

Application Date:	D	D		M	M		Y	Y	Y	Y		Branch:
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[illegible]

Branch Code:

Branch Name:

RM Code*:						
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RM Name*:	
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SM Code:						
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SM Name:

ASM Code*:						
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RSM Name*:	
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RSM Code*:						
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ASM Name*:	
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Dealer/DSA Code									
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Dealer/DSA Name _____

Connector Code									
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Connector Name	
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I wish to apply for below ticked (✓) loan and request you to process the loan application as per details provided in the form

Commercial Vehicle: ☐ New ☐ Used

Construction Equipment:	New	Used
Excavators	10	15
Trucks	20	30
Compactors	5	10
Generators	3	5
Pumps	2	4
Drilling rigs	1	2
Other equipment	1	2
Total	42	73

For Non-individuals ☐ Hindu Undivided Family ☐ Partnership Firm ☐ Educational Institution ☐ Private Limited Company ☐ Limited Liability Partnership ☐ Public Limited Company ☐ Association ☐ Trust ☐ Co. Operative Society ☐ Sole Proprietorship ☐ Other (Please specify)

[illegible]

CKYC Identifier									
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[illegible][illegible][illegible][illegible][illegible][illegible]

Gender/Date of Birth/
Date of Incorporation
(Entity) ☐ Male ☐ Female ☐ Third Gender

Date of Birth Date of Incorporation Person with disability ☐ Yes ☐ No

Category & Community ☐ ST ☐ SC ☐ OBC ☐ General ☐ Other _____ (Please specify) Nationality

☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Other _____ (Please specify)

Marital Status ☐ Married ☐ Unmarried ☐ Other _____ (Please specify)

Occupation Details ☐ Salaried ☐ Self-employed ☐ Retired ☐ Housewife ☐ Student ☐ Other (Please specify)

Education Qualification ☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Post-graduate ☐ Professional ☐ Other _____ (Please specify)

Customer Segment	FTU	SVO	FTB	Retail	Sub-Retail	Strategic	Super Strategic	Startup Captive
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	Retail Captive		Strategic Captive		Transporter		Hirer		Contractor		Mine Owner		Bus Operator
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☐ School Strength <300 ☐ School Strength 300-500 ☐ School Strength >500

Industry Details	☐	Manufacturing	☐	Service	☐	Agriculture	☐	Farm Credit	☐	Real Estate	☐	Trader
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☐ Construction ☐ Infrastructure ☐ Mining ☐ Education ☐ Other _____ (Please specify)

Proof of Identity/Address

Communication AddressPermanent Residence Address: ☐ Tick if permanent address is same as above[illegible]

Address Line 1*																													
Address Line 2*																													
Nearest Landmark																	City*												
State*																	PIN*												
Mobile No.*	+	9	1												Tel.							STD							
E-Mail ID*	I	N			C	A	P	T	A	L			L	E	T	T	E	R	S										
Office Ownership	☐ Self-owned		☐ Rented		☐ Family Owned		☐ Residence-cum-office		☐ Mortgaged		☐ Yes		☐ No																
No. of years at above residence*			Years				Months		No. of years in city				Years				Months												
Business Website																													
Preferred Mailing Address	☐ Office		☐ Communication		☐ Permanent																								

Name	PAN No.	Contact Details	Date of Birth	Education Background	Profit Sharing %	Total Experience

Annual Income:		Net Profit:		Expected Turnover:		Other Income:	
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Bank Name	Branch Address	Account Type	Account No.

☐ We declare that we do not enjoy credit facilities with any bank. ☐ We declare that we enjoy the credit facilities with other banks.

Details of borrowings (Attach copy of sanction letter/repayment schedule)

Bank/NBFC/Financial Institution with branch details	Type of Loan	Loan Amount	Outstanding Amount (In lakh)	Monthly Instalment	Rate of Interest	Loan Tenure	Balance Tenure

Bank/NBFC/Financial Institution with branch details	Type of Loan	Loan Amount	Outstanding Amount (In lakh)	Monthly Instalment	Rate of Interest	Loan Tenure	Balance Tenure

Interested in opening Bandhan Bank Account* (Separate AOF will be required for account opening) ☐ Yes ☐ No

