

BGLA



GOLD LOAN AGREEMENT

Customer Name: _____

Application No.: _____

Loan Account No.: _____

Maturity Date: _____



Terms and Conditions for Loan against Gold Security

I hereby agree to abide by the following terms and conditions ("T&Cs"):

1. All particulars/information given in the application form dated (hereinafter called the "**Application Form**") are true and complete and no material information has been suppressed/withheld. I acknowledge that **Bandhan Bank Limited**, a company incorporated under the provisions of Companies Act, 2013 and a banking company within the meaning of the Banking Regulation Act, 1949, having its registered office at DN-32, Sector-V, Salt Lake City, Kolkata-700 091 and corporate office at Floors 12-14, Adventz Infinity@5, Sector V, Salt Lake City, Kolkata - 700091 (WB) (hereinafter called the "**Bank**") shall have no liability for any consequences arising out of any erroneous details provided by me for which I shall be solely liable. Based on the representation made by me in the Application Form, the Bank has agreed to grant the loan of such amount (hereinafter called the "**Loan**") on the terms and conditions as set out in the Sanction Letter No _____ dated _____ (hereinafter called the "**Sanction Letter**") against the security of gold as specified in the 'Gold Deposit Receipt' which is agreed by me. The quantum of the Loan advanced to me shall be in line with the extant internal policies of the Bank from time to time. I agree to abide by the terms and conditions of the Sanction Letter.
2. I declare that I shall utilize the Loan solely for the purpose stated in the Application Form and will not be used for any speculative or anti-social purpose.
3. I agree that the Loan shall be disbursed by the Bank to my bank account as may be designated by me in the Application Form.
4. I agree that the Loan along with interest, unpaid principal, compound interest, default interest and such other charges as specified in Bank's approved schedule as updated on the Bank's website from time to time and mentioned in the Sanction Letter and in the Most Important Terms & Conditions (MITC) duly signed/accepted by me (hereinafter called the "Schedule of Charges") shall be paid by me to the Bank (hereinafter collectively referred to as "Dues") by way of equated monthly installments or by way of bullet repayment and in a manner as may be specified in the Sanction Letter or as may otherwise be intimated by the Bank to me from time to time.
5. I hereby represent that I am the owner and am in possession of certain gold including in the form of jewellery/ornaments/gold coins, (as detailed in the Gold Deposit Receipt) (hereinafter called the "Gold Security") over which I have created/will create a first and exclusive charge in favour of the Bank by depositing the same with the Bank, in a manner as acceptable to the Bank, and such Gold Security which shall remain deposited with the Bank till any Dues hereunder remain owed by me to the Bank. I confirm that my title to the Gold Security deposited/to be deposited by me as security is not defective/challenged by any person in any manner nor is it spurious or of inferior quality as it has been acquired by me from genuine sources, is genuine gold, is my bonafide property and no other person has any claim, lien or charge against it.
6. I agree that, the valuation of the Gold Security shall be done by an independent appraiser/valuer/assayer appointed by the Bank and the loan amount shall be/have been determined by the Bank on the basis of the value of the Gold Security as set out in the valuation report provided by the appraiser/valuer, and I hereby waive any objection I may have in that regard. Such valuation shall be subject to the market price of the gold ornaments/coins from time to time.
7. I understand and agree that the Gold Security deposited with the Bank shall be kept at my risk in the ordinary safes by the Bank. I understand that the Bank will exercise only the ordinary care of the safe custody of the Gold Security. The Bank shall not be liable in case of any damage to the articles, beyond the control of the Bank, including but not limited to by reason of accident, force majeure, act of God etc.
8. I agree that the Bank shall be entitled to conduct, without my presence, investigation, inspection and/or audit of/in connection with the quality, purity, value of Gold Security in the manner deemed fit by the Bank (collectively, "Inspection"), at my cost at any time till any Dues hereunder remain owed to the Bank by me without notice to me. I agree that the Bank shall be entitled to open seals and packets during the tenor of the Loan and conduct Inspection in connection with the quality of Gold Security at my cost any time and I would be solely responsible for any discrepancy in the purity/weight of such Gold Security. I agree that the Bank has the right at any time to re-appraise/verify the Gold Security deposited with the Bank by me. I voluntarily hereby provide my unconditional consent to the Bank for conducting Inspection for the purpose of valuation of the Gold Security in my presence or without my presence, including pointed scratching and acid test or any other verification or testing as the Bank may require and the Bank shall not be held liable in case of any damage to the Gold Security on account of such Inspection.
9. The findings of the Bank pursuant to its Inspection including any specific findings on the quality, purity or value of the Gold Security would be binding on me and I shall not in any manner dispute the same and I shall do all such acts, as the Bank may require pursuant to such Inspection. I recognize and agree that any failure on my part to comply with the directions of the Bank and/or if the Gold Security is found by the Bank to be not genuine or of disputed value, quality or purity, it shall amount to an Event of Default (as defined hereunder), entitling the Bank to forthwith recall the Loan along with interest and other Dues thereon and also entitling the Bank to enforce the charge created over the Gold Security.
10. I agree that, the Bank shall not be required to lend against the Gold Security any amount inclusive of interest exceeding such percentage of the net appraised value of the Gold Security as mentioned in the Sanction Letter and/or other related transaction documents. The Bank shall be at liberty to vary the said margin from time to time at its sole discretion. In case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, whether pursuant to an Inspection, in case of downward fluctuations of price or upward movement of rate of interest, or otherwise, without prejudice to the right to declare on Event of Default and /or to right to sell the Gold Security and/or exercise any other right or remedies available with the Bank hereunder or under law, I shall, within 7 (seven) days of a notice from the Bank in this regard, make repayment to cover the margin and/or, deposit with the Bank, such additional security, as may be required at the sole discretion of the Bank.
11. I agree that the Bank may at any time require me to procure a guarantee for my obligations towards the Bank under the Loan, and I hereby consent to my obligations under the Loan being guaranteed by such guarantor(s) as the Bank may require including without limitation by any valuer or assayer.
12. This Declaration has been made by me irrevocably and unconditionally and shall remain valid and in force till such time as the Bank may determine in its discretion and shall be applicable so as to cover the Loan for the entire tenure. The tenure of the Loan shall be of such period from the date of the first disbursement of the Loan (or of any part of the Loan) as may be set out in the Sanction Letter.
13. In case the Loan is repayable by way of bullet repayment, forthwith upon maturity of the Loan (maturity of the Loan shall mean the expiry of the tenure of the Loan) or earlier termination of the Loan, as the case may be, I shall repay the principal/loan and pay the then outstanding Dues to the Bank.
14. In case the Loan is repayable by way of equated monthly instalments, the principal/loan and the other then outstanding Dues to the Bank, if not demanded earlier by the Bank, shall be paid/repaid by me together with the interest calculated on the reducing principal balance by way of equated monthly instalments ("EMI(s)"), for the amounts and on the due dates as set out in the Sanction Letter. Provided that the Bank shall be entitled to recompute and/or modify the amounts constituting the EMI(s) and the dates for payment thereof by me/us on the occurrence of any event which in the opinion of the Bank necessitates a recomputation/modification of the same. In the event of any such modification, I agree and undertake to issue fresh, standing instructions or debit authorisations, as the case may be, as the Bank may require. I hereby agree and confirm that in order to work out suitable EMIs to be paid by me towards repayment/payment of the Loan and interest, the Bank has adopted a reasonable and proper basis and I agree to pay the EMIs calculated as aforesaid. I understand that strict compliance with the payment schedule as set out in the Sanction Letter is an essential condition for the grant of the Loan.
15. I agree that any payments required to be made by me hereunder or towards the Dues including but not limited to the interest/change/revision/maintenance/enhancement of margin/ processing fees/payment of Loan amount/principal, in whole or part, shall be made by me through such modes as the Bank may permit including (without limitation) Electronic Clearing System ("ECS"), Standing Instruction ("SI"), by use of /authorizing debit/use of credit cards or debit cards, online payment through the official website of the Bank, mobile platforms, mobile banking, cash or such other modes specified by the Bank, and subject to such further terms and conditions in this regard as may be communicated to me by the Bank. I fully understand and agree that the Bank shall in no manner be responsible for the consequences of any disclosure on my part of any personal and/or loan details to any unauthorized personnel falsely representing himself/herself as being in any manner connected to the Bank, and all risks in this regard shall lie with me.
16. I agree that the Loan may be prepaid in whole or in part, by me, if so stipulated under the Sanction Letter and/or any other related transaction document. The Bank may grant on such conditions as it may deem fit, including without limitation the payment of prepayment or part payment charges as the case may be, as stipulated by the Bank in the Schedule of Charges/Sanction Letter, which prepayment and/or part payment charges may be applied and collected by the Bank.
17. I agree that the interest calculation will be done on the basis of the daily outstanding balance. Subject to prevailing policy of the Bank with regard to the Loan applied for by me and/or sanctioned to me, the interest shall be payable at such rate, on such dates and for such periods as may be specified by the Bank and notwithstanding anything contained herein or elsewhere, the interest payable by me shall be subject to the changes in interest rates made by the Reserve Bank of India ("RBI") from time to time as also the Bank shall have the discretion of changing or revising such interest rate, interest payment dates or periods from time to time based on the Bank's internal policy decisions which decision(s) of the Bank shall be final and binding on me and the Bank shall not be required to give any reasons therefor and I hereby waive any objection I may have in that regard. Upon any change/revision in the mode or manner or period of payment of interest or amount of interest, I shall execute such revised ECS/SI mandate as the Bank may in its sole discretion require.
18. Without prejudice to any other rights that the Bank may have under law, in case of non-payment of any Dues, I agree to be liable to pay the Bank penal charges at the

