



APPLICATION FORM FOR PERSONAL LOAN

APPLICATION NUMBER: Application Date:

Branch Branch Code

Staff (Yes/No) CIF ID

Affix Photo
Of applicant
and sign across

Personal Details

Name:		Date of Birth*	
Father's/Spouse Name		Gender	

ADDRESS: (As per address proof)

Land Mark			City/Dist		
State		PIN		Contact No.*	
Mobile No*		Email ID*			

*Mandatory

Other Details

No of Dependents		Present Residence	Owned/ Rented/ Co Provided/ Parental/Rented
Education		Religion	Category

Employment Details

<u>Name of Employer/ Business</u>		Emp Code	
		Designation	
Address			
City/Dist	State	Bihar	Pin

Category: Manufacturing Trading Service Others _____

Constitution: Proprietor Partnership Company Others _____ Trade license no. (If available) _____

Income, Banking & Other Details

Annual Salary/ Business Income Rs Other Income Rs Specify

Bank Details:
Name of the Bank Branch Type Of account

Credit Card Details: Issuer CC Limit Outstanding

Other Loan Obligations: _____

Income Declaration

a) I _____, owner of /working with M/S _____ has an average monthly sale of Rs _____ (Not Applicable in case of salaried individual) since _____ (year in service/business). My monthly income is Rs _____ per month.

b) I would be comfortable to pay an EMI up to Rs _____ per month.

Signature/ Thumb impression of Applicant

Signature of Witness

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



Loan amount applied for		Duration (M)	
Purpose of Loan: _____			

Relationship Declaration: Details of relationship with and Director/ senior officer of Bandhan Bank

Name of the Director/ Senior Officer _____ Relationship with Director/ Senior Officer _____

Declaration

I/We hereby declare that all the particulars and information furnished in the application form are true, correct, complete and up-to-date in all respects. I/We have not withheld any information. I/We confirm that I have had no insolvency proceedings initiated against me/us, nor have I ever been adjudicated insolvent and further confirm that I / We have read and understood the contents. I/We are aware that the fees paid by me/ us is non refundable. I/ We are aware about the rate of Interest charged by Bandhan Bank. I/we understand that the document submitted shall not be returned to me/us. The sourcing channel have not collected any cash or cheque other than PF to be deducted by Bandhan Bank. I/ We also confirm that the loan proceeds will not be utilised for any speculative purpose. I/We also authorise Bandhan Bank or its agent to make references and inquiries relative to information in this application which Bandhan Bank considers necessary. I/We also authorize Bandhan Bank to exchange, share, and part with all information relating to my Loan details and repayment history information to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be required and shall not hold Bandhan Bank liable for use of this information. I/We undertake to inform Bandhan Bank regarding any change in my residence/employment/Occupation/Transfer and to provide any other information that Bandhan Bank may require. I/we further agree that my loan shall be governed by the rules of Bandhan Bank which may be in force from time to time. Bandhan Bank reserves the right to reject any application without providing any reason. I/We undertake to bear processing, service, documentation charges etc. stipulated by the Bank from time to time. I/We agree, note and understand that Bandhan Bank shall be entitled at its sole discretion to call back, the entire loan/advance whether due and payable or not at any time, without assigning any reason and enforce its rights, remedies and securities.

Date: _____

Place: _____

Signature/ Thumb impression of Applicant

Signature of Witness

KYC DOCUMENTS

PHOTO ID: Passport VID Card Aadhar card Driving License Pan Card* Others (Specify) _____

RESIDENCE PROOF: Passport VID Card Aadhar card Driving License Bank Statement/ Others (Specify) _____

*Please furnish Form 60/61, in absence of PAN card.

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DEBIT AUTHORISATION:

I do hereby authorize the Bank to debit payments of Processing Fees, Loan Instalments dues or/and any overdue/Late Charges/cheque bounce charges from the Savings/Current Account No

I, hereby agree and confirm that these instructions shall be irrevocable and will be operative till the closure of the Loan.

Further, the Bank is authorized to debit any residual amount as balloon payment being the last installment for closure of the loan account as and when required.

Signature/ Thumb impression of Applicant

Signature of Witness

Signature of Bandhan Bank Limited

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

FOR OFFICE USE ONLY

The information furnished above are verified

Appraisal note:

Particulars	Details	
Approved Loan Amount		
Loan Tenure		
EMI Rs		
Processing Fees		
Sanctioned by (Branch Head/ Sanctioning Authority)		
Name	Emp Code-	Designation
To the best of my knowledge, Applicant is not my relative as per RBI master Circular on Loans & Advances.		
Date	Signature	