1. Loan Request Details

2. Asset/Vehicle Details

3. Additional Details: Details of Vehicle/Equipment owned

(To be filled in case of Commercial Vehicle/Construction Equipment Term Loan Proposal)

Proof of Identity/Documents Submitted

☐ Photograph (Signed across)	☐ Proof of Identity	☐ Proof of Address	☐ Proof of Office	☐ 3/6 Months Bank statements	☐ Deed/MOA/AOA
☐ Proof of Qualification	☐ Loan Agreement	☐ Signature verification	☐ POA granted to Manager, Officer or Employee to transact		☐ NACH/SI/AD Mandate
☐ Proof of Turnover	☐ Certificate of Incorporation/Formation	☐ Copy of ITR of last 2 financial years	☐ Udhym Aadhaar No.		
☐ Resolution of Board/Managing Committee	☐ Proof of continuity of Current Job/Business	☐ Trade Licence/Registration No./GST			
☐ Loan account statement for BT/Top Up/Refinance	☐ Partnership/Trust Deed	☐ Activity Proof (Sole Proprietorship)			

Relationship with the Applicant ☐ Co-applicant ☐ Guarantor ☐ Authorised Signatory ☐ Director ☐ Beneficial Owner

For Non-individuals ☐ Hindu Undivided Family ☐ Private Limited Company ☐ Public Limited Company ☐ Co-operative Society ☐ Partnership Firm

☐ Limited Liability Partnership ☐ Association ☐ Sole Proprietorship ☐ Educational Institution ☐ Government ☐ Trust ☐ Others

APPLICATION FORM FOR COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT FINANCE



Industry Details

☐ Manufacturing	☐ Service	☐ Agriculture	☐ Farm Credit	☐ Real Estate	☐ Trader
☐ Construction	☐ Infrastructure	☐ Mining	☐ Education	☐ Other (Please specify) _____	

Are you existing Bandhan Bank customer?

☐ Yes	☐ No	If yes, provide CIF No.																		
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CKYC Identifier

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Name of the Applicant/Entity*
(Same as ID/Entity Proof)

Prefix	First Name	Middle Name	Surname

Authorised Signatory Name*

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Father's Name*

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Mother's Name*

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Mother's Maiden Name

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Spouse Name*

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Gender/Date of Birth/
Date of Incorporation
(Entity)

☐ Male	☐ Female	☐ Third Gender	Date of Birth									Date of Incorporation								Person with disability	☐ Yes	☐ No
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Category & Community

☐ ST	☐ SC	☐ OBC	☐ General	☐ Other	Nationality	
☐ Hindu	☐ Muslim	☐ Christian	☐ Sikh	☐ Jain	☐ Other	(Please specify) _____

Marital Status

☐ Married	☐ Unmarried	☐ Others
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Occupation Details

☐ Salaried	☐ Self-employed	☐ Retired	☐ Housewife	☐ Student	☐ Other	(Please specify) _____
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Education Qualification

☐ Matriculate	☐ Undergraduate	☐ Graduate	☐ Post-graduate	☐ Professional	☐ Other	(Please specify) _____
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Customer Segment

☐ FTU	☐ SVO	☐ FTB	☐ Retail	☐ Sub-Retail	☐ Strategic	☐ Super Strategic	☐ Startup Captive
☐ Retail Captive	☐ Strategic Captive	☐ Transporter	☐ Hirer	☐ Contractor	☐ Mine Owner	☐ Bus Operator	
☐ School Strength <300	☐ School Strength 300-500	☐ School Strength >500					

Industry Details

☐ Manufacturing	☐ Service	☐ Agriculture	☐ Farm Credit	☐ Real Estate	☐ Trader
☐ Construction	☐ Infrastructure	☐ Mining	☐ Education	☐ Other (Please specify) _____	

Profession of the Applicant

☐ Contractor	☐ Hirer	☐ Transporter	☐ Trader	☐ Manufacturer	☐ Agriculturist	☐ Captive User	☐ Other (Please specify) _____
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Related Person Type

☐ Individual Applicant	☐ Proprietor/Promoter	☐ Partner	☐ Director	☐ Karta	☐ Trustee
☐ POA Holder	☐ Authorised Signatory	☐ Beneficiary	☐ Court Appointed Official	☐ Other (Please specify) _____	

Politically Exposed person

☐ Yes	☐ No
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In case of Non-individuals

