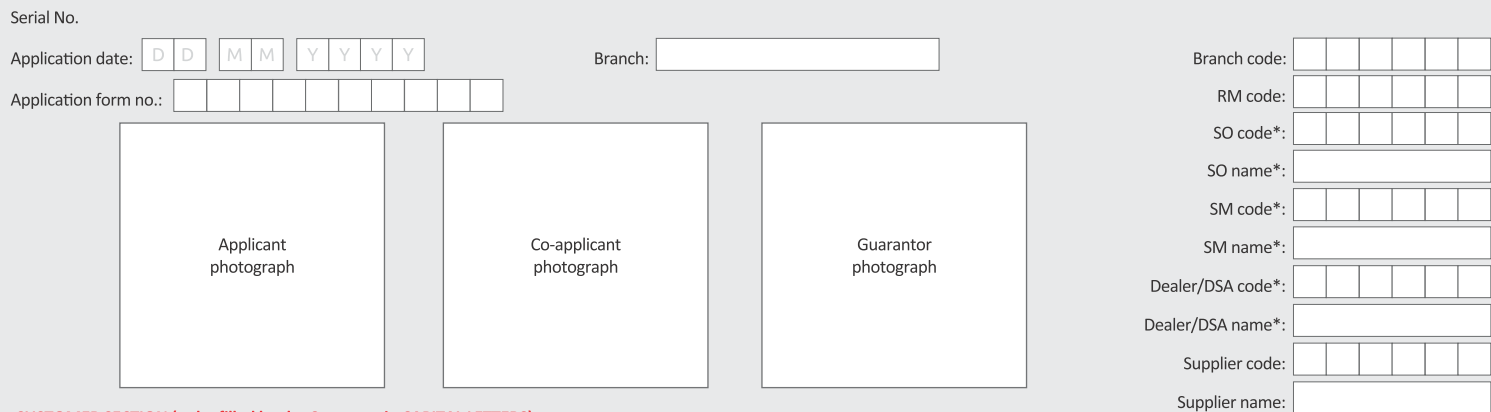


Fields marked (*) are mandatory as applicable to Individual/Non-individual



I wish to apply for below ticked (✓) loan and request you to process the loan application as per details provided in the from.

☐ New Car ☐ Used Car ☐ New two-wheeler

[illegible][illegible]

18. Communication Address:

Address Line 1*: _____

Address Line 2*: _____

Landmark: _____ City*: _____

State*: _____ PIN*: _____ Tel.: _____ STD code: _____

Mobile*: _____ Email*: _____

Residence is*: ☐ Self-owned ☐ Rented ☐ Company provided ☐ Family owned ☐ NRI ☐ If other _____ (Please specify)

No. of years at above residence*: _____ If rented, monthly rent* _____ (Please specify) No. of dependents*: _____ Total no. of years in city* _____

19. Permanent address (Residence/Regd office): Tick if permanent address is same as above

Address Line 1:																															
Address Line 2:																															
Landmark:																					City:										
State:						PIN:						Tel.:											STD Code:								
Mobile:						If other _____																									

20. Occupational details*:

Occupation	☐ Salaried ☐ Self-employed ☐ Self-employed professional ☐ Retired ☐ Housewife ☐ Student ☐ If other _____ (Please specify)										
If self-employed professional	☐ Doctor ☐ CA/CS ☐ Consultant ☐ Architect ☐ Lawyer ☐ If other _____ (Please specify)										
If self-employed businessman/ non-individual entity	Constitution	☐ Pvt. Ltd. ☐ Partnership ☐ Proprietor ☐ Public Ltd. ☐ Ltd. liability co. ☐ If other _____ (Please specify)									
	Nature of business	☐ Manufacturer ☐ Agriculturist ☐ Service provider ☐ Trader distributor ☐ Comm. agent ☐ Retailers ☐ If other _____									
	Kind of business	_____ (Please specify)									
If Salaried	Type of industry	☐ Automobiles ☐ Agriculture based ☐ Banking ☐ BPO ☐ Capital goods ☐ Telecom ☐ IT ☐ Retail									
		☐ Real estate ☐ Consumer durables ☐ FMCG ☐ NBFC ☐ Marketing/ Advertising ☐ Pharma ☐ Media ☐ If other _____ (Please specify)									