- rates stipulated in the Sanction Letter/Schedule of Charges and/or any other related transaction document, on the balance due to the Bank from the date of my/or failure in maintaining the margin, or in failure/neglect in repaying the balance dues to the Bank. I agree that the penal charges may be revised from time to time in accordance with the Bank's policy and such revised charges would be prospectively made applicable. Without prejudice to any other rights that the Bank may have under law, in case of non-payment of any Dues, I shall be liable to pay additional interest/default interest at such rate as may be stipulated by the Bank in the Sanction Letter/Schedule of Charges and/or any other related transaction documents on the entire Loan plus the interest due and expenses incurred, if any, on that date.
19. I shall pay all costs, charges and expenses, including stamp duty, if applicable and legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and/or incidental to the Loan, as also for the enforcement or attempted enforcement of the security created to secure the Dues and miscellaneous charges included but not limited to costs involved in newspaper publications and disposal of the Gold Security, in the manner deemed appropriate and fit by the Bank. I hereby authorize the Bank to debit my account(s) kept with Bank towards any charges /servicing the Loan and other Dues and upon my failure to meet any shortfall in case the value of Gold Security falling lower than the required margin of the Bank as applicable from time to time.
 20. I understand and agree that the charges and expenses payable by me in connection with the Loan are subject to change as per Bank's discretion and/or as per the extant regulatory requirements, from time to time and that Goods and Services Tax (GST) and/or any other applicable taxes/service charges will be charged extra as per the applicable rates, on all the charges and fees (wherever applicable).
 21. I hereby authorize the Bank to carry out the Real Time Gross Settlement ("RTGS") / National Electronic Fund Transfer ("NEFT") transaction as per details mentioned in the Application Form. I understand that RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same.
 22. I shall at all times maintain sufficient balance in such account for the purposes of payment of the Dues and periodic payment of interest; and I confirm that such account, the bank and the form and manner of the said mandate and execution and acceptance thereof shall be as may be required by the Bank and to the complete satisfaction of the Bank. I agree and confirm that, in case of ECS, forthwith upon the Bank issuing instructions to the bank to which the ECS mandate is given by me, the said bank shall transfer a sum equivalent to the Dues (as communicated by the Bank) or as the case may be equivalent to the interest amount and/or other charges due from me (as communicated by the Bank) to the account specified by the Bank in this regard. In case of SI, I hereby irrevocably authorize the Bank to debit from my designated account held by me with the Bank such sums towards the Dues or as the case may be interest (as communicated by the Bank) on the respective due date(s). I agree that I shall be solely and fully liable and responsible for all risks associated with the aforesaid modes of payment and for ensuring that adequate security measures are taken while using any of the aforesaid modes of payment; I agree and acknowledge that the Bank shall not in any way be responsible or liable for the same. I shall make myself aware of all risks related to and security measures required for the aforesaid purpose including from our bankers and service providers. I agree that I shall not, at any time until the Loan is repaid in full along with all Dues to the Bank, withdraw, revoke or vary (except with the express consent in writing of the Bank) any such ECS and/or SI mandate/instructions or any other instrument/mode of payment issued by me as aforesaid. I hereby confirm that I am aware of the fact that any dishonour of any cheque/ECS/SI so issued by me and presented by the Bank for payment would constitute an offence under applicable law and the Bank may initiate appropriate legal action against me as may be advised. On the applicable due date the Bank shall have, in its discretion, unconditional and irrevocable authority and powers, as hereby given in favour of the Bank, to deposit the same towards payment/repayment of the Dues.
 23. I agree that the Demand Promissory Note executed by me in the favour of the Bank for securing the Loan shall operate as continuing security to the Bank, to be enforceable for the repayment of the ultimate balance or all such sum remaining unpaid under the Loan now or hereafter. I do hereby also waive my rights of the presentment of the aforesaid Demand Promissory Note and further request the Bank to note to dispense with a notice of dishonour in terms of section 98(a) of Negotiable Instruments Act, 1881, and that in the event of payment not being made on demand by me, the Bank, may at its sole discretion give time for payment to me without discharging me from any liability.
 24. I hereby represent(s) and warrant(s) that:
 - a. I am citizen(s) of India;
 - b. All declarations made by me including the declaration on relationship with other bank(s)/the Bank herein are true and complete and no material information has been suppressed /withheld;
 - c. I shall perform and am bound by all the covenants/conditions set out herein, in the Sanction Letter and any further conditions as may be prescribed by the Bank; and
 - d. I confirm the Bank is not representing the value of the Gold Security to me in any manner whatsoever. I recognize that for valuation at times detailed Inspection are required, which the Bank may conduct in its discretion from time to time.
 25. The Bank may, without assigning any reason and upon written notice to me cancel in full or in part the Loan and demand repayment thereof. Upon such notice, the said Dues shall become forthwith due and payable by me to the Bank.
 26. Upon the occurrence of any of the following events (each an "Event of Default"), the Dues to the Bank shall become immediately due and payable by me to the Bank and further enable the Bank inter alia to recall the Loan and/or enforce the Gold Security and other security, if any, furnished hereunder:
 - a) Failure on my part to perform any of my obligations hereunder or under the Sanction Letter and/or any other related transaction document and/or if any circumstance or event occurs which adversely affects my capacity to repay the Loan or any part thereof or perform any of my obligations.
 - b) If any of the representations, declarations, or statements or particulars made by me in the Application Form, or herein or any related document, including in relation to the quality and quantity of the Gold Security, are found to be false, misleading or incorrect.
 - c) If the Dues are not repaid on the date of maturity/as per the timeline, in the manner specified by the Bank.
 - d) In the event of non-servicing of interest by me on any due date.
 - e) Upon detection of any fraud in relation to the quality of the Gold Security by the Bank.
 - f) If the value of the said Gold Security falls lower than the required margin of the Bank as applicable from time to time, due to change in market price (whether actual or reasonably anticipated) or any other reason or if there is any deterioration or impairment of any security or any part thereof, which causes the security in the judgement of the Bank to become unsatisfactory in character or value.
 - g) If it is discovered that there is any collusion between the assayer/appraiser/valuer and me resulting in a fraudulent or erroneous valuation of the Gold Security or in case the Bank has a reasonable suspicion in this regard.
 - h) If any attachment, distress, execution or other process against me or any of the security is enforced or levied upon;
 - i) In the event of my death, insolvency, failure in business, commission of an act of bankruptcy;
 - j) If at any time before the Loan is repaid in full along with all Dues to the Bank, there is any withdrawal, revocation or variance/modification (except with the express consent in writing of the Bank) of any ECS and/or SI mandate/instructions and/or any other instrument/mode of payment issued by me pursuant to the terms hereof;
 - k) any dishonour/bounce of cheques, ECS, SI mandate or any other instrument/mode of payment;
 - l) An attempt by me, without prior written consent of the Bank, to create any charge, lien, mortgage or any other encumbrance over the Gold Security.
 27. Upon the occurrence of an Event of Default, I authorize the Bank to sell or otherwise dispose off the Gold Security, either together or in lots or separately, in a manner and at such price as the Bank in its sole discretion may deem fit, after giving me a notice of not less than 7 (seven) days through speed/registered post, which I agree is a reasonable period for the purposes of Section 176 of the Indian Contract Act, 1872. The realizable value as per net weight will only be considered as the floor price, value of precious stone and other fixtures will not be considered, while determining the sale price. I agree that I shall not have any claim against the Bank or its agents, nominees in respect of any loss arising out of any sale conducted pursuant to provisions stated above or any postponement thereof howsoever caused and whether or not a better price could or might have been obtained upon the sale or disposition of the whole or any part of the Gold Security by deferring or advancing the date of such sale or otherwise. The proceeds so realized from the sale of the Gold Security shall be utilized towards the repayment of Dues under the Loan. In the event that the proceeds so realized or insufficient to meet the amount of Dues, I agree to forthwith repay the balance amount as demanded by the Bank. The Bank may take such other and further actions as it may deem necessary to realize the balance amount from me. Provided that the Bank shall not be obligated to first exhaust the remedy of enforcing/selling the Gold Security before initiating any other legal actions/proceedings and shall be entitled to take/initiate such legal proceedings/actions against me and/or other persons at any time at Bank's discretion, whether prior to, simultaneously or subsequent to other remedies including sale/enforcement of Gold Security.
 28. I agree that, in the event of there being a surplus available of the net proceeds of such sale of Gold Security after payment in full of the balance due to the Bank under the Loan, it shall be lawful for the Bank to retain and apply the said surplus towards payment of any other money which shall be or may become due from me to the Bank, whether individually or jointly with any other persons and whether as a principal debtor or surety.

