

*Please tick wherever applicable

Application Date: _____

Branch Name: _____

Branch Code: [][][][][]

DSA Name: _____

DSA Code:

Application Type: New Parallel BT Top up Product Code: Asset Centre:

Scheme Code: Scheme/Surrogate Name: Lead Code:

LG Code:
LC Code:
SM Code:

I/We wish to apply for unsecured loan and request you to process the loan application as per details provided in the application form:

Existing relationship with the Bank: ☐ Current Account ☐ Savings Account ☐ Loan Account ☐ Other _____ (Please Specify)

Existing Loan Type:

[illegible]

Account No. 2:

[illegible][illegible]

CIF ID:

Name of the Entity:

Constitution: ☐ Self-employed Professional ☐ Proprietorship ☐ Partnership ☐ LLP ☐ Private Limited ☐ Limited ☐ Other (Please Specify)

CKYC No. (If applicable):

Entity PAN Card No.: [] [] [] [] [] [] [] [] [] [] Date of Incorporation: [] [] [] [] [] [] [] []

Nature of Business: ☐ Wholesaler ☐ Retailer ☐ Manufacturer ☐ Service ☐ Contractor ☐ Other (Please Specify)

Type of Industry: ☐ Automobiles ☐ Pharmaceuticals ☐ Hospitality ☐ Foods & Beverages ☐ Oil & Gas ☐ Real Estate ☐ Education ☐ ITES

☐ Healthcare ☐ FMCG ☐ Consumer Durables ☐ Construction ☐ Other (Please Specify)

Self-employed Professional: ☐ CA ☐ Doctor ☐ Engineer ☐ Architect/Interior Decorator ☐ Other (Please Specify)

ZED Rated: ☐ Yes ☐ No If yes, ☐ Bronze ☐ Silver ☐ Gold ☐ Diamond ☐ Platinum

Business Activity:

GST Declaration: GST Registration: ☐ Applicable ☐ Exempted

[illegible]

CIN No. (For companies only):

☐ KYC Application
 ☐ New
 ☐ Existing-No Change
 ☐ Existing Update Change

CKYC Number

I/We hereby declare that CKYC declaration furnished hereby are true, complete and correct to best of my/our knowledge and I/We undertake and inform Bandhan Bank of any changes therein, immediately. In case, any of the above information is found to be false, untrue, misleading or misrepresenting, I/We am/are aware that I/we will be held liable for the same and Bandhan Bank will reserve the right to initiate relevant action against me/us. I/We also declare that I/we would like to share my personal/KYC details with Central KYC Registry and/or any other appropriate authority as per extant regulatory/statutory guidelines. I/We hereby consent to receiving information from Bandhan Bank/Central KYC Registry through SMS/e-mail on the above registered number/email address.

Date: Name _____

Place

Signature/Thumb impression of the applicant

2a. Mailing Address:

Flat No./Bldg. Name:

Road No./Village/City/Town: PO:

District: PS:

Landmark:

Pin Code: State: ISO 3166 Country Code:

Premises: ☐ Owned ☐ Rented ☐ Leased ☐ Other (Please Specify)

Location: ☐ Metro ☐ Non-Metro ☐ Urban ☐ Semi Urban ☐ Rural

[illegible]

Email ID:

2b. Current Business Address: (Same as above) Yes ☐ No ☐

Flat No./Bldg. Name:

Road No./Village/City/Town: PO:

District: PS:

Landmark:

Pin Code: State: ISO 3166 Country Code:

Premises: ☐ Owned ☐ Rented ☐ Leased ☐ Other (Please Specify)

STD Code: Telephone Number: Mobile Number:

Email ID:

2c. Additional Address of the Entity: (Same as above) Yes ☐ No ☐

Flat No./Bldg. Name:

Road No./Village/City/Town: PO:

District: PS:

Landmark:

Pin Code: State: ISO 3166 Country Code:

Premises: ☐ Owned ☐ Rented ☐ Leased ☐ Other (Please Specify)

Registered Address Type: ☐ Owned ☐ Rented/Leased

STD Code: Telephone Number: Mobile Number:

Email ID:

2d. PROOF OF EXISTENCE OF BUSINESS

Any of the documents mentioned in table 3 as per the KYC procedural manual (Latest version) to be obtained.