Designation*:											Experience in current Job/business*:	Y	Y	M	M	Total experience in job/business*:	Y	Y	M	M			
Company/ Employer name*:																							
Company:																							
Employer																							
Address*:																							
Landmark:																City*:							
State*:						PIN Code*:						Country*:											
Tel.(O)*:						STD Code:						Ext.:						Preferred mailing address*:		Residence		Office	
Official e-mail ID:																							

Name	PAN no.	Contact details	Date of birth	Education background	Profit sharing/ stakeholder %	Total experience

Monthly salary ₹		Annual turnover ₹		Net profit ₹	
Other income ₹		Other income source		Rental	
				Pension	
				If other	
				(Please specify)	
Total income (Monthly salary + other income)		Interested in opening Bandhan Bank Account* ☐ Yes ☐ No			
		(Separate AOF form to be filled for account opening)			
A/C no.*		Bank name*			
Branch*		Customer ID			
Account type*		Opened in			
Credit card no.		Issuing bank			

1. Bank/co. name _____	Loan type _____	Amount (₹) _____	EMI (₹) _____	Tenure _____	Start date _____	Loan a/c no. _____
2. Bank/co. name _____	Loan type _____	Amount (₹) _____	EMI (₹) _____	Tenure _____	Start date _____	Loan a/c no. _____

Cost of the vehicle: (Ex-showroom price) (In ₹)*		Maker and model of the vehicle*	
Cost of the registration: (In ₹)		Road tax (In ₹) + insurance: (In ₹)	
Loan request amount: (In ₹)*		On road price (Cost of registration + insurance): (In ₹)*	
Margin: (In ₹)		Tenure required* Months	Purpose* ☐ Personal

To be filled for used car only

Year of manufacture*							Valuation ₹	
Year of registration*								☐ Commercial
Registration city*							Registration state*	
Registration number*							Total kms travelled	
Type of funding*	☐ Re-purchase	☐ Re-finance						

Name: Mr./Mrs./Ms.

Address:

PIN code:

Relationship with the applicant: ☐ Friend ☐ Relative

Email ID:

Mobile/Landline no.:

Name: Mr./Mrs./Ms.

Address:

PIN code:

Relationship with the applicant: ☐ Friend ☐ Relative

Email ID:

Mobile/Landline no.:

☐ Photograph (Signed across)	☐ Proof of identity	☐ Proof of address	☐ Latest salary slips	☐ Form 16	☐ 3/6 months bank statements	☐ Proof of Continuity of current job/business
☐ Proof of office	☐ Proof of qualification	☐ Loan agreement	☐ Signature verification	☐ ECS/SI mandate		
☐ Proof of turnover (Latest sales/service tax returns)	☐ Deed/AOA/MOA	☐ BR	☐ Trade license/GST/registration no.			
☐ Loan account statement for balance transfer & top up/repayment/retention cases	☐ Copy of ITR for last 2 financial years		☐ If other (Please specify) _____			

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(1) Stamp duty as per applicable law. (2) Interest rate of (Subject to change as per terms and conditions/agreement) _____ % p.a. (monthly reducing) (3) Processing charges of ₹ _____, cheque no. _____, drawn on bank and branch _____ (3a) Service tax on PF _____ %. (4) Cheque/SI/ECS return charges (without prejudice to the civil and criminal rights and remedies of the Bank for the dishonor: ₹ _____/- per instance (5) Penal/Default charges: _____ per month from unpaid EMI (6) CIBIL report copy charges: ₹ _____/copy (7) Legal repossession and incidental charges: at actual (8) Duplicate amortisation/Repayment schedule: ₹ _____ (9) Cheque/SI/ECS swapping charges: ₹ _____ (10) Documentation charges ₹ _____ (11) Taxes at actuals applicable presently or in future. (12) Date on which annual outstanding balance statement will be issued: DD/MM/YY (13) Loan cancellation charges: ₹ _____ interest would be charged for the interim period between date of disbursement and date of loan cancellation (14) Cheque bouncing charges of ₹ _____ per bounce. (15) overdue charges of ₹ _____ (16) Duplicate NOC/special NOC _____ (17) Foreclosure/Prepayment charges ₹ _____ (18) Valuation/Asset inspection charges ₹ _____ (19) Admin charges (if applicable) ₹ _____ (20) Fixed to floating rate conversion charges or vice versa _____ (21) Other charges (if any) ₹ _____

☐ I am a tax resident of India and not of any other country OR ☐ I am a tax resident of the country/ies mentioned in the table below

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

[illegible]

*Address type for tax purpose ☐ Residential ☐ Business ☐ Registered office

Country#	Tax identification number%	Identification type (TIN or other, please specify)%	Address for tax purpose*			
			☐ Communication address	☐ Permanent address	☐ Please note the address below	
			Landmark			
			PIN		State	Country

#To also include USA, where the individual is a citizen/green card holder of USA.