29. In case of my failure to repay the loan, I hereby authorize the Bank to publish my name, photograph, loan details, Gold Security details, default details, in the print media or otherwise under the title of a defaulter of loan. I am also aware that the right to publish the photograph shall solely be with the Bank and the Bank shall have the discretion to publish the photographs of all or selected defaulters and cost of such publication shall be recovered from me by the Bank.
30. I agree that, as per RBI guidelines, classification of accounts as non-performing asset (NPA) is done borrower wise and not facility/loan wise and hence, I understand that in case of non-payment of dues by me in case of any facility/loan availed from the Bank and consequently the account is to be classified as NPA, all of my other loan accounts with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/facilities availed by me from the Bank, irrespective of the regular repayment in such accounts.
31. I acknowledge that the circular on the Prudential Framework for Resolution of Stressed Assets requires the lenders/banks to recognize incipient stress in borrower's accounts, immediately on default, by classifying them as special mention accounts (SMA). The basis for classification of SMA categories is as follows:

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/overdraft	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Upto 30 days		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days
The date of SMA/NPA reflects the asset classification status of an account at the day-end of that calendar date. Example: If due date of a loan account is March 31, 2021, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021 and this account shall get tagged as SMA-0 upon running day-end process on March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.			

32. I understand that as a pre-condition, relating to grant of the loans/advances/other funds based and/or non fund based credit facilities to me, the Bank requires my consent for the disclosure by the Bank of information and data relating to me of credit facility/loan availed of/to be availed, by me, by obligations assumed/to be assumed, by me, in relation thereon to and default, if any, committed by me, in discharge thereof.
33. I agree that the dues of the Bank shall be recovered from me together with all costs, interests, charges and expenses including the advertisement expenses, litigation expenses and misc. expenses etc. incurred towards the Loan and I am liable to pay the same while repayment/closure of the Loan.
34. I agree that any notice (including notice of sale of Gold Security) be addressed at my address mentioned in the Application Form (and as may be communicated in writing by me to Bank in case of change as aforesaid with Bank's acknowledgement thereon obtained) are/shall be fully correct and proper, and may be sent via: (a) Register AD; (b) hand delivered; or (c) sent via email to the email address mentioned in the Application Form; (d), short message service (SMS) to my mobile phone(s); (e) by any other postal mode; or (f) by courier. Such service shall be deemed to have been affected in case of delivery by Registered AD or any other mode of postal service, on the expiry of the 4th day of such posting and in case of delivery by hand or by courier on the date on which it is delivered and in proving that such notice was posted a certificate signed by the Bank's local manager or agent or other authorized officer that envelope was so posted shall be conclusive proof of delivery, if given or made by email, on the date it is sent, unless the Bank receives an automated message that the email has not been delivered, in case any such notice is sent by more than one of the modes specified in this Clause, whichever is the earliest. I hereby undertake to keep the Bank informed at all times in writing of any change in my mailing address, email id, phone and mobile number(s) and to obtain Bank's written acknowledgement on the intimation given to Bank for any such change.
35. Any notice as aforesaid by the Bank to me to any of the aforesaid address, email id, phone and mobile number(s), shall be valid and due notice by the Bank to me and shall be deemed to have been properly and fully delivered to/on me and the service completed on the respective days/dates as mentioned aforesaid irrespective of the fact that the same may be returned undelivered for any reason and in any such case of non-delivery the Bank shall not be required give any further notice through said modes or alternative modes even if postal authorities or the other medium(a) advise/inform/-show in such case that I am not residing or available or found at such addresses or for any address or number not being functional, in order or matched, and I shall not be entitled to raise any objection and hereby waive any objection I may have in respect of non-delivery etc. including for any of those address, email id, phone and mobile number(s) furnished by me being incorrect or improper or in case of any change in the same which is not communicated by me to the Bank in writing with acknowledgement