Date of Incorporation/Formation								Country of Incorporation		
Date of Commencement of Business								Directors Identification Number		
Place of Incorporation/Formation								Years at Current Office		

Whether Registered under GST

☐ Yes	☐ No	GST Exemption	☐ Yes	☐ No	Exemption Reason	
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GSTIN Details*

(If yes,
details are mandatory)

GST Registration			*(Please fill GST Annexure for multiple GST registration)		
Exemption valid till (If yes)					
Special Economic Zone	☐ Yes	☐ No	Special Economic Zone Code (If yes)		
GSTIN Details					
GSTIN Registration Date					

Address registered for GSTIN Same as resident communication address/Permanent address/Office address/Others (Use GST Annexure)

1. PAN No.*		Form 60	
2. Aadhaar/ Udyog Aadhaar No.*			
3. Passport No.		Passport Expiry Date	
4. Voter ID/Card No.			
5. Driving Licence		Driving Licence Expiry Date	
6. NREGA Job Card No.			
7. Import Export Code (IEC)		Corporate Identification Number (CIN)	

Address Line 1*																																		
Address Line 2*																																		
Nearest Landmark															City*																			
State*															PIN*																			
Mobile No.*															Tel.					STD														
E-Mail ID*																																		
Residence is*		☐ Self-owned ☐ Rented ☐ Family Owned ☐ Company Provided ☐ Other _____ (Please specify)																																
No. of years at above residence*		If Rented, Monthly Rent* _____ No. of dependents _____ Total no. of years in city* _____																																

[illegible]

Address Line 1*																															
Address Line 2*																															
Nearest Landmark																						City*									
State*																PIN*															
Mobile No.*		+ 9 1														Tel.								STD							
E-Mail ID*		I N C A P T A L L E T T E R S																													
Office Ownership		Self-owned		Rented		Family Owned		Residence-cum-office		Mortgaged		Yes		No																	
No. of years at above residence*		Years		Months		No. of years in city		Years		Months																					
Business Website																															
Preferred Mailing Address		Office		Communication		Permanent																									

☐ Photograph (Signed across)	☐ Proof of Identity	☐ Proof of Address	☐ Proof of Office	☐ 3/6 Months Bank statements	☐ Deed/MOA/AOA
☐ Proof of Qualification	☐ Loan Agreement	☐ Signature verification	☐ POA granted to Manager, Officer or Employee to transact	☐ NACH/SI/AD Mandate	
☐ Proof of Turnover	☐ Certificate of Incorporation/Formation	☐ Copy of ITR of last 2 financial years	☐ Udhya Aadhaar No.		
☐ Resolution of Board/Managing Committee	☐ Proof of continuity of Current Job/Business	☐ Trade Licence/Registration No./GST			
☐ Loan account statement for BT/Top Up/Refinance	☐ Partnership/Trust Deed	☐ Activity Proof (Sole Proprietorship)			

APPLICATION FORM FOR COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT FINANCE



Section V- Co-applicant/Guarantor/Authorised Signatory/Director/Beneficial Owner Details

