

APPLICATION FORM FOR AGRICULTURE LOAN FACILITY/IES

Bandhan Bank Kisan Loan



For office use only

Application Number: _____ Source Emp. Name & Code: _____ Internal Ref. No.: _____
 Branch Name and Sol ID: _____

To,
 The Branch Head
 Bandhan Bank Ltd.,
 _____ Branch,

I/We, the farmer/s named below, hereby individually/jointly apply for the under mentioned facilities. I/we furnish below necessary information.

Note: -

- All fields are mandatory. Strike-out the fields are not applicable. Don't leave any blank cells
- Please mention amount applied for the facilities and NA for facilities not applied.
- Total number of applicants: _____ . In case of more than one applicant, then attach the applicant details separately to this application form as last page.

DETAILS OF LOAN FACILITIES REQUESTED	Sl. No.	Type of Facility	Purpose	Amount in Rs.

DETAILS OF MAIN APPLICANT

Cust ID (For Existing Customer)

Salutation Mr. Mrs. Ms. Others _____ Gender Male Female Third Gender

First Name Middle Name

Last Name Date of Birth

Father's/Spouse Name

Mother's Maiden Name

Marital Status Married Single Other Aadhaar

PAN*/Form 60/61 PAN Acknowledgement No Dated

Passport Valid till Driving License Valid till

Voter ID Other ID Email ID

Phone Number (with STD Code) Mobile No.#

PERMANENT ADDRESS

For Communication Address Line 1 Address Line 2

Nearest Landmark

City District

State Pincode

Same as permanent address

PRESENT ADDRESS

For Communication (Residence/Business) Address Line 1 Address Line 2

Nearest Landmark

City District

State Pincode

Educational Qualification Illiterate Primary 8th Pass Graduate and above other than agri-tech Graduate and above in agri-tech

Proof of Non-agri Income Salary Slip ITR Return Others (specify) _____

ASSET DETAILS (OF ALL THE APPLICANTS) (in lakh)

Asset	Nos.	Approx. Value	Asset	Nos.	Approx. Value
Cattle			Agri Land		
Farm machinery			Farm Shed/Godown		
2 wheelers/4 wheelers			Any other Immovable Assets		
Other movable assets			Non-agri Property (ies)		
Total					

*If PAN is not available, please attach FORM 60/61

INCOME DETAILS (OF MAIN APPLICANT and CO-APPLICANTS)

i. Income from Agriculture:

Crop Name	Yield per Acre in Qtls.		MSP/QtL.		Scale of Finance/Acre	
	Last Year	Current Year*	Last Year	Current Year*	Last Year	Current Year*

ii. Income from Agri Allied Activities: a) Dairy:

Milch Animal Type	No. of animals	Last Year			Current Year*		
		Avg. milk(ltrs.) per cattle/day	Avg. Price of milk/ltrs.	Avg. cost of rearing per cattle/day	Avg. milk(ltrs.) per cattle/day	Avg. Price of milk/ltrs.	Avg. cost of rearing per cattle/day

b) Others (poultry, bee-keeping, fisheries, etc.)

Activity Type	No. of Units	Last Year Net Income	Current Year Net Income*

iii. Other Income:

Type of Income/Expense	Frequency#	Amount as per frequency last year	Amount as per frequency current year*

PARTICULARS OF LAND HOLDING AND CROPS

i. Particulars of Land Holdings (in acres) Only cultivable land proposed for availing finance is to be mentioned

Sl. No.	Owner	Land in Acres	Address of Land	Remarks (if any)
1.	Applicant			
2.	Co-Applicant 1			
3.	Co-Applicant 2			
4.	Co-Applicant 3			
5.	Co-Applicant 4			
All	Total Owned Land			

ii. Particulars of Land Holdings (in acres) Only cultivable land proposed for availing finance is to be mentioned

Particulars	Main Applicant	Co – Applicant(s)	Total	Address
Owned land as above (A)				
Lease land (Oral) (B)				
Leased land (Registered)(C)				
Total leased land (D=B+C)				
Total land (A+D)				

iii. Crop Details and Marketing Arrangement (Grown Last Year as well as proposed for current year):

