

AUTO/TWO-WHEELER LOAN APPLICATION FORM

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



Serial No. _____

Application date: DD MM YYYY Branch: _____

Application form no.: _____

Applicant photograph

Co-applicant photograph

Guarantor photograph

Branch code: _____
 RM code: _____
 SO code*: _____
 SO name*: _____
 SM code*: _____
 SM name*: _____
 Dealer/DSA code*: _____
 Dealer/DSA name*: _____
 Supplier code: _____
 Supplier name: _____

CUSTOMER SECTION (to be filled by the Customer in CAPITAL LETTERS):

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

Personal Details:

1* Applicant Co-applicant Guarantor If Co-applicant/Guarantor form required CIF of existing customer* _____

2* Name of applicant/company: _____ F I R S T N A M E _____ M I D D L E N A M E _____ L A S T N A M E _____

3* Date of birth/incorporation: DD MM YYYY 4* Father's/Husband's name: _____

5* Mother's maiden name*: _____ 6* Gender: Male Female Transgender

7* Marital status: Married Single Other 8* Relation with applicant: _____ 9* Physically disabled: Yes No

10* Category: SC ST OBC General If other (Please specify) _____ 11* Nationality: Indian If other (Please specify) _____

12* Education: Below Matriculate Matriculate HS/Diploma Graduate Post-Graduate & above If other (Please specify) _____

13* Senior Citizen: Yes No 14* Illiterate: Yes No

15* PAN/CIN*: _____ (**In absense of PAN, form 60/61 is mandatory) Form 60/61

16* GST No.: (if available) _____ 17* Udyam Registration Certificate No. (URC): (if available) _____

18* Proof of Identity/address: Passport Date of expiry: DD MM YYYY Election/Voter's ID card NREGA job ID card National population register
 Driving license Date of expiry: DD MM YYYY Aadhar card/Letter (last 4 digits only) _____ Proof of Identity-Identification Number for mentioned proof* _____
 Issuing authority: _____ Place of issue: _____

19* Trade license/GST/registration no. _____

20. Communication Address: _____

Address Line 1*: _____

Address Line 2*: _____

Landmark: _____ City*: _____

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

Mobile*: _____ Email*: _____ I N C A P I T A L L E T T E R S O N L Y

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* _____

21. 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 _____

22. 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) _____

Employer/Business details

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: I N C A P I T A L L E T T E R S O N L Y

Proprietor/Partner/Directors details (For Partnership/Private Ltd./Public Ltd. Co. only)

Name	PAN no.	Contact details	Date of birth	Education background	Profit sharing/ stakeholder %	Total experience
<input type="text"/>	<input type="text"/>					
<input type="text"/>	<input type="text"/>					
<input type="text"/>	<input type="text"/>					

23. Income and banking details

Monthly salary ₹* Annual turnover/Income ₹* Expected 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)

The sanction and disbursement of the loan is not dependent on the applicant(s) opting to open a savings/ current account with the bank. The option to open a bank account is provided solely for the convenience of the applicant(s). Choosing 'Yes' or 'No' will have no impact on the processing of the loan application.

A/C no. * Bank name*

Branch* Customer ID Opened in Y Y Y Y

Account type*

Credit card no. Issuing bank

Existing loan details (if applicable)

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. _____

24. Details of the vehicle to be purchased:

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 Commercial

To be filled for used car only

Year of manufacture* M M Y Y Y Y Valuation ₹

Year of registration* M M Y Y Y Y Commercial

Registration city* Registration state*

Registration number* Total kms travelled

Type of funding* Re-purchase Re-finance

25. Reference Details*:

Name: Mr./Mrs./Ms. _____ Address: _____ PIN code: _____

Relationship with the applicant: Friend Relative

Email ID: _____ Mobile/Landline no.: _____

26. Documents submitted*

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

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)

Additional documents may be required for credit assessment.

27. Loan details cum key fact statement including schedule of charge

(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 repossessions 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) ₹ _____
For details of Charges, please also refer to the enclosed Schedule of Charges.