%In case tax identification number is not available, kindly provide functional equivalent FATCA-CRA certification: I have understood the information requirement of this form (read along with the FATCA/CRS instructions and terms & conditions) and hereby confirm that the information provided by me/us on this form is true, correct and complete and hereby accept the same.

I do hereby solemnly declare that the information provided above is up-to-date and correct and I/we hereby submit my recent photograph and self-attested photocopy of the KYC documents.

*Politically exposed person (PEP) ☐ Yes ☐ No

CKYC application	☐ New	☐ Existing (No change)	☐ Existing (Update/Change)
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*Related to PEP(Family/Close relative) ☐ Yes ☐ No

[illegible]

If yes, ☐ Domestic ☐ Foreign

Source of fund	
----------------	--

CKYC Declaration: 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 am/we 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/Email on the above registered number/email address.

Date

Name _____

Place _____

Signature/Thumb impression of the applicant

27. Acknowledgement (To be returned to the customer)

We have received Two-wheeler Loan/Auto Loan application from Mr./Ms./Mrs.

for ₹ _____ on _____

Date:

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

For Bandhan Bank

Place : _____

Name and signature of bank official

Declarations by the Customers

I/We agree and confirm: (1) That the representatives/staffs of Bandhan Bank Limited ("Bank") shall not receive any consideration in cash or kind along with or in connection with this loan application from me/us. (2) That the applicable charges have been informed to me/us by the Bank, more particularly mentioned under the schedule of charges of this application. (3) The Bank will not process any incomplete/defective loan application forms, and in case there is any loss or delay caused to me/ us on account of such defects, I/we shall not hold the Bank liable for such loss or delay. (4) That mere submission of loan application to the Bank does not imply automatic approval of the loan by the Bank and the Bank at its sole and absolute discretion may either sanction or reject without having to assign any reason thereto, the application for granting the loan. (5) That loan processing and decisioning will take at least 7 working days post submission of all requisite documents and information as may be required by Bank.(6) The Bank reserves the right to reject the loan application but retain the loan application form along with the photograph, information and documents. (7) That I/we shall furnish any additional documents as and when required by the Bank in connection with the loan. (8) That I/we have not taken any loan/facility/credit against the same security/asset from any other bank/finance company/any other entity unless specifically declared in writing by me/us to the Bank. (9) That there is no impediment or restriction (whether legal or otherwise) against me/us and/or our asset filed/reported by any other bank/ financier/ bank. (10) That the funds shall be used for the purpose for which loan has been applied and will not be used for purchase of gold, shares or any other speculative or antisocial purpose. (11) That I/we shall intimate the Bank, in writing, of any change in my/our residential or employment address. (12) That

☐ If KYC number is available tick Existing (No change) / Existing (Update/Change) as applicable or else tick New ☒