Relationship with the Applicant	☐ Co-applicant	☐ Guarantor	☐ Authorised Signatory	☐ Director	☐ Beneficial Owner		
For Non-individuals	☐ Hindu Undivided Family	☐ Private Limited Company	☐ Public Limited Company	☐ Co-operative Society	☐ Partnership Firm		
	☐ Limited Liability Partnership	☐ Association	☐ Sole Proprietorship	☐ Educational Institution	☐ Government	☐ Trust	☐ Other (Please specify)
Industry Details	☐ Manufacturing	☐ Service	☐ Agriculture	☐ Farm Credit	☐ Real Estate	☐ Trader	
	☐ Construction	☐ Infrastructure	☐ Mining	☐ Education	☐ Other (Please specify)		
Are you existing Bandhan Bank customer?	☐ Yes	☐ No	If yes, provide CIF No.				
CKYC Identifier							
Name of the Applicant/Entity* (Same as ID/Entity Proof)	Prefix	First Name	Middle Name	Surname			
Authorised Signatory Name*							
Father's Name*							
Mother's Name*							
Mother's Maiden Name							
Spouse Name*							
Gender/Date of Birth/ Date of Incorporation (Entity)	☐ Male	☐ Female	☐ Third Gender				
	Date of Birth						
Category & Community	☐ ST	☐ SC	☐ OBC	☐ General	☐ Other (Please specify)	Nationality	
	☐ Hindu	☐ Muslim	☐ Christian	☐ Sikh	☐ Jain	☐ Other (Please specify)	
Marital Status	☐ Married	☐ Unmarried	☐ Other (Please specify)				
Occupation Details	☐ Salaried	☐ Self-employed	☐ Retired	☐ Housewife	☐ Student	☐ Other (Please specify)	
Education Qualification	☐ Matriculate	☐ Undergraduate	☐ Graduate	☐ Post-graduate	☐ Professional	☐ Other (Please specify)	
Customer Segment	☐ FTU	☐ SVO	☐ FTB	☐ Retail	☐ Sub-Retail	☐ Strategic	☐ Super Strategic
	☐ Retail Captive	☐ Strategic Captive	☐ Transporter	☐ Hirer	☐ Contractor	☐ Mine Owner	☐ Bus Operator
	☐ School Strength <300	☐ School Strength 300-500	☐ School Strength >500				
Industry Details	☐ Manufacturing	☐ Service	☐ Agriculture	☐ Farm Credit	☐ Real Estate	☐ Trader	
	☐ Construction	☐ Infrastructure	☐ Mining	☐ Education	☐ Other (Please specify)		
Profession of the Applicant	☐ Contractor	☐ Hirer	☐ Transporter	☐ Trader	☐ Manufacturer	☐ Agriculturist	☐ Captive User
	☐ Other (Please specify)						
Related Person Type	☐ Individual Applicant	☐ Proprietor/Promoter	☐ Partner	☐ Director	☐ Karta	☐ Trustee	
	☐ POA Holder	☐ Authorised Signatory	☐ Beneficiary	☐ Court Appointed Official	☐ Other (Please specify)		
Politically Exposed person	☐ Yes	☐ No					
In case of Non-individuals	Date of Incorporation/Formation						
	Date of Commencement of Business						
	Place of Incorporation/Formation					Years at Current Office	
Whether Registered under GST	☐ Yes	☐ No	GST Exemption	☐ Yes	☐ No	Exemption Reason	
GSTIN Details* (If yes, details are mandatory)	GST Registration					*(Please fill GST Annexure for multiple GST registration)	
	Exemption valid till (If yes)						
	Special Economic Zone	☐ Yes	☐ No	Special Economic Zone Code (If yes)			
	GSTIN Details						
Address registered for GSTIN	Same as resident communication address/Permanent address/Office address/Others (Use GST Annexure)						

1. PAN No.*		Form 60	
2. Aadhaar/ Udyog Aadhaar No.*			
3. Passport No.		Passport Expiry Date	
4. Voter ID/Card No.			
5. Driving Licence		Driving Licence Expiry Date	
6. NREGA Job Card No.			
7. Import Export Code (IEC)		Corporate Identification Number (CIN)	

Address Line 1*																																	
Address Line 2*																																	
Nearest Landmark																	City*																
State*																	PIN*																
Mobile No.*	+	9	1													Tel.									STD								
E-Mail ID*	I	N		C	A	P	T	A	L		L	E	T	T	E	R	S																
Residence is*	☐	Self-owned			☐	Rented			☐	Family Owned			☐	Company Provided			☐	Other			(Please specify)												
No. of years at above residence*			If Rented, Monthly Rent*													No. of dependents			Total no. of years in city*														

[illegible]

Address Line 1*																																				
Address Line 2*																																				
Nearest Landmark																					City*															
State*																PIN*																				
Mobile No.*	+	9	1												Tel.											STD										
E-Mail ID*	I	N		C	A	P	T	A	L		L	E	T	T	E	R	S																			
Office Ownership	☐ Self-owned			☐ Rented			☐ Family Owned			☐ Residence-cum-office			Mortgaged			☐ Yes			☐ No																	
No. of years at above residence*			Years				Months		No. of years in city				Years				Months																			
Business Website																																				
Preferred Mailing Address	☐ Office			☐ Communication			☐ Permanent																													