thereon of the Bank obtained prior to any such notice by the Bank. The time required for delivery will be included in the notice period hereinabove and shall not be in addition to the said notice period. The mailing address, email id, phone and mobile number(s) as provided by me in the application form (and as may be communicated in writing by me to the Bank in case of change as aforesaid with Bank's acknowledgement thereon obtained) are/shall be fully correct and proper and in case any of them turn out to be incorrect or improper, I agree that I shall be solely and absolutely liable for the same and the consequences arising therefrom including for consequences of non-delivery of any notice/communication addressed to me by the Bank at the aforesaid mailing address, email id, phone or mobile number(s).

36. The Gold Security or such part of the Gold Security which has not been sold pursuant to this T&Cs will be released only after payment in full of the said Dues by me to the Bank to the complete satisfaction of the Bank and only after a notice given thereafter by me to the Bank of at least 7 (seven) working days (being days on which the Bank is working) from the date of such final payment. The Bank may release the Gold Security as aforesaid to me. Upon failure on my part to collect the Gold Security from the Bank within 7 (seven) working days as aforesaid, the Bank shall charge service charges at such rate as shall be specified by the Bank in the Sanction Letter or otherwise, for each day after the 7th working day on which the Gold Security continues to be kept with the Bank and once such service charges become applicable due to my failure to collect the Gold Security from the Bank within the stipulated time, the Bank shall release the Gold Security only upon payment by me of the service charges to the Bank in full. However, in case of any failure on my part to so collect the Gold Security for a period of 3 (three) months from the date of closure of the Loan, the Bank shall have the right to sell or otherwise dispose off the Gold Security for the purposes of recovering the service charges due from me to the Bank on account of such failure on my part; and in case there is any balance remaining post the appropriation of the sale proceeds towards the service charges due from me, the Bank may send the same via demand draft or pay order to my address as set out in the Application Form.
37. I agree that, in addition to any general lien or similar right to which the Bank as bankers may be entitled by law, practice, custom or otherwise, the Bank may at any time and without notice to me combine or consolidate all or any of the my accounts with and liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of my liabilities to the Bank on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint. The Bank may also exercise lien on any Gold Security in respect of Dues in relation to any other account/s held by with the Bank.
38. I agree that the Bank may open multiple loan accounts in my name/s within the aggregate facility(ies)/loans sanctioned to me and these T&Cs shall be applicable to each and all such loan accounts opened/ to be opened with the Bank.
39. The Bank shall have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan, which shall be binding on me. All rights of the Bank stipulated herein shall be in addition to the rights, powers and remedies available to the Bank under law. The Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me. The Bank shall, without reference to or any intimation to me, be absolutely entitled and have full power and authority to sell, transfer, assign or securitize to any third party or person as the Bank may decide, the facility/loan, any and all outstanding Dues, any rights, benefits and/or obligations hereunder in any manner, in whole or in part and on such terms as the Bank may decide. Any such assignment shall be binding on me. I shall not be entitled directly or indirectly to sell/transfer/assign my benefits or obligations hereunder without the prior written permission of the Bank.
40. I agree that my liability to pay the Dues to Bank, shall not, in any manner, be affected, or discharged by my death, insolvency, legal incapacity or otherwise and these T&Cs shall continue to apply to and bind my legal heirs/successors till the repayment of the Loan, to the satisfaction of the Bank.
41. All disputes arising out of and/or relating to the Loan and this document including any collateral document shall be governed by laws of India and subject to the exclusive jurisdiction of the Courts/Tribunals of Kolkata. The disputes shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The costs of such arbitration shall be borne by the losing party or otherwise as determined in the arbitration award. If a party is required to enforce an arbitral award by legal action of any kind, the party against whom such legal action is taken shall pay all reasonable costs and expenses and attorney's fees, including any cost of additional litigation or arbitration taken by the party seeking to enforce the award. The Arbitration proceeding shall be conducted in the English language. The award passed by the Arbitrator shall be final and binding on the Parties. The venue and seat of the Arbitration shall be Kolkata or such other place as may be determined by the Bank.
42. I understand that the sanction of this Loan is at the discretion of the Bank and upon my executing necessary documents, creating necessary security and completing other formalities as required by the Bank.
43. I authorize the Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorize and give specific consent to the Bank to release such or any information in its records, including i) information and data relating to me, ii) the information and data relating to any credit facility/loan availed of/to be availed by me and iii) default, if any, committed by me, in discharge of any such obligations, as the Bank may deem appropriate and necessary to disclose for the purpose of credit appraisal/sharing or for any other purpose. I further authorize the Bank to make any enquiries with any other finance company/bank/registered credit bureau/credit information companies (CIC) regarding my credit history with them and also authorize Bank to provide details of my credit history to any other bank/finance company/registered credit bureau. I, undertake that:

- | | |
|--|--|
| <p>a) CICs, and any other agency, so authorized may use, process the said information and data disclosed by the Bank in a manner as deemed fit by them; and</p> <p>b) CICs, and any other agency, so authorized may furnish for consideration, the processed information and data or product there of prepaid by them, to Bank/Fls and other credit grantors or register users, as may be specified by the RBI in this behalf.</p> <p>The Bank shall have the right to make disclosure of information relating to me, Loan, facility, security, defaults, obligations assumed by me, to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency as required under law from time to time. I hereby authorize and give consent to the Bank to disclose, without notice to me, information relating to me, the Loan, facility, security, defaults, obligations assumed by me, as also any information furnished by me in application form(s)/related documents executed/to be executed in relation to the facilities availed from the bank, to CIBIL, RBI, the Bank's other branches/subsidiaries/affiliates/credit bureau/rating agencies, service providers, other banks/financial institutions, governmental/regulatory authorities or third parties who may process the information, publish if required, as also use for KYC information verification, credit risk analysis, or for other related purposes. I waive the privilege of privacy and privacy of contract.</p> <p>44. I hereby give specific consent to the Bank for disclosing/submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code') read with the relevant Regulations/Rules framed under the Code, as amended and in force from time to time and as specified thereunder from time to time, in respect of the Loan availed from the Bank, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by RBI to banks from time to time and hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank as and when requested by the concerned 'IU'.</p> <p>45. I hereby agree and acknowledge that the Bank shall be entitled at its discretion to engage/avail of the services of any person/third party service provider/agent/agency, for anything required to be done for/in relation to/pursuant to the Loan, including, sending reminders, follow-up for payment of any outstanding on loan account, by post, fax, call, email, SMS messaging, etc., collections, recovery of dues, enforcement of security, getting or verifying any information about me/my assets, and any necessary or incidental lawful acts/deeds/matters and things connected thereto, as the Bank may deem fit. Any third party so appointed, shall unconditionally adhere to Bank's directions/codes and Indian Banks Association's (IBA) code of conduct on debt collection.</p> | <p>46. Customer Service: For any service related issue, you can get in touch with Bandhan Bank by:</p> <p>a. Walking in to the nearest Bandhan Bank Branch.</p> <p>b. Calling Customer Helpline Number: 1800-258-8181 (toll-free),
E-mail: customercare@bandhanbank.com.</p> <p>47. Contact Customer Grievance Cell at our Head Office (Details on Helpline Numbers and Grievance Cell available on www.bandhanbank.com), Phone No.: 033-4045-6353, E-mail: pno@bandhanbank.com</p> <p>48. I understand that disbursement of the Loan as also my acceptance of the Sanction Letter issued by the Bank shall be a deemed confirmation, agreement and declaration on my part that these T&Cs shall apply to the Loan disbursed/sanctioned. I unconditionally accept and agree that these T&Cs may be amended by the Bank at any time and I shall be bound by such amended terms and conditions as updated on the Bank's website from time to time.</p> <p>49. I confirm having received, read and fully understood the terms and conditions applicable to the Loan and accept unconditionally hereby without notice any additional terms and conditions that the Bank may at any time stipulate and I will be bound by such amended terms and conditions.</p> <p>50. The Borrower further agree that if the Bank so desires a specific certification from the Borrowers' auditors regarding diversion/siphoning of funds by the Borrower, the Bank should award a separate mandate to the Borrower's auditors for the purpose. On receipt of such mandate by the Borrower's auditors, the Borrowers' auditor shall be under obligation to provide such specific certificate regarding diversion/siphoning of funds by the Borrowers.</p> <p>51. The Bank shall have the unqualified right to examine at all times the Borrower's books of accounts and records maintained by Borrower. The cost of such inspection/audit shall be borne by the Borrower.</p> <p>52. The Borrower also agrees either to conduct or allow the Bank to conduct of such audit at the behest of Bank, consequent upon red flagging of Borrower's loan account. In cases where such audit report submitted remains inconclusive or is delayed due to non-cooperation by the Borrower, the Bank shall conclude on status of loan account as a fraud or otherwise based on the material available on its record and its own internal investigation / assessment in such cases.</p> <p>53. Key Fact Statement (KFS) as accepted and acknowledged by the Borrower is annexed herewith as Annexure A & Annexure B</p> |
|--|--|

NOMINATION

Nomination in respect of Gold Security in the custody of Bank.

I _____ name (s) and address(es) nominate the following person to whom in the event of my death the Gold Security over which charge is created in favour of and is in the custody of Bank, particulars whereof are given below, may be returned by the Bank upon payment of outstanding amount under the Loan in full.

Name & address of the Nominee _____ (please ensure that the nominee is not a minor).

Relationship with Applicant, if any _____

Age _____

I confirm that this nomination shall override any other disposition made by me, whether testamentary or otherwise and the nominee shall become entitled to the return of the Gold Security over which charge is created in favour of the Bank and is in the custody of the Bank against payment of all outstanding to the Bank to the exclusion of all other persons. I further confirm that on such return the Bank shall stand released and discharged.

Name of the Applicant(s): _____

Place: _____

Date: _____

Signature of the Applicant(s): _____

VERNACULAR DECLARATION

(In case of illiterate customers/vernacular language)

I have been read out and explained in the language known to me, the contents of the loan documents and all other documents incidental to availing the loan from Bandhan Bank Limited and I have signed the said documents after having understood them and by signing the same I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same..

Signature of the Witness: _____ (To be signed by a third party other than Bank employee)

Name of the Witness: _____

Name of the Applicant: _____

Signature of the Applicant: _____

Customer SI Debit Authorisation Form

Date:

To,
The Branch Manager
Bandhan Bank Ltd
..... Branch

Dear Sir/Madam,

Loan Account Number:

SA/CA Account Number:

SI Amount: Actual accrued instalment (Applicable for Monthly Interest Scheme)/EMI..... (In words.....)

I have taken a loan from Bandhan Bank and would like to avail of the standing instruction facility offered by your bank to make repayments towards my loan.

I therefore, request you to accept this mandate to debit my Account Number as mentioned above towards recovery of repayment dues of my loan account as per due dates & terms and conditions mentioned in the loan agreement schedule or as per revised instructions basis requirements as communicated from my end in the line with the Bank's Policy.

I undertake to maintain sufficient balances to cover the loan repayment dues (and charges, if any) on the stipulated due dates. I also understand that failure to repay my loan amount through this standing instruction shall be treated as default in repayment of dues and all charges/penalties/levies as covered by the agreement will hold good towards the non-payment of obligations.

Please treat this as an irrevocable consent and authorisation to debit my account every month with the required amounts towards the repayment of my loan.

In the event of the above account getting closed/transferred for any reason, I will intimate to the Bank the new account opened with the Bank to debit the loan repayment amounts as per the agreement. Further, I undertake the responsibility to provide the fresh set of mandate for such new account, as per terms of the agreement in lieu of existing instructions.

I also understand and accept that the amount can be revised at the sole discretion of the bank, in case of any change in the interest rate and the Bank will have the right to set-off, without prior intimation to me, the available balance in the designated account for recovery of overdue instalments and/or charges (if any) in the loan account.

Thanking you,

Yours truly

[Name of the Account Holder] [Signature of the Account Holder]

(FOR OFFICE USE ONLY)

VERIFIED

- 1. Customer Account Number
- 2. Customer Signature
- 3. Customer Account Status is Active
- 4. Mode of Operation verified

(Seal and Signature of Bandhan Bank Official)

DEMAND PROMISSORY NOTE

₹

ON DEMAND, I,, promise to pay to BANDHAN BANK LIMITED ("the Lender") or 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 daily/monthly/quarterly rests, for value received.

Place:

Date:/...../20.....

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

Revenue Stamp
of ₹ 1/-
to be affixed

NACH Mandate Slip



Tick (v)	UMRN											Date	D	D	M	M	Y	Y	Y	Y		
Create	Sponsor Bank Code											Utility Code										
Modify	I/We hereby authorise											to debit (tick v)	SB	CA	CC	SB-NRE	SB-NRO	OTHERS				
Cancel	Bank A/c Number																					
	With Bank	Name of Customers/Bank										IFSC/MICR										
	Amount in rupees											₹										
	Frequency	☐ Mthly	☐ Qtly	☐ H-Yrly	☐ Yrly	☐ As & when presented	Debit Type	☐ Fixed Amount	☐ Maximum Amount													
	Reference 1											Reference 2										

1. I/we agree for the debit of mandate processing charges by the Bank whom I/we am/are authorising to debit my/our account as per latest schedule of charges of the Bank.