28. FATCA/CRS declaration: NTB customer only (CIF creation process only)

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:

*City of birth *Country of birth

*Address type for tax purpose Residential Business Registered office

Country#	Tax identification number%	Identification type (TIN or other, please specify)%	Address for tax purpose*		
			<input type="checkbox"/> Communication address	<input type="checkbox"/> Permanent address	<input type="checkbox"/> Please note the address below
			Landmark		
			PIN <input type="text"/>	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)

*Related to PEP(Family/Close relative) Yes No

CKYC number

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, immediatly. 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

29. Acknowledgement (To be returned to the customer)

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

for ₹ _____ on _____

Date:

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.

30. 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 privacy 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) 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 in respect 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

Signature of witness: _____

Date: _____

Date & place: _____

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.

(12) That I/we waive the privilege of privacy and privacy 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.

31. Most Important Terms & Conditions: NTB Customer Only (For CIF Creation Only)

I/We understand that as a customer of Bandhan Bank, I am/we are subject to the terms and conditions (T&C) and rules of the Bank in force, and the changes made thereto from time to time, as communicated and made available on the Bank's website, and agree to abide by them. Any changes to the T&C will be available on the website www.bandhan.bank.in only.

CIF opening and maintenance: I/We understand and agree that all services, including CIF opening and maintenance of the account with Bandhan Bank, are subject to extant guidelines of Reserve Bank of India as well as the terms & conditions and internal guidelines prescribed by Bandhan Bank from time to time.

I/We understand agree that the Bank before opening any CIF/account, will carry out a due diligence as required under Know Your Customer guidelines of the Bank and I/we would be required to submit duly filled and signed-in application form along with necessary documents, proofs and information as sought by the Bank. Further, after the account is opened, in compliance with the extant regulatory guidelines, I agree to submit the necessary documents in respect of KYC again at periodic intervals, as may be required by the Bank.

I/We understand and agree that notwithstanding the documents and application form provided, the bank reserves the right to accept/reject my/our application and the Bank's decision in this regard will be final. I/We understand and agree that in the event this account is not opened.

Customer Information: I/We agree that any change in my/our personal information, residential status, address, etc. will be immediately (not later than 2 weeks) informed to the Bank, along with documentary proofs as required.

I/We understand and agree that all information provided by me/us of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value-added services), research and analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank.

I/We agree that all information provided by me/us of any nature (including personal & sensitive information) can be shared with agencies/service providers, who have an agreement with Bandhan Bank for business purpose, on need to know basis. Bandhan Bank shall remain committed to comply with the rules and regulations as applicable from time to time in this context in accordance with the Bank's privacy policy. If at any time I/we intend to revoke my/our consent to the sharing of the data, the products/services available to me/us, pursuant to the consent provided earlier, shall no longer be available to me/us, and I/we shall be required to initiate closure of such products/services.

I/We understand that Bandhan Bank or its officers will never seek sensitive information such as my/our internet banking login ID, password, credit/debit card numbers, account number/details etc. over phone or through email or SMS. In case I/we receive a message of this type or telephonic call that appears to be from Bandhan Bank, or related to a Bandhan Bank product or service, I/we will not respond and report the same to the nearest Bandhan Bank Branch or 24X7 customer care number.

Services: I/We understand and agree that all services/facilities will be provided by Bandhan Bank on a best effort basis. The complete list of services available to me/us will be available on Bank's website www.bandhan.bank.in

I/We understand and agree that the Bank can at its sole discretion, amend any of the services/facilities given in my/our account either wholly or partially at any time by giving me at least 30 days' notice and/or provide an option to me to switch to other services /facilities.

I/We understand and agree that the Bank shall not be liable for any damages, losses (direct or indirect) whatsoever, due to disruption or non-availability of any services/facilities due to technical fault/error or any failure in telecommunication network or any error in any software or hardware systems beyond the control of the Bank.

Re-submission of KYC documents: I/We agree that as and when requested by bank, KYC documents shall be provided by me/us.

