

SMALL LOAN AGAINST PROPERTY APPLICATION FORM



Sl. No.

Important Instructions:

(a) Please read the instructions carefully. (b) All fields are mandatory. If not applicable, please write N.A. (c) Please attach all the required documents listed in application form. (d) Please write neatly and legibly in BLOCK LETTERS, preferably in Black Ink.

Applicant CIF ID

Co-applicant CIF ID

BU ID

BU Name _____ MHLO EMP ID _____ MHLO EMP Name _____

Personal and Employment Details:

Applicant name:	Title	First Name	Middle Name	Surname
Father's/Spouse's name:				
Date of birth:		Marital status:	Married Un-married	Gender: M F Third Gender
No. of dependents:		Voter ID card no.:		Aadhaar card no.:
Educational qualification:		PAN		or Form 60/61
Religion:		Caste:		Category:
Mother's Maiden Name				
*Mobile Number		Telephone No. (with STD code)		
Registered Email ID				

I)*Communication address

Flat No./Bldg. Name										
Road No./Village/ Town/State										
District/City										
Landmark										
PIN Code		State								
Registered Address Type:	Owned	Rented/Leased	Ancestral	Company Provided						

3.5 cm

4.0 cm

Please paste latest photograph of Applicant and sign across

(Signature/Thumb impression of the Applicant)

II)*Permanent Address

Please tick here in case the permanent address is the same as communication address

Flat No./Bldg. Name										
Road No./Village/ Town/State										
District/City										
Landmark										
PIN Code		State								
Registered Address Type:	Owned	Rented/Leased	Ancestral	Company Provided						

Business/Office address:

Village:		PO:		Dist.:		State:	
Pin:							

Employed since: _____

Personal Details:

Co-Applicant name:	Title	First Name	Middle Name	Surname
Father's/Spouse's name:				
Date of birth:				
Marital status:		Married		Un-married
Gender:		M		F
		Third Gender		
No. of dependents:		Voter ID card no.:		Aadhaar card no.:
Educational qualification:		PAN		or Form 60/61
Religion:		Caste:		Category:
Mother's Maiden Name				
*Mobile Number		Telephone No. (with STD code)		
Registered Email ID				

I)*Communication address

Flat No./Bldg. Name															
Road No./Village/ Town/State															
District/City															
Landmark															
PIN Code		State													
Registered Address Type:		Owned		Rented/Leased		Ancestral		Company Provided							

3.5 cm

Please paste latest photograph of Co-Applicant and sign across

(Signature/Thumb impression of the Co-Applicant)

II)*Permanent Address

☐ Please tick here in case the permanent address is the same as communication address

Flat No./Bldg. Name															
Road No./Village/ Town/State															
District/City															
Landmark															
PIN Code		State													
Registered Address Type:		Owned		Rented/Leased		Ancestral		Company Provided							

Business/Office address:

Village:		PO:		Dist.:		State:	
Pin:							

Employed since:

SMALL LOAN AGAINST PROPERTY APPLICATION FORM



Loan Details:

Property address:

Village: PO: PS: Dist.:

State: Pin:

Mode of repayment: ☐ Auto Debit ☐ NACH

Particulars	Name of the bank	Address	Single/Joint (Specify)	Open since(MM/YY)	Account no.	Type of A/c
Applicant						
Co-applicant						

Amount of loan applied: ₹

Tenor of loan applied for (in months) :

Purpose of loan:

☐ General Business ☐ Education ☐ Marriage ☐ Personal ☐ Agriculture ☐ Other (Please Specify)