Name of the document(s)

2e. PROOF OF ADDRESS (POA)

☐ Proof of Registered Address ☐ Certificate of Incorporation or ☐ Any of the documents as mentioned in table 4 as per the KYC procedural manual (Latest version)

Name of the document(s)

3) LOAN RELATED DETAILS

Applied Loan Amount: (In ₹) Applied Loan Tenure: (In months) Purpose of Loan:

4) BANKING DETAILS OF THE ENTITY

Bank/Branch	Type of Account	Account Number	CC/OD Limit (In ₹)

5) Details of ☐ Authorised Signatory ☐ Proprietor ☐ Partner ☐ Director ☐ Guarantor ☐ Co-applicant

Title: ☐ Mr. ☐ Mrs. ☐ Ms. Name:

Existing CIF Existing Account

Gender: ☐ Male ☐ Female ☐ Third Gender Marital Status: ☐ Single ☐ Married

Date of Birth:

Name of Father/Spouse:

Mother's Maiden Name:

Caste: ☐ General ☐ SC ☐ ST ☐ OBC ☐ Minority ☐ Other: (Please Specify)

Resident/Non-Resident (Please Specify) Nationality:

Religion: ☐ Hindu ☐ Muslim ☐ Christian ☐ Others (Please Specify)

Permanent Address: (Same as above)		☐ Yes	☐ No
Flat No./Bldg. Name:			
Road No./Village/City/Town:		PO:	
District:		PS:	
Landmark:			
Pin Code:		State:	
Premises: ☐ Owned		☐ Rented	☐ Leased
☐ Other		(Please Specify)	
Location:	☐ Metro	☐ Non-Metro	☐ Urban
	☐ Semi Urban	☐ Rural	
Registered Address Type:	☐ Owned	☐ Rented/Leased	
STD Code:		Telephone Number:	
		Mobile Number:	
Email ID:			

Signature/Thumb impression of the applicant

6a. PROOF OF IDENTITY (POI)

(Certified copy of any of the following POI needs to be submitted)

☐	A. Passport Number:		Expiry Date:	
☐	B. Letter issued by National Population Register:			
☐	C. Voter ID Card:			
☐	D. Driving License:		Expiry Date:	
☐	E. UID (Aadhaar):			
☐	F. NREGA Job Card:			
☐	G. Other (Any document notified by the govt.):			

6b. PROOF OF ADDRESS (POA)

Current/Permanent/Overseas address details (Certified copy of any of the following POA needs to be submitted)

Address Type: ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address: ☐ Passport ☐ Driving License ☐ UID (Aadhaar) ☐ Voter ID Card ☐ NREGA Job Card ☐ Letter Issued by National Population Register ☐ Other (Please Specify)

7) Details of ☐ Authorised Signatory ☐ Proprietor ☐ Partner ☐ Director ☐ Guarantor ☐ Co-applicant

Title: ☐ Mr. ☐ Mrs. ☐ Ms. Name:

Existing CIF Existing Account

Gender: ☐ Male ☐ Female ☐ Third Gender Marital Status: ☐ Single ☐ Married

Date of Birth:

Name of Father/Spouse:

Mother's Maiden Name:

Caste: ☐ General ☐ SC ☐ ST ☐ OBC ☐ Minority ☐ Other: (Please Specify)

Resident/Non-Resident (Please Specify) Nationality:

Religion: ☐ Hindu ☐ Muslim ☐ Christian ☐ Other (Please Specify)

ISO 3166 Country Code: Politically Exposed: ☐ Yes ☐ No Pensioner: ☐ Yes ☐ No

Senior Citizen: ☐ Yes ☐ No Qualification: ☐ School ☐ Graduate ☐ Post-graduate ☐ Other (Please Specify)

Occupation: ☐ Salaried ☐ Business ☐ Self-employed ☐ Pensioner ☐ Student ☐ Agri & Allied ☐ Housewife ☐ Professional ☐ Retired ☐ Other (Please Specify)

If Salaried, employed with: ☐ Private Sector ☐ Public Sector ☐ Partnership ☐ Govt. ☐ Multi-national ☐ Proprietorship ☐ Other (Please Specify)

Name of Employer & Address:

Self-employed/Business/Salaried since: Years Months

Nature of Business: ☐ Manufacturing ☐ Service Provider ☐ Trader ☐ Other (Please Specify)

Self-employed: ☐ Doctor ☐ Professional ☐ CA/CS ☐ Lawyer ☐ Architect ☐ IT Consultant ☐ Other (Please Specify)

Total No. of Family Members: PAN (If not available, attach Form 60) Form 60

Annual Income (In lakh): ☐ <1 ☐ 1-5 ☐ >5-10 ☐ >10-15 ☐ >15-25 ☐ >25-50 ☐ >50

Mailing Address:

Flat No./Bldg. Name:

Road No./Village/City/Town: PO:

District: PS:

Landmark:

Pin Code: State: ISO 3166 Country Code:

Premises: ☐ Owned ☐ Rented ☐ Leased ☐ Others (Please Specify)