☐ Photograph (Signed across)	☐ Proof of Identity	☐ Proof of Address	☐ Proof of Office	☐ 3/6 Months Bank statements	☐ Deed/MOA/AOA
☐ Proof of Qualification	☐ Loan Agreement	☐ Signature verification	☐ POA granted to Manager, Officer or Employee to transact	☐ NACH/SI/AD Mandate	
☐ Proof of Turnover	☐ Certificate of Incorporation/Formation	☐ Copy of ITR of last 2 financial years	☐ Udhya Aadhaar No.		
☐ Resolution of Board/Managing Committee	☐ Proof of continuity of Current Job/Business	☐ Trade Licence/Registration No./GST			
☐ Loan account statement for BT/Top Up/Refinance	☐ Partnership/Trust Deed	☐ Activity Proof (Sole Proprietorship)			

APPLICATION FORM FOR COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT FINANCE



Reference Details

Name: Mr./Mrs./Ms. _____
 Address _____
 City _____ State _____ PIN Code _____
 Relationship with applicant ☐ Friend ☐ Relative
 Email ID _____
 Mobile No.:

Name: Mr./Mrs./Ms. _____
 Address _____
 City _____ State _____ PIN Code _____
 Relationship with applicant ☐ Friend ☐ Relative
 Email ID _____
 Mobile No.:

Loan details cum key fact statement including Schedule of Charges

Details of charges	Commercial Vehicle & Construction Equipment Loan- Schedule of Charges
Processing fees	Up to 1% of the loan amount
Stamp duty charges	At actuals as per State Duty Act + applicable GST (If any)
Part payment charges	2% of part payment amount
Foreclosure or pre-closure charges	5% of principle outstanding
Loan cancellation charges	₹ 2000/- per loan
Legal charges**	At actuals
Repossession charges (Paid to Repo vendor)**	₹ 5000/- to ₹ 40,000/-
Valuation charges (Paid to the Vendor)	₹ 500- ₹ 1000/-
Parking yard charges (Paid to the Vendor)**	₹ 200- ₹ 1000/- per day
ROC charge creation fees (only for company cases)	₹ 2500/-
Duplication repayment/amortization schedule	NIL
Swap charges	₹ 500/- per transaction

NB: *Good and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (whatever GST is applicable).

**Legal/Collection/Repossession charges are incidental charges, incidental charges are those expenses that are often not budgeted or specified but are by the Bank on behalf of the customer.

Declaration by the customers

In consideration of the Bandhan Bank Limited (hereinafter referred to as the "**Bank**") granting/agreeing to grant me/us financial assistance by way of Commercial Vehicle/Construction Equipment Finance (hereinafter referred to as the "**Credit Facility**"), I/we declare as follows:

- I/We hereby authorise the Bank to create a charge on the commercial vehicle/construction equipment ("**Asset**") hypothecated in favour of the Bank as security for the repayment of the Credit Facility that may become due to the Bank on account of balance in the Credit Facility account including interest thereon.
- The hypothecation over the Asset in favour of the Bank will be available as continuing security even if the Credit Facility runs into credit or the Credit Facility balance is reduced to nil or extinguished at any time or from time-to-time. I/We will remain to be personally liable for any balance that may become due to the Bank in the Credit Facility or any other account whatsoever from time-to-time.
- In case of any default including but not limited to Credit Facility's interest not being repaid even on demand, the Bank may take all steps necessary to enforce security over the Assets, as considered to be reasonable by the Bank and appropriate the net amount towards discharge of my/our liabilities/outstanding in the Credit Facility with the Bank. Should there be any shortfall, I/we hereby undertake to pay the shortfall amount along with interest at the rate as may be applicable, on demand by the Bank without any demur and the Bank shall reserve its rights to initiate appropriate proceedings against me/us for recovery of its dues.
- I/We acknowledge 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. I/We further understand and agree that unused post-dated cheque leaves if any, issued to the Bank may not be returned to me/us after the closure of Facility Account/s and I/We will not hold the Bank responsible of not returning the cheques issued by me/us.
- Purpose of the Credit Facility _____
 I/We agree and confirm that the proposed Credit Facility will be used only for the purpose mentioned and will not be used for speculative/re-lending or carrying on agricultural/plantation activities or for investment in real estate business/purchase of CV/CE/improper illegal/unlawful/in any form/anti-social purposes. In case of any change in the intended purpose, I/we will seek the prior concurrence of the same from the Bank. I/We understand that the Bank has the right to recall the Credit Facility at any time if it is not used for the stated purposes. I/We further agree and confirm that Bank shall have exclusive right to verify the end user as per the declaration or ask for submission of a certificate from its auditors or an auditor the Bank may nominate on this behalf, certifying that the Credit Facility advanced by the Bank have been used only for the purposes for which it has been sanctioned.
- Notwithstanding the provisions contained in Sections 59, 60 and 61 of the Indian Contract, 1872, I/we agree that payment made by me/us by a third party to the Bank and all the money received/realised by the Bank shall be appropriated by the Bank in the first instance towards interest, service charges commitment charges, costs, commission, discount, postal charges including stamps and other expenses as may be applicable and other money debited and recoverable from the accounts and the balance, if any, to the principal.
- I/We undertake to forthwith inform the Bank regarding any changes whatsoever in my/our address(es) and/or any other detail(s) as specified in the application and to make available any further information that may be required by the Bank in this regard within 30 days from the date of change.
- I/We acknowledge that the Bank is providing this Credit Facility on the representations provided by me/us and for the purpose specified by me/us and I/we have been read out and explained, in the language known to me/us the contents of this document and I/we, have signed, this document/terms after having understood the terms and clauses. I/We acknowledge that I/we shall abide by all the rules/regulations/ terms & conditions as may be applicable in relation to the Credit Facility.
- I/We understand that if the Credit Facility is sanctioned, the disbursement will be subject to the production of necessary documents as may be required by the Bank from time-to-time, and upon satisfactory completion of the Bank's appraisal and documentation process in compliance with the Bank's laid down norms/guidelines.
- I/We acknowledge and agree that I/we and the Bank agree to submit the exclusive jurisdiction of the courts located in Kolkata, India as regards any claims or matters arising under these terms, and conditions. The Bank however, accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than India.
- I/We acknowledge and agree that the Bank shall not be liable if any transaction does not fructify or is not completed or for any failure on part of the Bank to perform any of its obligations under these terms 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. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the Bank, including without limitations; unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, sabotage, fire, floods explosion, acts of God, civil commotion strikes or industrial action of any kind, riots, insurrection, war, acts of government/computer hacking, unauthorised access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down; faults or failures in telecommunication etc.
- 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 reason of or arising out of providing any of the services due to any negligence/mistake/misconduct on my/our part or breach or non-compliance by me/us of any of the terms 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/us.
- (i) I/We hereby agree and consent for disclosure by the Bank of all or any such: a) information or data relating to me/us; b) information or data relating to any Credit Facility availed/to be availed by me/us and; c) default, if any; committed by me/us in discharge of the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorised in this behalf by RBI.

