Lender reserves the right to assign/sell/secure 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 recognise the new lender as the new/additional creditor.
 - 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 for the loan (or any part thereof) only for the permitted purpose(s) mentioned in this application.
 - 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.
 - The following events shall be treated by the Bank as Events of Default by the Borrower which shall entitle the Bank to prescribe suitable remedial measures and/or terminate the loan and demand immediate repayment thereof without being obligated to do so:
 - Default in complying with/adhering any sanction terms and condition of this loan as stipulated by the Bank;
 - Non-payment by of any instalment/interest/dues on the repayment date or due date or if such repayment payment is made by way of cheque/ECS/SI, the dishonour of the cheque/ECS/SI;
 - Default under any other financial assistance granted by the Bank to the Borrower;
 - If any representation or warranty made or deemed to be made by the Borrower in or pursuant to this application proves to have been incorrect in any material respect or the particulars supplied by the Borrower are found to be incorrect;
 - The Applicant hereby declares, acknowledges and submits that:
 - He/She is competent to enter into this arrangement and execute this present;
 - He/She is not suffering from any restriction/bar/injunction/deed/order by any court of law which will incapacitate him/her from executing this present;
 - He/She has not been declared as wilful defaulter by any of his lenders/financiers following the RBI guidelines;
 - The SMA/NPA classification is as per the details in the loan card provided.
 - Any dispute arising out of the loan shall be governed in accordance with the laws of India and shall be subject to the sole and exclusive jurisdiction of the Courts and Tribunals under whose jurisdiction the branch/office of the Bank where the Borrower maintains his/her loan account.
 - I/We acknowledge that I/we have availed the Group Life Insurance Policy, if any upon payment of one time premium and agree that the Bank shall be at liberty to obtain such a group insurance policy from any insurance companies at its sole discretion and such insurance policy shall be governed by the terms and conditions of the insurance policy and shall not be liable to the Borrower in any manner in respect to the Group Insurance Policy.

Thumb impression/signature of the Applicant/Date: _____

The information furnish above has been verified. FOR OFFICE USE ONLY

(Tear along the line)

The declarations made by the Applicant are correct to the best of my knowledge
 Signature of the Reference Contact _____
 Reference Name _____
 Address _____



Acknowledgement of Loan Application

Name of the Applicant.....Type of loan applied.....BU Name....., BU 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 to be considered as rejected.

Signature of RO-SS _____ Name/EMP. ID of RO-SS _____ Office Contact No. _____ Date _____

Particular	Recommended	Approved
Loan amount (₹)		
Loan tenure (Months)		
Frequency of loan payment		
Instalment amount (₹)		
Rate of interest (%)		
**Processing fee (%)		
Remarks, if any	Recommended/Not recommended	Approved/Not approved
	Signature of RO-SS Name: Emp. Code: Date:	Signature of AM-SS Name: Emp. Code: Date:

Declaration cum Debit Authorisation

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 on loan account is calculated as per outstanding on 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 authorise the Lender to debit from my Savings Bank Account No. towards weekly/fortnightly/monthly loan instalments of ₹.....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 instalment amount would be debited from my savings account for recovery of the loan. I also hereby authorise the 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 authorise lender bank to debit applicable processing fees plus taxes.

Sign/LTI of the Applicant

DEMAND PROMISSORY NOTE

₹
ON DEMAND, I,....., promise to pay to BANDHAN BANK LIMITED ("the Lender") order the sum of ₹ (Rupees only) together applicable charges, taxes, penalties, fees and/or 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 :

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

Revenue
Stamp of
₹1/- to be
affixed

Signature or thumb impression of the Applicant

D.P. NOTE TAKE DELIVERY LETTER

Please take delivery of the accompanying DEMAND PROMISSORY NOTE dated _____ for ₹ _____ (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 dishonour 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 ₹ (RupeesOnly)

Sanction Terms & Conditions

Period/Tenure of loan in months	
Rate of interest per annum in %	
Repayment frequency (Weekly/Fortnightly/Monthly) instalment	
1 st instalment date	
Processing fee (if any) in ₹	
Pre-payment/Foreclosure	The borrower has an option to foreclose/pre-pay loan at any point of time prior to the maturity of the loan, no charges shall be levied for the same
I/we hereby undertake that all the terms and conditions of this loan along with the repayment schedule have been handed over to us in the "Key Fact Sheet" and have been duly explained to us and I/we hereby acknowledge and accept the same.	

Signature of Bank Official

Date:

Place:

Accepted by

Sign/LTI of the Applicant

(Tear along the line)