28. Declarations by the Customers

I/We agree and confirm: (1) That the representatives/staffs of Bandhan Bank Limited ("Bank") shall not receive any consideration in cash or kind along with or in connection with this loan application from me/us. (2) That the applicable charges have been informed to me/us by the Bank, more particularly mentioned under the schedule of charges of this application. (3)The Bank will not process any incomplete/defective loan application forms, and in case there is any loss or delay caused to me/us on account of such defects, I/we shall not hold the Bank liable for such loss or delay. (4) That mere submission of loan application to the Bank does not imply automatic approval of the loan by the Bank and the Bank at its sole and absolute discretion may either sanction or reject without having to assign any reason thereto, the application for granting the loan. (5) That loan processing and decisioning will take at least 7 working days post submission of all requisite documents and information as may be required by Bank.(6) The Bank reserves the right to reject the loan application but retain the loan application form along with the photograph, information and documents. (7) That I/we shall furnish any additional documents as and when required by the Bank in connection with the loan. (8) That I/we have not taken any loan/facility/credit against the same security/asset from any other bank/finance company/any other entity unless specifically declared in writing by me/us to the Bank. (9) That there is no impediment or restriction (whether legal or otherwise) against me/us and/or our asset filed/reported by any other bank/financer/bank. (10) That the funds shall be used for the purpose for which loan has been applied and will not be used for purchase of gold, shares or any other speculative or antisocial purpose. (11) That I/we shall intimate the Bank, in writing, of any change in my/our residential or employment address. (12) That I/we waive the privilege of privacy and privity of contract and authorise the Bank to disclose, without notice to me/us, any information furnished by me/us in the applicationform/related documents executed/to be executed in relation to the loan to be availed by me/us from the Bank, to the Bank's other branches/subsidiaries/affiliates/credit bureaus/rating agencies/service providers/banks/financial institutions/governmental/regulatory authorities and/or third parties for information verification, credit risk analysis, and/or for other related purposes that the Bank may deem fit. (13) I/ We confirm that enclosed copies of financial statement/deeds/legal & other documents are true copies. (14) Having received, read, understood and the terms and conditions applicable to this loan including those contained in the application form, MITC and/or any other transaction documents and unconditionally, agree that should these terms be changed by the Bank at any time, I/we shall continue to be bound by the amended terms and conditions. (15) That I/ we are citizen(s) of India.

I/We hereby provide our consent to Bandhan Bank to obtain my/our information from credit information companies (CIC)/credit bureau and/or information utility and/or such institution set up under the provision of law/regulatory entity from time-to-time, as and when required.

I/We also authorise and give specific consent to Bandhan Bank to disclose any information in its records, including i) information and data relating to me/us, ii) the information and data relating to any credit facility/loan availed of/to be availed by me/us and iii) default, if any, committed by me/us, in discharge of any such obligations, as the Bandhan Bank may deem appropriate and necessary to disclose in accordance with applicable laws, with credit bureaus/credit information companies (CIC)/information utility.

I/We also confirm that the executive collecting my/our loan application/other related documents has informed me/us: (i) that GST/other taxes, if any, are applicable to the charges associated with the loan; (ii) all the commission(s) including up front and trail commissions payable to the Bank for the insurance policy recommended (if availed) to me/us. (iii) in case of loan cancellation, the applicable pro-rata interest charges, as may be applicable, will have to be borne by me/us; (iv) that processing fee and stamp duty are non-refundable charges and shall not be waived/refunded in case of loan cancellation; (v) that the Bank is only a finance provider and following asset/vehicle finance disbursement to respective dealer, the Bank has no liability towards the vehicle performance viz. condition/color/make performance/quality/asset at the time of the delivery/delay in delivery of vehicle or associated parts from the dealer or availability of specific/color/model/quality/version at the dealership. (vi) Any discount in pricing of the asset is purely an offer by the manufacturer/dealer. (vii) Collection of KYC documents shall be in accordance with the Bank's KYC guidelines (viii) DO NOT CALL REGISTRY: that in case I/we do not wish to receive promotional information through calls/email/SMS on products and services not currently availed by me/us, I/we can register for "Do not call" service through the Bank's channels that may be offered. However, this service will not apply to the receipt of advice and information regarding products and services currently availed by me/us, to help me in fully realise the benefits of the range of financial solutions.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 (FEMA) and the applicable rules, regulations, notification, directions or orders made there under and amendments thereof and shall duly intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I would like to avail the benefits of various Bank loans, offer and schemes or loan promotional activities or any other promotional schemes and hereby authorise the Bank, its employees, agents, representatives and associates to do so ☐ Yes ☐ No

I/We hereby declare that I/we would like to opt for insurance plan offered by insurance company in association with the Bank. I/We have carefully read and understood the contents of brochure. I/We have understood that the insurance premium shall be deducted from the loan amount sanctioned by the Bank and I hereby authorise the Bank to deduct the insurance premium from sanctioned loan amount and disburse only the remaining loan amount. Insurance is a subject matter of solicitation.