From	<table border="1" style="text-align: center;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Maximum period of validity of this mandate is 40 years only.			
D	D	M	M	Y	Y	Y	Y						
To	<table border="1" style="text-align: center;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y				
D	D	M	M	Y	Y	Y	Y						
		Maximum period of validity of this mandate is 40 years only.	Signature of the Primary Account Holder	Signature of the Account Holder	Signature of the Account Holder								
Phone No.		1.	Name as in bank records	2.	Name as in bank records	3.	Name as in bank records						



IMPORTANT INSTRUCTIONS FOR FILLING NACH MANDATE FORM

1. Following fields are to be filled up **MANDATORILY**:
 - **Check box** indicating the nature of mandate i.e., **CREATE/AMEND/CANCEL** to be appropriately ticked. (Any one)
 - **UMRN**: To be left blank for mandate **CREATE** and to be specified in case of mandate **AMEND** and **CANCEL**.
 - **Date**: Mandate issuance date to be mentioned in **DD/MM/YYYY** format.
 - **Sponsor Bank Code**: To be left blank by the Customer (to be filled up by Corporate).
 - **Utility Code**: To be left blank by the Customer (to be filled up by Corporate).
 - **Bank Account Type**: **SB** (Savings Account), **CA** (Current Account), **CC** (Cash Credit Account) etc. Tick appropriate account type.
 - **Bank Account Number**: Account number as appearing in the account statement/passbook to be mentioned.
 - **Bank Name**: Name of bank to be mentioned.
 - **IFSC/MICR Code**: Valid **IFSC/MICR** code for **ACH** as per account statement/cheque book/passbook to be provided.
 - **Amount**: Mandate amount (in Rupees) both in words and figures to be provided.
 - **Frequency**: Check box for frequency of payment to be appropriately ticked. (Any one)
 - **Debit Type**: Check box for debit type i.e. maximum or fixed amount to be appropriately ticked. (Any one)
 - **Reference 1**: To be left blank by the Customer. (To be filled up by Corporate with unique reference number e.g. loan number, policy number, etc.)
 - **Reference 2**: To be left blank by the Customer. (May be filled up by Corporate with additional information, if any).
 - **Phone No.**: Valid mobile number to be provided.

- **Start Date:** Should be mentioned in DD/MM/YYYY format. In absence of the Start Date, the issuance date will be considered as Start Date.
 - **End Date:** Should be mandatorily mentioned in DD/MM/YYYY format. Also the end date cannot be more than 40 years from the date of the mandate. In case end date is not mentioned or the difference between “Date of Mandate” and “End Date” is exceeding 40 years, then the mandate may get rejected.
 - **Signature of Account Holder:** Signature of the customer on the mandate form should be as per the customer’s bank record.
 - **Name of the Account Holder:** Customer’s name on the mandate form to be mentioned as per bank’s records in full.
2. In case of Cooperative Banks, Customers to check with their respective bank whether the IFSC/MICR is valid for ACH purpose or not.
 3. In case of CC/OD account, Customers should check with their respective bank whether ACH debit facility is available for that account type or not.
 4. Fill the form carefully to avoid overwriting in the mandate form.
 5. It should be ensured that any alteration on the mandate form should be appropriately authenticated by the drawer to avoid rejection of the mandate.

Important Terms and Conditions – Gold Loan: (To be signed with the application form)

Gold Loan will be available against Gold Ornaments only.

Processing Fees: The Bank shall charge a non-refundable processing fees at a certain % of the loan amount plus GST (If applicable) as per schedule of charges updated in the website from time to time.

Rate of Interest: Fixed Rate of Interest: Interest on the loan shall be charged at the fixed rate of interest (detailed ROI for specific case as mentioned in the sanction letter) on daily reducing balance at monthly rests. Conversion of fixed rate to floating rate of interest will not be permissible at any time during the loan tenor.

Schedule of Charges: The Bank retains the rights to alter/add any charges or fees from time to time or introduce any new charge or fees, as it may deem appropriate. The charges as on date are as follows

Gold Loan- Schedule of Charges **

Description	Charges
Loan Processing Charges	1% of disbursement amount
Cheque Bouncing or Failed SI Charges	
Late Payment/Overdue Charges	
Part Payment Charges	
Repayment swapping charges	
Foreclosure statement	
Foreclosure charges on Fixed rate	
Document Retrieval charges	
Duplicate Amortization schedule	
Statement of Account	
Duplicate NOC	
Legal and Auction Charges- (If Any)	

**Subject to modifications as notified by the Bank on its official website, from time to time.

Repayment: The loan is to be repaid in Monthly Interest/Equated Monthly Instalments over the tenure of the loan. The repayment of instalment commences from a date specified in the sanction letter. The liability to the Bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any.

Primary Security: The loan at all times will be secured against the gold ornaments against which the loan is to be sanctioned. Such collateral should be in a form acceptable to the Bank and shall be in Bank's custody till the loan has been repaid in full, to the satisfaction of the Bank.

Utilization or End use of the loan: The amount of the loan shall be utilized strictly for the purpose as expressed by the borrower in the application. The borrower shall not divert any part of the loan amount towards any wrongful activities or speculative purposes.

Copy of Documents: The Bank at specific request of the borrower, shall one time provide authenticated copies of the loan documents executed by the borrower at no cost. However, charges will be levied for additional authenticated copies if applicable.

Disbursement of the loan: The loan amount shall be disbursed after relevant loan and security documents prescribed by the Bank have been duly executed by the borrower(s)/guarantor(s) to the satisfaction of the Bank.

In the event of default: If the amount due is not paid by due date, the borrower shall be sent reminders for payment of any outstanding on his loan account, by post, fax, call, email, SMS messaging and/or through third parties appointed for collection purpose to remind, follow-up and collect dues. Any third party so appointed, shall adhere to the Indian Banks Association's (IBA) code of conduct on debt collection. Notwithstanding what is stated herein, it shall be the liability of the customer to ensure that the dues are regularly paid on the due dates.

Bandhan Bank is authorized to disclose any information relating to the loan to any credit bureau (Existing or Future) approved by Government of India and RBI or any such govt. agencies without any notice to the borrower. Bandhan Bank is also authorized to make inquiries with any Credit Bureau or any other bank if required. To avoid adverse impact on the credit history, it is advised that the borrower should ensure timely payment of the amount due on the loan amount.

Declaration: I have been read out and explained in the language known to me, the contents of the loan documents and all other documents incidental to availing the loan from Bandhan Bank Limited and I have signed the said documents after having understood them and by signing the same I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same.

