

Particulars	Recommendation	Recommendation	Approval
Loan Amount (₹)			
Loan Tenure (in months)			
Frequency of Loan Payment			
Instalment Amount (₹)			
Rate of Interest (%)			
Processing Fee (%)			
Remarks, if any	Recommended/Not Recommended	Recommended/Not Recommended	Approved/Not Approved
	Signature of RE-BU	Signature of BU Manager	Signature of Area Manager
	Name	Name	Name
	Emp Code	Emp Code	Emp Code
	Date	Date	Date

To,
Bandhan Bank Limited, DN-32, Sector-V, Salt Lake, Kolkata - 700091 (hereinafter referred to as the "Lender")

I/We..... (my/our details as mentioned in the Application) (hereinafter called the "Applicant" & "Co-Applicant", which expression shall unless the context otherwise requires, include my heirs, nominees, caretakers, executors, administrators, successors and permitted assigns) have agreed to avail/availed the loan from the Lender ("Loan") of an amount ("Loan Amount") and for the product as detailed in the Schedule. I agree that the Loan is for a period ("Tenure") and the Lender would charge an interest per annum at the rate mentioned in the Schedule ("Interest"), which would be on a reducing balance basis. I undertake to repay the Loan in instalments at the frequency and of an amount specified in the Schedule for repayment of the Outstanding. I undertake that the Loan Amount will be used for bonafide purposes and would not be used for unethical or illegal purposes or for any purpose that may adversely affect the society/the environment and/or prohibited under any law or regulation. I hereby undertake to repay the Loan Amount, charges, expenses and interest under the Loan (as applicable) ("Outstanding"). I agree to provide all details of the Goods/items brought out of the Loan Amount as a proof of end use of the Loan Amount. I acknowledge that on taking place of an Event of Default, the Lender shall be eligible and entitled to recall the Loan Amount and take/initiate such necessary steps/action against the Borrower and his assets and properties, as permitted under the law, for recovery of the Loan Amount along with interest, penal interest and other charges as per sanctioned terms. Please take delivery of the accompanying DEMAND PROMISSORY NOTE made by me/us in favour of the Lender and I do waive my rights of the presentment of the same. I/We agree and acknowledge that the Lender has a right to assign the Loan, Outstanding and the Security Documents to any other person/entity, without the permission of the Applicant & Co-Applicant and in such an eventuality I/We would have to repay the Outstanding to the new lender or their representative. I/We agree that the Lender also has a unilateral right to cancel this Loan, at any time during the tenure. I/We acknowledge that the Lender is providing this Loan on the representations provided by me/us and for the purpose specified by me/us (as detailed in the Schedule). The Schedule shall form an integral part of this document. This document will be governed by the laws of India and the courts of Kolkata will have jurisdiction for any dispute under this document or in relation to the Loan. 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 after having understood them and by signing this document, I/We do hereby agree to abide by all the terms and conditions of the Loan.

SCHEDULE

Loan Account Number:	Loan Amount:
Product:	Purpose of the Loan:
Loan Tenure (in months):	Rate of Interest:
Instalment frequency:	Instalment Amount:
Address of the BU acting on behalf of the Lender:	
Goods: Moveable fixed assets, agricultural implements & tools, livestock, stock in trade both present and future including raw material, stock in process, finished goods, cash, and other current assets whatsoever.	
Date:	Place of Execution:

Sign / LTI of Applicant

Sign / LTI of Co-Applicant

Sign. of Bandhan Bank Limited (Witness)

Declaration: I/We have opened a Savings account for my/our personal use and requirement. I/We am/are aware that my/our loan account is a separate account and interest in loan account is calculated as per outstanding in the account at prevailing loan rate. Further, I/We am/are also aware that whatever balance is maintained in my/our savings account, I/We am/are entitled to receive interest as applicable for savings account. As per my/our requirement I/We request the lender to disburse the entire loan amount in my/our savings account in single tranche.

DEBIT AUTHORISATION: As per my/our requirement I/We jointly request the lender to disburse the entire loan amount in savings account no..... maintained in Branch standing in the name of..... I/We do hereby authorize lender to debit from Savings Bank Account No. towards monthly loan instalments of Rs..... and credit to my loan account no..... I/we also hereby authorize lender to debit any residual amount as balloon payment being the last instalment for closure of the loan account as and when required. Further I/We authorize lender bank to debit applicable processing fees plus taxes.

Sign / LTI of Applicant

Sign / LTI of Co-Applicant

DEMAND PROMISSORY NOTE

₹ ON DEMAND, I/We,, promise to pay to BANDHAN BANK LIMITED ("Lender") order the sum of
₹ (Rupees only) together with interest from the date hereof, at% per annum or such other rate the Lender may fix from time to time, compounding and payable with monthly rests, for value received.

Revenue
Stamp of
₹1/- to be
affixed.

Date:

Place:

Signature or thumb impression of Applicant and Co-Applicant

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

SANCTION TERMS (LENDER COPY)

Please refer to your application for financial assistance by way of loan for our consideration, we are pleased to advise that we are agreeable to sanction loan of ₹..... (Rupees only)

Sanction Terms & Conditions

Period/Tenure of Loan in Months	
Rate of Interest per annum in %	
Repayment Frequency	
1 st Instalment Date	
Processing Fee (if any) in ₹	
Pre-payment/Foreclosure	The borrower has an option to foreclose/pre-pay loan at any point of time prior to maturity of the Loan, No charges shall be levied for the same

I/we hereby undertake that all the Terms and conditions of this loan along with the repayment schedule have been handed over to us in the "Key Fact sheet" and have been duly explained to us. We hereby acknowledge and accept the same.

Signature of Bank Official

Accepted by

Date:

Place:

Sign / LTI of Borrower

(Tear along the line)



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