Sl. No.	Crop Name	Yield Last Year	Yield Current Year	Area Covered (in acres)	Marketing Arrangement**	Source/method of irrigation**
1.						
2.						
3.						
4.						
All						

*Proposed #Monthly, Quarterly, Half-yearly or Yearly ** Direct sale to market, Tie-up with Commission Agent, Co-operative Societies, Govt. Agencies or Private Corporates. ## Dry farming, Well/Canal, Sprinkler or drip

SECURITY DETAILS

Particulars of properties to be mortgaged/charged to our Bank:

a) Agricultural Property (Government value is to be considered)

Village	Survey Nos.	Land in the name of	Area (acres)	Value (in Rs.)*	Encumbrance if any (Y/N)

b) Non-Agricultural Property details:

Security Type	Address	Area (Sq Mts)	Value (in Rs.)*	Encumbrance if any (Y/N)

c) Liquid Security Details (only FD with us):

FD Number	FD Date	FD in the name of	FD Maturity Date	FD Rate	Initial Deposit (in Rs.)

BANKING DETAILS

i. Financial history (other than existing liabilities):

Name of applicant	Name of the Bank, Post Office or Co-operative Society	Deposit Type (Savings, FD, NSC, etc.)	Account Number (Mandatory if account is maintained with Bandhan Bank)	Approx. balance. (in Rs.)

Cheque bounce history in past 1 year: No. of Cheques Lodged _____, No. of Cheques Bounced _____

ii. Particulars of Existing Liabilities (if any) / Banking Declaration (all applicants)

RTR requirement is 2 years for Agri Loans and 6 months for Non-Agri loan.

Liability type and purpose (Crop/Auto/home loan etc.)	Name of the Institution	Instalment Frequency	Loan Amount (in Rs.)	Present O/S (in Rs.)	Max Overdue days in past	Are these overdue in recent months? #	Remaining Tenor (in months)

I/we hereby declare that I/we am/are not having any accounts with other banks/FI other than what has been stated herein above.

iii. Whether loan is to be taken over? Yes/No. If yes, please provide the details.

Name of the Bank & Branch	Facility Type	Purpose of Loan	Sanctioned Amount (in Rs.)	Present O/s (in Rs.)

ADDITIONAL DETAILS

<p>Community</p> <p>Caste</p> <p>Farmer Category (Based on land holding)</p> <p>Mode of Operation</p> <p>Name to be embossed on Card</p> <p>Other Facilities Required</p> <p>Relative of Staff</p>	<p><input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others</p> <p><input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> NER** - Gen <input type="checkbox"/> NER** - SC <input type="checkbox"/> NER** - ST</p> <p><input type="checkbox"/> Tenant Farmer <input type="checkbox"/> Marginal Farmer <input type="checkbox"/> Small Farmer <input type="checkbox"/> Oral Lessee <input type="checkbox"/> Landless Labourers</p> <p><input type="checkbox"/> Distress Farmer <input type="checkbox"/> Share Cropper <input type="checkbox"/> Others</p> <p><input type="checkbox"/> Single <input type="checkbox"/> Either or Survivor¹ <input type="checkbox"/> Anyone or Survivor² <input type="checkbox"/> All Jointly</p> <p><input type="text"/></p> <p><input type="checkbox"/> SMS Alert <input type="checkbox"/> Cheque Book^{##}</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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*Only through empaneled valuer (min. of two valuations done by independent valuers if applicable). #6 months for Agri Loan and 3 months for Non-Agri Loan.

¹In case of 2 applicants ²in case of more than 2 applicants ^{##}Not applicable for illiterate applicant/term loan ^{**}North Eastern Region

Declaration:

1. I am/We are applying for CC/OD facilities under Bandhan Bank Kisan Loan. I/We have/do not have current account(s) with any of the banks. Such current accounts shall be closed at the time of availing CC/OD facility once Bandhan Bank grants sanction.
2. I/We have read and understood that Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme is optional. If opted, this will be applicable as per extant Govt. guidelines and once the Bank grants facility, the premium amount to be deducted from the sanctioned amount and it will be in accordance with the cropping pattern. Not applicable for fisheries loans.
3. I/We certify that the information given above and in the enclosures is true in all respects and this shall form the basis of any facility/service that Bandhan Bank (the Bank) may decide to grant to us at its sole discretion. I am/We are fully aware that if the above information is found to be incorrect, the loans sanctioned subject to above information would become repayable immediately.
4. I/We also understand that the Bank reserves the right to seek any information from any source or to give any information and /or assign any work to any third party at its sole discretion. I/We further agree that the facility that may be provided to us shall be governed by the rules of the Bank that may be in force from time to time. I/ We will be bound by the terms and conditions of the facility that may be granted to us.
5. I/We understand that as a pre-condition, relating to grant of the facility to me/us, the Bank requires our consent for the disclosure by the Bank of information and data related to me/us, the credit facility availed of/to be availed in relation thereto and default, if any, committed by me/us, in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such information to the Credit Bureau and any other agency authorised in this behalf by the Reserve Bank of India ["RBI"].
6. We confirm that I/we shall utilise the said Credit Facility only for the purposes as mentioned above. I will inform the Bank in case of any change in fund deployment and shall be responsible for the same.
7. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.
8. I/We hereby declare that I/We am/are not a director or specified near relation of a director of a banking company.
9. All documentation charges including stamp duty, legal opinion charges, valuation charges and other incidental expenses will be borne by me/us at the actual and to be paid in advance.
10. I/We agree(s) that in case of non-repayment of dues, in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the borrower, with the Bank also shall be classified as NPA as per the guidelines issued by the RBI and shall entitle the Bank to recall all such loans/facilities availed by the same customer from the Bank, irrespective of the regular payment in such accounts.
11. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or 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.
12. No action nor other steps have been taken or legal proceedings have been started by or against me/us in any court of law/other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets.
13. I/We acknowledge that Bandhan Bank reserves the right to retain the photographs and documents submitted with this application and shall not return the same to me/us.
14. I/We authorise Bandhan Bank to verify and authenticate my/our details for the purpose of processing this application.
15. I/We acknowledge that Bandhan Bank will convey its decision of acceptance/rejection of the application within 30 days from the date of receipt of submission of all documents as required by Bandhan Bank.
16. I/We understand and acknowledge that Bandhan Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that Bandhan Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of this application.
17. I/We confirm that the loan shall not be utilised for:
 - a) Subscription to or purchase of shares/debentures
 - b) Extending loans to subsidiary companies/associates or for making inter-corporate deposits
 - c) Purchase of gold
 - d) Any other speculative purposes

I/We request you to please consider my/our proposal for financing under "Bandhan Bank Kisan Loan". I/We shall be glad to furnish additional information/document as may be required.

I/We enclose extracts of land records/salary certificate/tax returns/assessment order copies. I/We certify that the information given above and in the enclosures are true in all respects and correct.

Name and Signature/Thumb Impression of Main Applicant, Co-Applicants and Guarantor:

	Name	Signature/Thumb Impression
Main Applicant		
Co-Applicant-1		
Co-Applicant-2		
Co-Applicant-3		
Guarantor-1/Co-Applicant-4		

Place: _____

Enclosures:

D	D	M	M	Y	Y	Y	Y
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a. _____ b. _____ c. _____

Main Applicant	Co-Applicant	Co-Applicant	Co-Applicant	Guarantor/Co-Applicant
Colour Photograph to be affixed with Bank Seal	Colour Photograph to be affixed with Bank Seal	Colour Photograph to be affixed with Bank Seal	Colour Photograph to be affixed with Bank Seal	Colour Photograph to be affixed with Bank Seal

Legal Heirs Declaration Form

I, (Main Applicant) S/o / D/o / W/o date of birth (DD/MM/YYYY)
 OR aged (in years) hereby solemnly declare that following is/are my only legal heir (s).

Sl. No.	Name	Address & Contact Details	Relationship	Age (in Years)
1.				
2.				
3.				

I hereby confirm that the following, who is / are major and among the legal heirs, to be included as co-borrower in the said facility and whose specimen signature is appended below.

Sl. No.	Name	S/o / D/o / W/o	Specimen Signature
1.			
2.			
3.			

The above facts are true and correct to the best of my knowledge and belief.