Name & Signature

(Borrower)

Date:

Place:

Language	Declaration of the Borrower and/or the Co-borrower	Signature of the Borrower	Signature of the Co-borrower
English	I have been read out and explained in the language known to me, the contents of the loan documents and all other documents incidental to availing the loan from Bandhan Bank Limited and I have signed the said documents after having understood them and by signing the same I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same.		
Hindi	बंधन बैंक लिमिटेड से ऋण (लोन) प्राप्त करने के लिए ऋण दस्तावेजों तथा आवश्यक अन्य सभी दस्तावेजों की विषय वस्तु को मुझे समझ में आने वाली भाषा में पढ़कर समझा दिया गया है। और इन दस्तावेजों को समझने के बाद मैंने उन पर हस्ताक्षर किए हैं। और उन पर हस्ताक्षर करके एतद्वारा मैं ऋण के समग्री नियमों व शर्तों तथा उनके क्लॉज का पालन पालन करने को सहमत हूँ.		
Marathi	मला कर्जाच्या दस्तऐवजातील आणि बंधन बँक लिमिटेड यांचे कडून कर्ज घेण्याशी संबंधित इतर सर्व आनुषंगिक दस्तऐवजातील माहिती, मला समजणाऱ्या भाषेत वाचून दाखविण्यात आली आहे आणि स्पष्ट करून सांगण्यात आली आहे आणि मला ते दस्तऐवज समजल्यानंतरच त्यावर स्वाक्षरी केली आहे आणि त्यावर स्वाक्षरी करून मी ह्याद्वारे कर्जाचे सर्व नियम व अटी आणि मुद्दे यांचे पालन करण्याचे मान्य करत आहे		
Gujarati	મને બંધન બેંક લિમિટેડ પાસેથી લોન મેળવવા લોપ દસ્તાવેજો તેમ જ અન્ય દસ્તાવેજોની બધી વિગતો / લખાણું હુંજાણું છું એ ભાષામાં મને પાંચી સંભળાવવામાં અને સમજાવવામાં આવ્યું છે અને મેં તે સમજી લીધા પછી સૂચિત દસ્તાવેજોમાં સહી કરી છે તથા તેમાં સહી કરીને હું આ ક્ષારા લોનનાં બધાં જ નિયમો અને શરતો તેમ જ ધારાઓનું પાલન કરવા સહમત થાઉં છું.		
Bengali	বন্ধন ব্যাঙ্ক লিমিটেড থেকে লোন ভোগে করতে আমার জানা ভাষায় লোন দস্তাবেজ এবং অন্য সব আনুষঙ্গিক দস্তাবেজের বিষয়বস্তু আমাকে পড়ে শোনানো এবং ব্যাখ্যা করা হয়েছে আর সেগুলো বোধগম্য করার পরে বিবৃত দস্তাবেজে আমি স্বাক্ষর করেছি আর সমবিষয়ে স্বাক্ষর করার দ্বারা আমি এতদ্বারা লোনের সমস্ত নিয়ম ও শর্ত তথা সমবিষয়ের ধারাগুলো মেনে চলতে একমত হচ্ছি।		
Kannad	ನನ್ನ ಬಂಧನ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ ನಿಂದ ಸಾಲ ಪಡೆದುಕೊಳ್ಳುವುದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ದಸ್ತಾವೇಜುಗಳು ಮತ್ತು ಇತರ ದಸ್ತಾವೇಜುಗಳ ವಿಷಯಗಳನ್ನು ನನಗೆ ತಿಳಿದಿರುವ ಭಾಷೆಯಲ್ಲಿ ಓದಿ ಹೇಳಾಗಿದೆ ಮತ್ತು ವಿವರಿಸಲಾಗಿದೆ ಮತ್ತು ಅವನ್ನು ತಿಳಿದುಕೊಂಡ ನಂತರವೇ ನಾನು ಆ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಸಹಿ ಮಾಡಿದ್ದೇನೆ ಮತ್ತು ಅವುಗಳಿಗೆ ಸಹಿ ಮಾಡುವ ಮೂಲಕ ಸಾಲದ ಎಲ್ಲಾ ನಿಯಮ ಮತ್ತು ಬಂಧನಗಳನ್ನು ಮತ್ತು ಅವುಗಳ ಉಪ ನಿಯಮಗಳನ್ನು ಪಾಲಿಸಲು ನಾನು ಈ ಮೂಲಕ ಒಪ್ಪಿಕೊಳ್ಳುತ್ತೇನೆ		
Punjabi	ਰਿਣ ਦਸਤਾਵੇਜ਼ਾਂ ਅਤੇ ਬੰਧਨ ਬੈਂਕ ਲਿਮਿਟੇਡ ਤੋਂ ਰਿਣ ਪ੍ਰਾਪਤ ਕਰਨ ਨਾਲ ਜੋ ਹੋਰ ਸਾਰੇ ਦਸਤਾਵੇਜ਼ਾਂ ਦਾ ਵੇਰਵਾ ਮੇਰੀ ਸਮਝ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹੇ ਜਾਣੇ ਵਾਲੇ ਸੁਣਾਇਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ ਅਤੇ ਮੈਂ ਦੱਸੇ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਸਮਝਣ ਦੇ ਬਾਅਦ ਉਹਨਾਂ ਤੇ ਦਸਤਖਤ ਕੀਤੇ ਹਨ ਅਤੇ ਉਹਨਾਂ ਤੇ ਦਸਤਖਤ ਕਰਨ ਨਾਲ ਮੈਂ ਇਸ ਦੇ ਦੁਆਰਾ ਰਿਣ ਦੇ ਸਾਰੇ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਅਤੇ ਉਸ ਦੀਆਂ ਧਾਰਾਵਾਂ ਦਾ ਪਾਲਨ ਕਰਨ ਲਈ ਰਾਜ਼ੀ ਹਾਂ।		
Oriya	ବନ୍ଧନ ବ୍ୟାଙ୍କ ଲିମିଟେଡ଼ ଲୋଡ଼ ପାଇବା ପାଇଁ ଲୋଡ଼ ବସ୍ତାବିକର ବିଷୟବସ୍ତୁ ଓ ଲୋଡ଼ ପ୍ରାପ୍ତି ପାଇଁ ପରବର୍ତ୍ତୀ ଅନ୍ୟ ସମସ୍ତ ବସ୍ତାବିକ ବିଷୟରେ ମୋତେ ପଢ଼ି ଶୁଣା ଯାଇଛି ଏବଂ ମୋତେ ଜଣା ଥିବା ଗଣାରେ ବୁଝାଯାଇଛି, ମୁଁ ଗହଳୁ ବୁଝିବା ପରେ ଉକ୍ତ ବସ୍ତାବିକରେ ହସ୍ତକ୍ଷର କରୁଛି ଏବଂ ଏହାକୁ ହସ୍ତକ୍ଷର କରିବା ସହିତ ମୁଁ ଲୋଡ଼ର ସମସ୍ତ ସର୍ବ ଓ ନିୟମାବଳୀ ଓ ଏହାର ଧାରା ପାଳନ କରିବା ପାଇଁ ସହମତି ପ୍ରକାଶ କରୁଛି ।		
Telugu	బంధన్ బ్యాంక్ లిమిటెడ్ నుంచి రుణం పొందడానికి రుణ పత్రాలు మరియు సంబంధిత ఇతర పత్రాల్లోని విషయాలన్నిటినీ నాకు తెలిసిన భాషలో నేను చదివాను మరియు నాకు వివరించారు మరియు వీటిని అర్థంచేసుకున్న తరువాత సదరు పత్రాలపై నేను సంతకం చేశాను మరియు వీటిపై సంతకం చేయడం ద్వారా రుణం యొక్క నಿಯమ నిబంధనల్నీ మరియు వాటి క్లాజులకు కట్టుబడివుండటానికి నేను ఇందు మూలంగా అంగీకరిస్తున్నాను.		
Malayalam	ബന്ധൻ ബാങ്ക് ലിമിറ്റഡ് ലിമിറ്റഡിൽ നിന്ന് വായ്പ എടുക്കുന്നതിനുള്ള വായ്പാ രേഖകളും അതോടൊപ്പമുള്ള മറ്റു രേഖകളും എനിക്ക് വായിച്ചു തരുകയും എനിക്ക് മനസ്സിലാക്കുന്ന ഭാഷയിൽ വിശദീകരിച്ചു തരുകയും അവ മനസ്സിലാക്കിയ ശേഷം ഞാൻ ഈ രേഖകളിൽ ഒപ്പുവയ്ക്കുകയും ഇതിൽ ഒപ്പുവയ്ക്കുന്നതിലൂടെ വായ്പയുടെ എല്ലാ നിബന്ധനകളും ഉപാധികളും അവയിലെ വ്യവസ്ഥകളും പാലിച്ചുകൊള്ളാമെന്ന് ഞാൻ സമ്മതിച്ചുകൊള്ളുകയും ചെയ്യുന്നു.		
Tamil	பந்தன் பாங்க் லிமிடெட் இடமிருந்து கடன் பெறுவதற்காக கடன் ஆவணங்களில் மற்றும் இதர அனைத்து ஆவணங்களில் குறிப்பிட்டுள்ளவை எனக்குத் தெரிந்த மொழியில் எனக்கு் படித்து விளக்கப்பட்டுள்ளன. நான் அவற்றைப் புரிந்துகொண்டு அந்த ஆவணங்களில் கையொப்பமிட்டுள்ளேன் மேலும் கடனுக்கான அனைத்து விதிமுறைகளையும் நிரந்தனைகளையும் மற்றும் அதிலுள்ள உப பிரிவுகளையும் கடைப்பிடிப்பேன் என்று ஒப்புதல் அளிக்கிறேன்.		
Assamese	বন্ধন বেঙ্ক লিমিটেড -ৰ লোন ডকুমেণ্টত থকা তথা ইয়াৰ পৰা লোন লওঁতে প্ৰয়োজন পৰা অন্যান্য সকলো ডকুমেণ্টত থকা কথাখিনি মোক পঢ়ি শুনোৱা হৈছে আৰু মই বুজি পোৱা ভাষাত মোক বুজাই দিয়া হৈছে, আৰু উক্ত ডকুমেণ্ট সমূহত মই চহী কৰিছোঁ সেইবিলাক বুজি পোৱাৰ পিছতহে তথা সেইবিলাকত চহী কৰি মই লোন সংক্ৰান্ত সকলো নিয়ম আৰু চৰ্ত তথা তাৰ দফাসমূহ মানি চলিবলৈ ইয়াৰ দ্বাৰাই সন্মত হৈছোঁ।		
Konkani	बंधन बँक लिमिटेड हांचेकडल्यान घेवपाच्या रिणाच्या कागदपत्रांचे आनी रिणाक लागू जाता अश्या हेर सगल्या कागदपत्रांचे मजकूर, म्हाका कळटा त्या भाशेंत म्हाका वाचून दाखयलां आनी समजावन सांगला आनी हांवें हें कथीत कागदपत्र समजल्या उपरांत तांचेर हस्ताक्षर केला आनी तांचेर हस्ताक्षर करुन हांव ह्यावरवीं रिणाच्यो अटी आनी सर्ती आनी तांच्या कलमांचे पालन करपाक मान्यताय दिता.		
Urdu	بندھن بینک لمیٹیٹڈ سے لون حاصل کرنے سے متعلق لون کے دستاویزات اور دیگر تمام دستاویزات کے متن کو میری جانے والی زبان میں پڑھ لیا گیا ہے اور وضاحت کردی گئی ہے اور انہیں سمجھنے کے بعد میں نے مذکور بالا دستاویزات پر دستخط کر دیئے ہیں اور اس پر دستخط کرکے میں یہاں اس بات سے راضی ہوں کہ میں لون کی تمام شرطوں اور ضابطوں اور اس کی تمام دفعات کی پابندی کروں گا۔		