Location: ☐ Metro ☐ Non-Metro ☐ Urban ☐ Semi Urban ☐ Rural

Permanent Address: (Same as above) ☐ Yes ☐ No

Flat No./Bldg. Name:

Road No./Village/City/Town: PO:

District: PS:

Landmark:

Pin Code: State: ISO 3166 Country Code:

Premises: ☐ Owned ☐ Rented ☐ Leased ☐ Others (Please Specify)

Location: ☐ Metro ☐ Non-Metro ☐ Urban ☐ Semi Urban ☐ Rural

STD Code: Telephone Number: Mobile Number:

Email ID:

CKYC Declaration:

CKYC Application ☐ New ☐ Existing-No Change ☐ Existing Update Change

CKYC Number

I/We hereby declare that CKYC declaration furnished hereby are true, complete and correct to best of my/our knowledge and I/We undertake and inform Bandhan Bank of any changes therein, immediately. In case, any of the above information is found to be false, untrue, misleading or misrepresenting, I/We am/are aware that I/we will be held liable for the same and Bandhan Bank will reserve the right to initiate relevant action against me/us. I/We also declare that I/we would like to share my personal/KYC details with Central KYC Registry and/or any other appropriate authority as per extant regulatory/statutory guidelines. I/We hereby consent to receiving information from Bandhan Bank/Central KYC Registry through SMS/e-mail on the above registered number/email address.

Date: Name

Place

Signature/Thumb impression of the applicant

7a. PROOF OF IDENTITY (POI)

(Certified copy of any of the following POI needs to be submitted)

☐ A. Passport Number: Expiry Date:

☐ B. Letter issued by National Population Register:

☐ C. Voter ID Card:

☐ D. Driving License: Expiry Date:

☐ E. UID (Aadhaar):

☐ F. NREGA Job Card:

☐ G. Other (Any document notified by Govt):

7b. PROOF OF ADDRESS (POA)

Current/Permanent/Overseas address details (Certified copy of any of the following POA needs to be submitted)

Address Type: ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address: ☐ Passport ☐ Driving License ☐ UID (Aadhaar) ☐ Voter ID Card ☐ NREGA Job Card ☐ Letter Issued by National Population Register ☐ Other (Please Specify)

8) BUSINESS/TRADE REFERENCE

8a. Name:

Relationship with the Applicant:

Current Residence/Office Address:

State: City:

Pin Code: STD Code: Telephone Number:

Mobile Number:

8b. Name:

Relationship with the Applicant:

Current Residence/Office Address:

State: City:

Pin Code: STD Code: Telephone Number:

Mobile Number:

9) EXISTING CREDIT FACILITIES FOR ENTITY

Name of the Bank	Name of the Facility	Sanctioned Amount (In ₹)	Present Outstanding (In ₹)	Security Offered

This is to confirm that I/we am/are not indebted to any other Bank/Financial Institution other than those mentioned in the table above.

10) DETAILS OF PARTNERS/DIRECTORS OF FIRM/COMPANY

Name	Date of Birth	Designation	Academic Qualification	Father/Spouse Name	Caste (Gen/SC/ST/OBC/Minority)	Mobile No.

11) DETAILS OF THE ASSOCIATE GROUP ENTITIES (If Any)

Name of the Facility	Nature of the Business	Net Sales (In ₹)	Net Profit (In ₹)	Net Worth (In ₹)

12) DECLARATION BY CUSTOMER

I/We confirm that I/we have submitted the following self-attested documents (ticked below) along with this loan application form to the bank representative.

Documents of the Entity:

Business Continuity Proof ☐ Company/Firm's PAN Card ☐ Partnership Deed ☐ MOA/AOA/COI ☐ GST Return ☐ Board Resolution ☐ Partnership Authority Letter ☐ Sole Proprietorship Letter ☐ ITR with computed documents ☐ Latest Bank Statement ☐ Proof of Income ☐ Proof of office address ☐ Rental Income Proof ☐ Audited Financials ☐ Certificate of Commencement of Business (COB) ☐ LLP Agreement ☐ Other ☐ (Please Specify) _____

Documents of the Applicant/Co-applicants:

Proof of Identity ☐ PAN card/Form 60 ☐ Proof of Residence ☐ Photographs (signed across) ☐ Income Proof ☐ Latest Bank Statement ☐ Existing loan a/c statement for balance transfer/BT with Top Up/Repayment/Retention Cases AOF ☐ Documents Certified ☐ Debit Authorisation Letter ☐ Other ☐ (Please Specify) _____