Customer 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 suppressed or furnished any wrong information. I/We confirm that I/We had no insolvency proceedings initiated against me/us, nor have I/We ever been adjudicated insolvent and further confirm that I/We have read and understood the contents. I/We am/are aware that the Equated Monthly Instalment comprising of principal and interest is calculated on the basis of monthly rest.
- I/We have no objections to the scoring method or the rate of interest as decided by Bandhan Bank. 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. I/We also confirm that the Loan proceedings will be utilised for the purpose as mentioned in the application form and not for any other speculative purpose. I/We also authorise Bandhan Bank or its agents to make references and inquiries related to the information in this application which Bandhan Bank considers necessary. I/We also authorise Bandhan Bank to exchange/share all the information relating to my/our Loan details and repayment history to other Banks/Financial institutions/Credit Bureaus/ Agencies as may be required. I/We shall not hold Bandhan Bank liable for use of this information. I/We undertake to inform Bandhan Bank regarding any change in my/our residence/employment/ occupation/ transfer and to provide any other information that Bandhan Bank may require. I/We further agree that my/our Loan shall be governed by the rules of Bandhan Bank which may be in force from time to time. I/We undertake to bear processing, service, documentation charges etc. as stipulated by the Bank from time to time.
- Bandhan Bank may at its sole discretion sanction or decline the application of loan. Bandhan Bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the loan application.
- I/We hereby declare and confirm that no director/Senior officer of the bank is related to me/us.
- I/We agree to receive SMS alerts/phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on the mobile/phone number/ email as mentioned in this application form. I/We declare that I/we have not made any payment in cash, bearer, cheque or kind along with or in connection with this application except for the application fees mentioned for or processing fees or any other fees prescribed in the application form. I/We hereby declare that I/we am/are not a director or related to a director of the Bank. 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 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/us at least 30 days' notice and/or provide an option to me to switch to other services/facilities.

I declare that the particulars furnished above are correct and true to the best of my knowledge and belief.

Customer Signature

Declaration: Declaration for the thumb impression/signing in vernacular language

(This declaration must be signed by a person other than the employee of Bandhan Bank Limited. The witness should be related to the applicant)

This is to certify that I have read out the contents of this application form to Mr./Mrs. and he/she has understood the same.

Further, I would also like to certify that Mr./Mrs. has affixed his/her thumb impression or has signed in vernacular language in my presence after I have explained the above contents to him/her. I declare that whatever I have stated herein above is true and correct to the best of my knowledge and belief.

Signature/LTI of the Applicant
Name of the Applicant

Signature of the Co-applicant:
Name of the Co-applicant:
Relation with the Applicant:

Signature/LTI of the Witness
Name of the Witness

Date:

Place:

Reference No.1:

Reference No.2:

(Tear along the line) ✂
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Acknowledgement Receipt

Customer Copy

Loan application received on , complete document set received on . Cheques received towards payment of processing fee. Valuation fee and legal fee amounting to ₹ , ₹ and ₹ respectively vide cheque numbers , and dated drawn in favour of "Bandhan Bank Limited" and payable at

Request will be disposed of and acceptance/rejection notification would be informed within 30 working days from the date of receipt of completed application form with supporting documents and PF cheque.

Date :

Place:

On behalf of Bandhan Bank Limited

Authorised signatory

- (1) Duly signed application form with photographs (Applicant/Co-applicants)
- (2) ID proof*
- (3) Address proof*
- (4) Copy of property documents
- (5) Business/Employment proof

- Proof of possession of Aadhaar number
- Passport
- Driving licence
- Voters ID card (issued by Election Commission of India)
- Job card issued by NREGA duly signed by an office of the state government
- Letter issued by National Population Register containing detail of name, address.

(a) Salaried employees (applicant/co-applicant) Copy of IT return/Form 16 of last 2 years. Salary slips of last 3 months

(b) Self-employed individuals (applicant/co-applicant) Cash flow statement Last 2 years IT return (If available)

(c) Letter from employer (If form 16 not applicable)

FATCA/CRS Declaration

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

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

%In case tax identification number is not available, kindly provide functional equivalent FATCA-CRS Certification: I have understood the information requirements 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.

Signature of the Co-applicant:
Name of the Co-applicant:
Relation with the Applicant:

(Tear along the line)

- a. **Loan processing charges:** 1.5% of loan amount or ₹ 7,500/- whichever is higher + GST
- b. **Part payment & foreclosure charges:** 4% + GST of loan outstanding shall be applicable on pre-payment of loan account before 1 year from disbursement or 2% + tax of loan outstanding shall be applicable on pre-payment of loan account after 1 year
- c. **Foreclosure statement:** Nil
- d. **Document retrieval charges (for photocopy only):** Nil
- e. **Statement of account:** Nil
- f. **Duplicate NOC:** Nil
- g. **Stamp duties:** On actual

- h. **Loan cancellation:** Nil - However client has to pay interest for interim period between loan disbursement to loan cancellation period and PF and stamp duty will be retained
- i. **Change of address:** Nil
- j. **Agreement copy:** Nil
- k. **Legal and other recovery charges:** On actual
- l. **Valuation charges:** Nil
- m. **CERSAI charges:** On actual
- n. **Equitable mortgage charge creation:** On actual-As Applicable in states