

## **Declaration**

1. I / We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan that IndusInd Bank Limited (IBL) may decide to grant me /us.
2. I / We confirm that I / we have never been a defaulter of IBL or any other financial institution.
3. I / We confirm that I / we have had no insolvency proceedings against me/us nor have I / We ever been adjudicated insolvent and further confirm that I / we have reach the brochure and understood the contents.
4. I / We are aware that the fees paid by me /us are non-refundable.
5. I / We are aware that IBL offers loan under floating rate option and fixed rate option and combination of rates, and we are interested in the option indicated in the application form.
6. I / We are aware that Equated Monthly Installment comprising of Principal and Interest is calculated on the basis on monthly rests.
7. I / We authorize IBL or its agent / service Provider to carry out bureau enquiries, share customer data, make reference checks, carry out third party vendor checks / verifications relating to information in this application form and make such enquiries in respect of this application, as it may deem necessary.
8. I / We indemnify IBL against any loss or damage (which IBL may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations, and / or making disclosures in terms of the preceeding clause.
9. I / We undertake to inform IBL regarding any change in my occupation / employment and to provide any further information that IBL may require. I/we also undertake to authorise my / our employer(s) to deduct Equated monthly installments from my / our salary to IBL directly every month. IBL may make available information pertaining to the loan to any institution or body. IBL may seek / receive information from any source / person to consider this application.
10. I / We further agree that my / our loan shall be governed by rules / norms of IBL which may be in force from time to time and IBL shall be entitled to reject my / our loan application without giving any reason thereof.