- (ii) I/We declare that the information and data furnished by me/us to the Bank are true and correct
- (iii) I/We, undertake that:
- The Credit Information Bureau (India) Ltd and any other agency so authorised may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and
 - The Credit Information Bureau (India) Ltd. and any other agency so authorised may furnish for consideration the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors and registered users as may be specified by Reserve Bank of India in this behalf.
14. I/We declare that all the particulars and information and details given/filled in the application are correct, complete and up-to-date in every respects and no information whatsoever have been withheld from the Bank. I/We further represent and confirm to the Bank that the representations, declarations and warranties given by me/us shall survive the execution the application, delivery/dissemination of the application Credit Facility till the repayment/payment of the Credit Facility, in full to the satisfaction of the Bank.
15. I/We agree that submission of this application does not amount to the Bank granting my/our request towards availing the Credit Facility. The Bank shall be at the liberty to reject my/our application, if not deemed fit as per Bank's policy and guidelines.
16. I/We agree that if any of the information provided by me/us is found as false/misrepresented, the Bank shall be at the liberty to take appropriate actions against me/us as it deems fit.
17. I/We agree that my information can be shared to CICs/IUs or any other agency/financial institutions/auditors as required by regulatory/statutory bodies, from time-to-time.
18. I/We agree that the Credit Facility, if any, shall be governed in accordance with the extant guidelines of RBI; basis my/our exposure with the Bank as compared to my/our exposure of the entire banking system and shall be subject to necessary modification(s), as and when there is a change in the existing exposure and/or upon my/our request.
19. I/We also understand that the Bank reserves the right to seek any information from any source or to give any information and for assign any work to any third party at its sole discretion. I/We further agree that the Credit Facility may be provided to us shall be governed by the rules and regulation of the Bank that will be in-force from-to-time. I/We shall be bound by the terms and conditions of the Credit Facility that may be granted to me/us.
20. We understand that any charges paid to the Bank towards out-of-pocket expenses; log-in fees; processing fees etc. are to be entirely borne by me/us and is non-refundable even upon the application being withdrawn by me/us or being rejected by the Bank, at any pre-sanction or post sanction stage. I/We shall not be entitled to any refund either in part or in full.
21. I/We confirm that I/we have no insolvency proceedings initiated against me/us and I/we have never been adjudicated insolvent by any appropriate authority.
22. I/We authorise the Bank to exchange/share all information relating to my loan repayment history to other banks/financial institutions etc., from time-to-time, as may be required.
23. I/We agree that in event of non-payment of Equated Monthly Instalments (EMIs) as per the loan/facility agreement read with other relevant transaction documents, the Bank shall reserve the unequivocal right to seize the asset and such seizing of the asset shall not be perceived an offence by the Bank and/or its agents.
24. I/We understand that in case of non-payment of dues in case of any facility availed from the Bank consequent to which the account is to be classified as NPA, all other accounts of the borrower with the Bank will also 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 the borrower from the Bank, irrespective the regular repayment in such accounts.
25. I/We confirm that my/our personal/KYC details may be shared with Central KYC Registry. I/We consent to receiving information from Central KYC Registry through SMS and/or email on the above registered number /email address.
26. I/We authorise the Bank to verify and authenticate my/our Aadhaar number during processing my/our application and also authorise the Bank to share my/our Aadhaar related details/information with regulatory statutory bodies as and when required.
27. I/We authorise the Bank to retain the photographs and documents submitted with this application, even if the Credit Facility has not been sanctioned.
28. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and undertake to inform you of any changes therein immediately in case any of the above Information is found to be false, untrue or misleading, misrepresenting. I/We am/are aware that I/We may be held liable for it.

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 as per the Bank's policy and guidelines thereto, the application for granting the loan. (5) that loan processing and decisioning will take at least 14 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) 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; to be issued favouring Bandhan Bank Limited A/c commercial business/construction equipment loan no. (v) that the Bank is only a finance provider and following asset/vehicle finance disbursement to respective dealer, 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 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

Select Yes or No 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 CVCE application bearing digital reference number.

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.

APPLICATION FORM FOR COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT FINANCE



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 Bank _____
3. I/We am/are a relative of a Director of Bandhan Bank/other bank/senior officer of Bandhan Bank ☐ Yes ☐ No

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

Sl. No.	Name of the Director/s	Senior Officer/s	Designation	Relationship

Signature of the Applicant/Authorised Signatory	Signature of the Co-applicant	Signature of the Guarantor	Signature of the Beneficial Owner

In the event of my death & upon payment of all outstanding dues to Bank by my legal heirs, the NOC to be handed over to him/her, subject to production of documents establishing heirship. At present, the details of my/our legal heirs are mentioned below:

Sl. No.	Name	Relationship	Age	Address

INFORMATION ON OTHER PRODUCT AND OFFERINGS

From time to time Bandhan Bank communicates various new products special features of existing products promotional offers which are of significant benefit to its customers. I/We hereby confirm that I/we am/are in favour of receiving communication/information/loan document/other collaterals from bank pertaining to the loan account via email/net banking from time-to-time.

I/We consent to receive information service etc. for marketing purpose through phone/mobile/SMS/email by the Bank or by its agents, ☐ Yes ☐ No

I/We confirm that I/We have received a copy of the "Code or Bank's Commitment to Customers". I/We have been explained the contents of the same and also understand that it is available online on the Bank's website: www.bandhanbank.com. I/We undertake that the proceeds of this facility shall not be used for investments in the capital market.

Signature of the Applicant/Authorised Signatory

DECLARATION FOR PRIORITY SECTOR CATEGORY | MEDIUM AND SMALL ENTERPRISE

PSL Category Description/Declaration by the applicant

Please tick (✓) as applicable

Farm Credit (Individual Farmers)

I/We declare that the land measures(acres) at the address _____ belongs to me/us and I/we herewith enclose the documents pertaining to the ownership of the same and aforesaid loan/vehicle shall be used by me/us solely for the purpose of agriculture and/or assist the transport of agriculture input and farm products.