Indemnity: I/We agree that I/we shall indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by the reason of or arising out of providing any of the services or due to any negligence/mistake/misconduct on my part or breach or non-compliance by me/us of any of the terms & conditions relating to any of the services or by reason of the Bank in good faith taking or refusing to take action on any instruction given by me.

Force Majeure: The Bank shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Bank to perform any of its obligation under these terms & conditions or those applicable specifically to its services/facilities if performance is prevented, hindered or delayed by a force majeure event and in such case its obligations shall be suspended for so long as the force majeure event continues.

I/We understand that these terms and conditions and/or the operations in my/our account(s) maintained by Bandhan Bank and or the use of the services and products offered by the Bank shall be governed and be subject to laws of India including rules, regulations, guidelines, circulars and notification issued by applicable regulators including the Reserve Bank of India and Securities & Exchange Board of India from time to time.

I/We have read and agree to the above stated terms and conditions.

Applicant's Signature	1 st Co-applicant's Signature	2 nd Co-applicant's Signature
-----------------------	--	--

Date: _____

Date: _____

Date: _____

Place: _____

Place: _____

Place: _____

32. Declaration for using Aadhar for KYC purpose: NTB customer only (For CIF Creation Only)

I/We, hereby voluntarily submit my/our proof of possession of Aadhaar Number.

I/We confirm that:

- a) I/We have been given other alternative means by Bandhan Bank for KYC purposes including physical KYC by submitting officially valid documents and I/we have voluntarily chosen Aadhaar based KYC.
- b) I/We am/are aware that my/our information can be used only for any of the following purposes and not for any other purpose:
 - (i) for requirements as per KYC norms, PML Act, 2002 and rules thereunder and RBI guidelines;
 - (ii) for any other facility related to banking operations and services;
 - (iii) for carrying out authentication/offline verification by any other mode or facility as may be permitted from time to time under the applicable law;
- c) I/We confirm that as told to me/us by the Bank official(s), I/we shall redact/black out the first 8 digits of the Aadhaar Number since a physical copy of the proof of possession of Aadhaar is being submitted to the Bank.
- d) I/We hereby authorise and provide consent to the Bank to collect, disclose, share, store, preserve and use the information and authentication data and records, as may be required under the applicable law or for the purposes above. I/We have been explained in local language about the consent, purpose of collecting Aadhaar and the nature of information that may be shared upon authentication.
- e) I/We confirm that the information shared are true, correct, complete and pertain to me. I/We shall not hold Bandhan Bank or any of its officials responsible in case of any incorrect information provided by me/us.

Applicant's Signature

1st Co-applicant's Signature

2nd Co-applicant's Signature

Name: _____

Name: _____

Name: _____

Place: _____

Place: _____

Place: _____

Date: _____

Date: _____

Date: _____

Instructions

- (1) Please use CAPITAL LETTERS only. (2) Please tick wherever applicable
- (3) All fields are mandatory.

Relationship with the Applicant

Existing Relationship with the Bank -

Savings Account Current Account

Loan Account - Loan Type Please specify

Account No.

Loan A/c No. NTB

CIF ID

RECENT
PHOTOGRAPH OF
THE CO-APPLICANT
WITH CROSS
SIGNATURE ON IT

(Signature/Thumb impression
of the Applicant)

Signature of the Witness
(if applicable)

The contents of the form has been explained
by me to the Co-applicant and the same has
been understood by him/her

A. CO-APPLICANT DETAILS (Leave space between two words)

Title Mr Ms Mrs Others Please specify

Co-applicant's Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Father's Name

Mother's Maiden Name

Date of Birth D D M M Y Y Y Y Gender: Male Female Third Gender Nationality: Please specify

Marital Status Single Married Divorced Widow Number of dependents

Educational Qualification SSC HSC Diploma Undergraduate Graduate Post Graduate & above
 Professional Please specify Others Please specify

Religion Category General SC ST OBC Others Please specify

Current Address is Self-owned Family-owned Company Provided Rented Others Please specify

Type of Residence Flat Bungalow Row House Others Please specify Years at the current residence