Checklist for Gold Loan Disbursement

	Name of the Applicant		Branch Name	
	Loan A/c No.		Date	
S. No.	Document	Check Points	Mandatory	Check Box
1	KYC & Credit Checkpoints	Check if ID proof and address proof taken and original seen and verified. Documents to be signed by the Customer and duly attested by bank official.	Y	
2		Check if CRIF score is = > 500 or any approval for deviation is required.	Y	
3		CRIF score updation in WEB CSR.	Y	
4		PAN validation from PAN site.	Y	
5		Check if approval need to be place for any deviation like GO limit > 50 km	Y	
6	Account Balance	Please check the A/c type (MB/SB/CA), Individual CIF ID is only selected for disbursement.	Y	
7		Check if SB/CA account is activated (CIF) and have sufficient balance (AQB=₹5,000) and vintage for EMI cases.	Y	
8	Gold Loan Kit	Check if loan kit booklet has been completely filled and signed by all the stake holders. Branch Head will only sign as authorised signatory Page-2	Y	
9		Customers signature to be obtained on the side margin on all pages of the Gold Loan Kit.		
10		Affix the revenue stamp and sign across.	Y	
11	Signed Sanction Letter and Repayment Schedule	Check if customer has signed the original sanction letter and handed over other one to customer, also check 2 copies repayment schedule has been printed or not. One to be handed over and other signed copy to be kept in the file.	Y	
12	GDR/Stamp Paper as per State Stamp Act	Gold Deposit Receipts (GDR)- 4 copies	Y	
13		Vernacular Declaration (If required)	Y	
14		Stamp paper as per state Stamp Act, stamp paper date should be on or before the date of execution, but not six months old in case of seeking refund.	Y	
15	Disbursement	Check If A/c activate for disbursement (In case of Insta A/c)	Y	
16		Auto Pat Activation Verified in the system	Y	
17		Nature of Borrower Code and Occupancy Code	Y	
18		If upfront interest is applicable please calculate properly	Y	
19	Gold Deposit	Check if all stake holders were signed on gold packets. (BIC/JC/Valuer/Customer)	Y	
20		Tallied the no. of ornaments with GDR copy	Y	
21		Insert GDR in the packet and sealed properly	Y	
22	Stock Register	Update the Gold Stock Register	Y	
23		Check if stock register has been completely filled and signed by all the stake holders.	Y	
24	Gold Loan Addendum to GL Kit	Required to print 2 copies SMA classification and post signature one copy to be attached in Gold Loan Kit	Y	
Date	BIC (With EMP ID)		Signature	
	Joint Custodian (With EMP ID)		Signature	



Registered Office

DN 32, Sector V, Salt Lake City, Kolkata – 700 091, West Bengal, India

T: +91-33-6609 0909 | F: +91-33-6609 0502

www.bandhanbank.com