I/We are carrying out the following allied agricultural activity (as ticked below) and the aforesaid loan/vehicle shall be used by me/us solely for the purpose of below allied activity and/or to assist the transport of agri or allied activity input and farm products.

I/We are carrying out the following agricultural activity as ticked below and the above loan will be used solely for that activity of transporting agri and allied business products.

Loan details cum key fact statement including Schedule of Charges

Details of charges	Commercial Vehicle & Construction Equipment Loan- Schedule of Charges
Processing fees	Up to 1% of the loan amount
Stamp duty charges	At actuals as per State Duty Act + applicable GST (If any)
Part payment charges	2% of part payment amount
Foreclosure or pre-closure charges	5% of principle outstanding
Loan cancellation charges	₹ 2000/- per loan
Legal charges**	At actuals
Repossession charges (Paid to Repo vendor)**	₹ 5000/- to ₹ 40,000/-
Valuation charges (Paid to the Vendor)	₹ 500- ₹ 1000/-
Parking yard charges (Paid to the Vendor)**	₹ 200- ₹ 1000/- per day
ROC charge creation fees (only for company cases)	₹ 2500/-
Duplication repayment/amortization schedule	NIL
Swap charges	₹ 500/- per transaction

APPLICATION FORM FOR COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT FINANCE



Type of Enterprise: ☐ Micro ☐ Small ☐ Medium

Farm credit allied activities, Individuals Framers, Partnership Firm and Corporates

☐ Dairy ☐ Fishery ☐ Animal Husbandry ☐ Bee-Keeping Poultry Sericulture

Small & Marginal Farmers under Weaker Sections Land

☐ up to 2.5 acres ☐ Between 2.5-5 acres ☐ > 5 acres

If applicant belongs to any of the below category, please tick the box

Manufacturing enterprise with investment in plant and machinery

☐ Up to 25 Lakh ☐ Between 25 lakh-5 Crore ☐ > 5 Crore

Please specify the value of original investment ₹ _____

Service Enterprise with investment in equipment

☐ Up to 10 lakh ☐ Between 10 lakh - 2 Crore ☐ > 2 Crore

Please specify the value of original investment ₹ _____

End use declaration

I/We hereby declare and confirm that the vehicle/equipment purchased by me/us shall be used for the purpose

Purpose of the business

Farm Credit and Allied Activities and/or assist the transport of agriculture input and farm products

I/We are aware that is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of priority sector advances.

I/We shall indemnify the Bank to make the loss good in event of any loss damage that may arise on account of false/incorrect declaration by me/us.

Signature of the Applicant/Authorised Signatory

Trade Reference

Sl. No.	Name	Address	Telephone No.	Known from/Years

Client profile in brief: _____

Signature of the Applicant/Authorised Signatory

Signature of the Co-applicant

Signature of the Guarantor

Signature of the Beneficial Owner

Date:

Place: _____

For Bank Use Only

Documents received:

Self-certified true copies

Notary

Identity verification done:

IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name: _____ Emp. Code: _____

Emp. Designation: _____ Emp. Organisation: _____

Emp. Branch: _____ Emp. Signature: _____

Place: _____ Date:

Sourcing Details

Channel: _____ Branch Sol ID: _____ DSA/DST/Connector: _____ Referral: _____ Cross Sell: _____ Sourcing Channel ID: _____

Direct: _____ Other: _____

Name of the sourcing channel

Name of the Bandhan Bank relationship officer

DSA Code :

Referral Code :

Signature of the Relationship Manager

Bandhan Bank Employee ID

Signature of The Sourcing Agent

Acknowledgement for receipt of application form (To be returned to the customer)

We have received commercial vehicle/construction equipment application form from Mr./Mrs./Ms. _____
_____ for Rs. _____/- only on _____. Bandhan Bank will convey its decision within 2 weeks from
the date of receipt of the complete application along with all required documents for proper appraisal. For status inquiry, please contact nearest Bandhan Bank branch.

Serial No.: _____

For Bandhan Bank authorised official