13) CUSTOMER ACKNOWLEDGMENT SECTION

- I/We declare that all the particulars and information and details given/filled in this application form are true, correct, complete and up to date in all respects and that I/we have not withheld any information whatsoever. I/We shall furnish such additional information/documents as may be required by Bandhan Bank Limited ("Bank"/"Bandhan Bank") in connection with the financial assistance/s required by me/us. I/We understand that certain particulars given by us are required in view of the guidelines governing banking companies.
- 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.
- I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we shall be held liable for it.
- I/We hereby provide my/our consent to the Bank for receiving CKYC/customer information from Central KYC registry through SMS/Email on the above registered number/email address.
- I/We hereby declare and confirm that no action nor steps have been taken or legal proceedings started by or against me/us in any court of law/other authorities for winding up, dissolution, administration or reorganisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets.
- I/We have not made any payment in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application. I/We shall not hold Bandhan Bank liable for any such payment made by us to the executive collecting this application.
- I/We understand and confirm that the application form and other documents submitted by me/us to Bandhan Bank shall not be returned to me/us and Bandhan Bank shall have the right to retain the same.
- I/We authorise Bandhan Bank and all its group companies and their agents to exchange, share or part with all the information and details relating to my/our existing loans and or part with all the information and details relating to my/our existing loans and/or repayment history to other group companies, banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold Bandhan Bank group (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information.
- I/We further understand that submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole discretion may either sanction or reject the application.
- Except to the extent disclosed to Bandhan Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (Including Bandhan Bank) or a relative/near relation (as specified by RBI) of a senior officer of Bandhan Bank (as specified by RBI) is: the Applicant (s), or a partner of my/our concern, or a trustee, member, director, manager, employee of our concern, or of my/our subsidiary or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.
- I/We hereby certify/authorise that all information furnished by me/us is true, correct and complete; that I/we have no borrowing arrangements except for those mentioned in the application;
- I/We hereby declare and confirm that there are no overdue/statutory dues against me/us promoters' defaulter/willful defaulter by any Bank and no legal action has been taken/initiated against me/us by any Bank/Financial Institution. I/We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you

13. I/We declare that I/we will not utilise borrowed money for purchase of gold in any form, including primary gold, gold bullion, gold jewelry, gold coins, units of Golds 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 saving instruments etc.
14. I/We agree that any change in my/our business details, address, telephone numbers, signatories, etc. will be immediately (not later than 2 weeks) informed to the Bank, along with documentary proofs as required.
15. I/We understand and agree that any change/discontinuation of fees & charges, services etc. will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means of communication. However, if any change is made without prior notice, I would be notified of the same within 30 days.

--

--

--

I/We am/are aware and understand that an insurance is a contract between the insurer and the insured; Bandhan Bank neither acts as an insurer nor participates in or underwrites the underlying risks. Insurance products are subject to the rules and regulation of IRDAI and the terms as stipulated by the respective insurer. Insurance products are the obligations of the insurer. They are not bank deposits or obligations of or guaranteed by the Bank. All claims under a policy will be solely decided upon by the respective insurer. The Bank or its affiliates do not warrant or make any representation about the insurance policy, the quality of claims processing and will not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. All coverage are subject to the terms and exclusions filed and approved by IRDAI. Purchase of an insurance product is purely voluntary in nature and is not linked to any other facility/product/service offered by the Bank. The Bank offers such insurance products purely on a referral basis and on a non-risk participation mode.

[illegible][illegible]

IFSC:

Payment through:	☐ Cheque	☐ NACH	☐ ECS	☐ SI	Other Charges: _____
------------------	---------------------------------	-------------------------------	------------------------------	-----------------------------	----------------------

No. of Instalments Due Date(s): day of each successive month. First EMI Due Date: Last Due Date:

(v) that the loan processing and decision making will take at least 7 working days post submission of all requisite documents and information as may be required by the Bank.

(Tear along the line)



17) PHOTOGRAPH & SIGNATURE OF ☐ Authorised signatory ☐ Proprietor ☐ Partner ☐ Director ☐ Guarantor ☐ Co-applicant ☐ Beneficial owner

Photograph to be cross signed

Name:
Designation:
Signature:

Photograph to be cross signed

Name:
Designation:
Signature:

Photograph to be cross signed

Name:
Designation:
Signature:

Photograph to be cross signed

Name:
Designation:
Signature:

Photograph to be cross signed

Name:
Designation:
Signature:

Photograph to be cross signed

Name:
Designation:
Signature:

(Tear along the line) ✂
.....

19) ACKNOWLEDGEMENT (To be returned to the customer)

Application No. _____

We have received unsecured loan application from Mr./Ms./Mrs. _____
_____ for ₹ _____ on _____.

Date:

--	--	--	--	--	--	--	--

Place _____

For Bandhan Bank

Signature and Stamp of bank official