Name of Main Applicant:

Signature _____

Date _____ Place _____



Acknowledgement Receipt (Customer Copy)

Application No.:

Internal Ref. No.:

This is an acknowledgement for the application dated from Mr./Ms. resident of for a loan of Rs..... under Bandhan Bank Kisan Loan and decision on sanction or rejection shall be communicated within 30 days from receipt of this application provided the application is complete in all respects. 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. The customer is in receipt of the indicative Interest Rate, Processing Fees & Other Charges. Please note, the interest rate and other charges mentioned are indicative; these would be as per the rates mentioned in the sanction letter, if the loan is sanctioned (taxes as applicable will be charged extra).

Date:

D	D	M	M	Y	Y	Y	Y
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Place:

For Bandhan Bank Limited
(Sign and Stamp)

Note: This is only an acknowledgement for having received the application and should not be construed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and/or on fulfilment of conditions if any, that may be stipulated by the Bank.

Key Fact Statement**(Bank Copy)**

1.	Loan amount	
2.	Loan term	
3.	Interest type (fixed or floating)	
4.	(a) Interest chargeable (In case of Floating Rate loans) (b) Interest chargeable (In case of Fixed Rate Loans) <small>(Strike-out whichever is not applicable)</small>	(a) _____% MCLR (Marginal Cost of Fund Based Lending Rate)/EBR (External Benchmark Rate)+ _____% (b) _____%
5.	Date of reset of interest	During review OR if change of MCLR/EBR as necessary
6.	Mode of communication of changes in interest rates	Bank's website/communication by bank staff
7.	Fee payable	
	a. On application	Processing fee: _____ Legal, valuation & stamp duty : _____
	b. During the term of the loan	Legal & valuation fee at actuals
	c. On foreclosure	4% on all loans except term loans extended at floating rate
	d. Fee refundable if loan not sanctioned/disbursed	
	e. Conversion charges for switching from floating to fixed interest and vice-versa	Not applicable
	f. Penalty for delayed payments	0 for loans up to Rs 25,000. For loans > Rs 25,000: 6% p.a. over and above interest rate
8.	EMI payable	
9.	Details of security/collateral obtained	
10.	Date on which annual outstanding balance statement will be issued	As and when requested by customer

Issued to: _____ Application Reference: _____

Name of Customer: _____ Date: _____ Branch: _____ Customer signature/thumb impression _____

**Key Fact Statement****(Customer Copy)**

1.	Loan amount	
2.	Loan term	
3.	Interest type (fixed or floating)	
4.	(a) Interest chargeable (In case of Floating Rate loans) (b) Interest chargeable (In case of Fixed Rate Loans) <small>(Strike-out whichever is not applicable)</small>	(a) _____% MCLR (Marginal Cost of Fund Based Lending Rate)/EBR (External Benchmark Rate)+ _____% (b) _____%
5.	Date of reset of interest	During review OR if change of MCLR/EBR as necessary
6.	Mode of communication of changes in interest rates	Bank's website / communication by bank staff
7.	Fee payable	
	a. On application	Processing fee: _____ Legal, valuation & stamp duty : _____
	b. During the term of the loan	Legal & valuation fee at actuals
	c. On foreclosure	4% on all loans except term loans extended at floating rate
	d. Fee refundable if loan not sanctioned/disbursed	
	e. Conversion charges for switching from floating to fixed interest and vice-versa	Not applicable
	f. Penalty for delayed payments	0 for loans up to Rs 25,000. For loans > Rs 25,000: 6% p.a. over and above interest rate
8.	EMI payable	
9.	Details of security/collateral obtained	
10.	Date on which annual outstanding balance statement will be issued	As and when requested by customer

Issued by _____ Bandhan Bank Branch : _____ Bank Seal, Sign with Date & Employee ID _____

Bandhan Bank Kisan Loan - Co-Applicant Details

(Please fill separate form for each co-applicant)

Name of the Main Applicant: _____ Application Date: _____

Application Number: _____ Loan Amount Requested (in Rs) _____

I, the farmer named below, hereby jointly apply for the aforementioned loan application as a Co-Applicant. I furnish below the necessary information.