Address Line 1

Address Line 2

Landmark District Pincode

City State Country

Tel (R) Mobile No. 1 +91 Mobile No. 2 +91

Email ID

Permanent Address same as Current Address above

Permanent Address is Self-owned Family-owned Company Provided Rented Others Please specify

Type of Residence Flat Bungalow Row House Others Please specify Years at the current residence

Address Line 1

Address Line 2

Landmark District Pincode

City State Country

Mobile No. + 9 1

B. DOCUMENT PROOF (Certified copy of any one of the following POI/POA each needs to be submitted)

ID Proof Document ID No. Place of issue Valid till D D M M Y Y Y Y

Address Proof Document ID No. Place of issue Valid till D D M M Y Y Y Y

Note: If UID (Aadhaar), last 4 digits should be captured only | KYC documents to be collected as per KYC guidelines of the bank.

Mandatory Document: PAN CARD If PAN is unavailable, Form 60 (Annexure II attached)

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

Proof of identity Proof of residence PAN Card Form 16 Others Please specify

C. OCCUPATIONAL DETAILS

Occupation Salaried SEP SENP Retired Others Please specify **Fill as applicable:**

If Self-employed Professional Doctors (Mention degree) CA/CS Consultant Architect Others Please specify

If Self-employed Non-professional/Businessman

Type of Company Pvt Ltd Proprietorship Partnership Public Ltd LLP Trust Others Please specify

Nature of Business Manufacturer Trader Service Provider Retailers Others Please specify

Kind of Business Please specify Type of Premises Owned Rented

If Salaried

Type of Company Pvt Ltd Partnership Proprietor Public Ltd Retailers PSUs Govt. MNC Others

Type of Industry Automobiles Agriculture Base Banking Consumer Durable Telecom IT Retail Real Estate FMCG NBFC Pharma Media Marketing/ Advt. Others Please specify

Tick where applicable: If Salaried, Employer Details If Self-employed, Business Entity Details

Employer/Business Details: Exp. in Current Job/Business Yrs. Months Total Experience/Total Business Vintage Yrs. Months

Company/Employer's Name

Company/Employer's Address Line 1

Company/Employer's Address Line 2

Landmark District Pincode

City State Country

Phone No. Extn. Mailing Address Resi. Office

Official Email ID

Designation Department

For Non-salaried Company GST No. Company PAN No.

Proprietor/Partner/Directors Details (For Partnership/Private Ltd./LLP/Public Ltd. Co. Only)

Name	PAN No.	Designation	DOB	Profit Sharing/Stakeholder %
<input type="text"/>				
<input type="text"/>				

Gross Monthly Salary Other Income - Monthly Expected Turnover (for SENP only)

Other Income Source Rental Agricultural Others Please specify

Details of Loans from Other Banks

Sr. No.	Bank & Branch Name	Loan Type	Loan Amount	EMI Amount	Tenure	Present Outstanding
1	<input type="text"/>					
2	<input type="text"/>					

D. FATCA/CRS DECLARATION: NTB Customer Only (CIF Creation Process Only)

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: *City of Birth *Country of Birth

*Address Type for Tax Purpose Residential Business Registered Office

Country#	Tax Identification Number%	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			<input type="checkbox"/> Communication Address	<input type="checkbox"/> Permanent Address	<input type="checkbox"/> Please note the address below
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="text"/>	<input type="text"/>	<input type="text"/>	PIN <input type="text"/>	State <input type="text"/>	Country <input type="text"/>

#To also include USA, where the individual is a citizen/green card holder of USA.
 %In case Tax Identification Number is no 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 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

*Related to PEP (Family/Close relative) Yes No CKYC Number

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

I/We have read and verified the entire contents of the aforesaid Loan Application Form including the Most Important Terms and Conditions and the Declaration as mentioned in the Loan Application Form, and confirm and declare that all the information given thereunder are completely true and correct and further agree, acknowledge, accept and confirm the same.

Name:

Date:

Place:

Co-applicant's Signature