Please tick yes or Non, as acceptable ☐ Yes ☐ No

I/We also confirm that I/we have given our express consent to the Bank to process and use the information shared by me/us for assessing the loan application, including but not limited to the information provided by me/us for the digital two-wheeler application bearing digital reference number _____(To be filled for two-wheeler only)

I/We further confirm that (a) I/we have read and verified the entire contents of the loan application form including the most important terms and conditions, the declarations and irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same (b) I/We also declare that all the particulars and information furnished in the application form are true, correct complete and up-to-date in all respects and that I/we have not suppressed or furnished any wrong information (c) The loan application form contents have been explained to me in the vernacular language and in a language understood by me/us.

I/We hereby declare and confirm inrespect of relationship with director/senior officer of the bank/any other bank.

1. I am a Director of Bandhan Bank

☐ Yes ☐ No
2. I am a Director of any other Bank

☐ Yes ☐ No If yes, name of the bank _____
3. I/We am/are a relative of director of Bandhan Bank/other bank/senior officer of Bandhan Bank

☐ Yes ☐ No

If yes, mention the details below: I/We declare(s) that we I/we am/are related to the director(s) and or senior officer(s) of Bandhan Bank or any other bank specified here to.

Sr. No	Name of the Director(s)	Senior Officer(s)	Designation	Relationship
1.				
2.				
3.				
4.				

Details of bank official collecting application and documents (For bank use only)

Name: _____

Designation: _____

Date & Signature: _____

Name & address of witness: _____

Applicant's/Co-applicant's signature

Date: _____

Signature of witness: _____

Place: _____

Date & place: _____

Disclaimer as below:
To be signed only when all mandatory details have been completely filled and not to be signed if the application form is blank.

I/we waive the privilege of privacy and privity of contract and authorise the Bank to disclose, without notice to me/us, any information furnished by me/us in the application form/related documents executed/to be executed in relation to the loan to be availed by me/us from the Bank, to the Bank's other branches/subsidiaries/affiliates/credit bureaus/rating agencies/service providers/banks/ financial institutions/governmental/regulatory authorities and/or third parties for information verification, credit risk analysis, and/or for other related purposes that the Bank may deem fit. (13) Having received, read, understood and the terms and conditions applicable to this loan including those contained in the application form, MITC and/or any other transaction documents and unconditionally, agree that should these terms be changed by the Bank at any time, I/we shall continue to be bound by the amended terms and conditions. (14) That I/we are citizen(s) of India.

I/We also confirm that the executive collecting my/our loan application/other related documents has informed me/us: (i) that GST/other taxes, if any, are applicable to the charges associated with the loan; (ii) all the commission(s) including up front and trail commissions payable to the Bank for the insurance policy recommended (if availed) to me/us. (iii) in case of loan cancellation, the applicable pro-rata interest charges, as may be applicable, will have to be borne by me/us; (iv) that processing fee and stamp duty are non-refundable charges and shall not be waived/refunded in case of loan cancellation; (v) that the Bank is only a finance provider and following asset/vehicle finance disbursement to respective dealer, the Bank has no liability towards the vehicle performance viz. condition/color/make performance/quality/asset at the time of the delivery/delay in delivery of vehicle or associated parts from the dealer or availability of specific/color/model/quality/version at the dealership. (vi) Any discount in pricing of the asset is purely an offer by the manufacturer/dealer. (vii) DO NOT CALL REGISTRY: that in case I/we do not wish to receive promotional information through calls/email/SMS on products and services not currently availed by me/us, I/we can register for "Do not call" service through the Bank's channels that may be offered. However, this service will not apply to the receipt of advice and information regarding products and services currently availed by me/us, to help me in fully realise the benefits of the range of financial solutions.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 (FEMA) and the applicable rules, regulations, notification, directions or orders made there under and amendments thereof and shall duly intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We also confirm that I/we have given our express consent to the Bank to process and use the information shared by me/us for assessing the loan application, including but not limited to the information provided by me/us for the digital two-wheeler application bearing digital reference number _____(To be filled for two-wheeler only).

I/We further confirm that (a) I/We have read and verified the entire contents of the loan application form including the most important terms and conditions, the declarations and irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same (b) I/We also declare that all the particulars and information furnished in the application form are true, correct complete and up-to-date in all respects and that I/we have not suppressed or furnished any wrong information (c) The loan application form contents have been explained to me in the vernacular language and in a language understood by me/us.