Cust ID (For Existing Customer)	<input type="text"/>													
Salutation	<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Ms.	<input type="checkbox"/> Others _____	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Third Gender						
First Name	<input type="text"/>						Middle Name	<input type="text"/>						
Last Name	<input type="text"/>						Date of Birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father's / Spouse Name	<input type="text"/>													
Mother's Maiden Name	<input type="text"/>						Relationship with Main Applicant	<input type="text"/>						
Marital Status	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Other	Aadhaar	<input type="text"/>									
PAN*/Form 60/61	<input type="text"/>			PAN Acknowledgement No	<input type="text"/>				Dated	_____				
Passport	Valid Till			Driving License	Valid Till									
Voter ID	<input type="text"/>			Other ID	<input type="text"/>			Email ID	_____					
Phone Number (with STD Code)	<input type="text"/>						Mobile No.	<input type="text"/>						
PERMANENT ADDRESS	For Communication	<input type="checkbox"/> Address Line 1	<input type="text"/>											
		<input type="checkbox"/> Address Line 2	<input type="text"/>											
	Nearest Landmark	<input type="text"/>												
	City	<input type="text"/>						District	<input type="text"/>					
	State	<input type="text"/>						Pincode	<input type="text"/>					
	<input type="checkbox"/> Same as Permanent Address													
PRESENT ADDRESS	For Communication (Residence/Business)	<input type="checkbox"/> Address Line 1	<input type="text"/>											
		<input type="checkbox"/> Address Line 2	<input type="text"/>											
	Nearest Landmark	<input type="text"/>												
	City	<input type="text"/>						District	<input type="text"/>					
	State	<input type="text"/>						Pincode	<input type="text"/>					

Educational Qualification	<input type="checkbox"/> Illiterate	<input type="checkbox"/> Primary	<input type="checkbox"/> 8 th Pass	<input type="checkbox"/> Graduate and above other than agri-tech	<input type="checkbox"/> Graduate and above in agri-tech
Net Annual Income (in Rs.)	<input type="text"/>				

I certify that the information given above and in the enclosures are true in all respects and that this shall form the basis of loan application.

Name and Signature/Thumb Impression of the Applicant: _____

Place: _____

*If PAN is not available, please attach FORM 60/61

Bandhan Bank Kisan Loan - Guarantor Form

I offer to stand as a guarantor for the loan facility extended/to be extended to Mr./Ms. of Rs.
 vide Application Number..... Dated: and I furnish the particulars below.

Cust ID (For Existing Customer)

Salutation Mr. Mrs. Ms. Others _____ Gender Male Female Third Gender

First Name Middle Name

Last Name Date of Birth

Father's / Spouse Name

Mother's Maiden Name

Marital Status Married Single Other Aadhaar

PAN*/Form 60/61 PAN Acknowledge No Dated _____

Passport Valid Till _____ Driving License Valid Till _____

Voter ID Other ID Email ID

Phone Number (with STD Code) Mobile No.

PERMANENT ADDRESS

For Communication Address Line 1
 Address Line 2

Nearest Landmark

City District

State Pincode

Same as Permanent Address

PRESENT ADDRESS

For Communication (Residence/Business) Address Line 1
 Address Line 2

Nearest Landmark

City District

State Pincode

Net Annual Income (in Rs.)	<input type="text"/>
Present Bank	<input type="text"/>
Account Number	<input type="text"/>
Educational Qualification	<input type="checkbox"/> Illiterate <input type="checkbox"/> Primary <input type="checkbox"/> 8 th Pass <input type="checkbox"/> Graduate and above other than agri-tech <input type="checkbox"/> Graduate and above in agri-tech
Occupation/Profession	<input type="checkbox"/> Pvt. sector <input type="checkbox"/> Govt. sector <input type="checkbox"/> Public sector <input type="checkbox"/> Professional <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others

ASSETS AND LIABILITIES AS ON DATE (in lakh)

Assets	Value	Liabilities	Value
Immovable property e.g. land, house, etc.		Loan from Bandhan Bank	
Vehicle		Loan from Other Banks/FI	
LIC (Surrender Value)		Other Liabilities (Specify)	
Shares/Mutual Funds			
Bank Balance/FD			
Others (Specify)			
Total (A)		Total (B)	
Net worth (A-B):			

Name and Signature/Thumb Impression of the Guarantor: _____

Place:

*IF PAN is not available, please attach FORM 60/61