

LOAN APPLICATION CUM DOCUMENT FOR GROUP LOAN



CIF ID:
 LOAN ACCOUNT NO:

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

Banking Unit Code		H/H Annual Income in Rs. (as per assessment sheet)
Banking Unit Name		

Single/Joint Passport Size Photograph (As applicable)

Type of Loan : Srishti <input type="checkbox"/> / Others	Repayment Frequency: Weekly/Monthly/Fortnightly	Loan Tenure
Loan amount applied for ₹	Loan cycle	Last Loan Amount

Name	W/O, D/O	
Name of the Group	Group Code	
Address		
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		<input type="checkbox"/>				
Declaration Obtained		<input type="checkbox"/>	Udyam Registration Number (If available)			
Land Holding up to 2.47 acres (1 hectare)		<input type="checkbox"/>				
Land Holding between 2.47 acre to 4.94 Acres (1 hectare to 2 hectare)		<input type="checkbox"/>				
Land Holding more than 4.94 acre (More than 2 hectare)		<input type="checkbox"/>				
Copy of land holding record obtained		<input type="checkbox"/>				
In case of Activity Code in "Other", please mention exact description of activity						

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. Discretion of the Bank as a lender 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 borrowal account on its classification as a non-performing asset or on taking place of any Event of Default. 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 CIs/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 respect 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 of 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. (10) The following events shall be treated by the Bank as Event of Default by the Borrower: (i) Default in complying with / adhering any sanction terms and condition of this Loan as stipulated by the Bank; (ii) 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; (iii) Default under any other financial assistance granted by the Bank to the Borrower; (iv) 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. (v) If the Borrower ceases or intends to cease to carry on its business or gives notice of its intention to do so (vi) Any such other event which in the opinion of the Bank may prejudice the interest of the Bank as a lender (11) The Applicant hereby declare, acknowledge and submit that: (i) He is competent to enter into this arrangement and execute this present; (ii) He is not suffering from any restriction/bar/injunction/decreed/order by any court of law which will incapacitate him/her from executing this present; (iii) He has not been declared as wilful defaulter by any of his lenders/financiers following the RBI guidelines (12) The SMA/NPA classification is as per the details in the Loan Card provided.

Thumb impression / signature of applicant with date:

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

The declarations made by the applicant(s) are correct to the best of my knowledge.

Sign of Referring Group Member.....

Referring Group Member Name.....

Address.....

(Tear along the line) ✂

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(s). If communication on rejection is not conveyed within 15 days from the date of complete document set received, then it shall be deemed/considered rejected.

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

Particulars	Recommendation	Approval
Loan amount (₹)		
Loan tenure		
Frequency of loan payment		
Instalment amount (₹)		
Rate of interest (%)		
**Processing fee (%)		
Remarks, if any	Recommended/Not Recommended	Approved/Not Approved
	Signature of RO-BU	Signature of BU Manager
	Name	Name
	Emp Code	Emp Code
	Date	Date

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

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 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 authorise 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 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 Borrower

DEMAND PROMISSORY NOTE

₹ ON DEMAND, I,, promise to pay to BANDHAN BANK LIMITED ("Lender") order the sum of ₹ (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 monthly rests, for value received.

Revenue
Stamp of
₹1/- to be
affixed.

Date:

Place:

Signature or thumb impression of Borrower

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

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 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 ₹..... (Rupees only)

Sanction Terms & Conditions

Period/Tenure of loan		1 st Instalment Date	
Rate of interest per annum in %		Processing fee (if any) in ₹	
Repayment frequency	in (Weekly/Fortnightly/Monthly) instalment	Pre-payment/Foreclosure	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

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. We hereby acknowledge and accept the same.

Signature of Bank Official

Accepted by

Date:

Place:

Sign / LTI of Borrower

(Tear along the line)

