

IndusInd Bank



LOAN APPLICATION FORM **MORTGAGES**



LOAN APPLICATION FORM - MORTGAGES

LOAN DETAILS

Application No.:

Location:
 Product: LAP LCP LRD DOD
 End Use: Business Personal

Loan Amount:
 ROI: Tenure: In Months
 Instalment you and co-applicant can pay to IndusInd Bank per month ₹:

PROPERTY DETAILS

Property Owner Name:
Property Address:
 House No./Flat No.: Building Name/No.: Street Name/No.:
 Locality/Area: Landmark:
 City: State: PIN Code:
 Type of Property: Residential Commercial
 Classification of Property: Flat Row House Bungalow Shop Office Individual Floor

PERSONAL DETAILS

| | |
|--|--|
| <input type="checkbox"/> Main Applicant <input type="checkbox"/> Co-Applicant <input type="text"/> Title: <input type="checkbox"/> M/S <input type="checkbox"/> Mx <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Father <input type="checkbox"/> Spouse Name <input type="text"/> Mother's Maiden Name: <input type="text"/> Current Address: <input type="text"/> <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> DoB: <input type="text" value="DDMMYYYY"/> Place of Birth: <input type="text"/> Year at Current Address: <input type="text"/> Years in the city: <input type="text"/> Type of Resi.: <input type="checkbox"/> Self-owned <input type="checkbox"/> Rented <input type="checkbox"/> Co-owned <input type="checkbox"/> Parents owned Email ID: <input type="text"/> (Mandatory) Permanent Address: <input type="text"/> Mailing Address: <input type="text"/> <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> Mailing Address: <input type="text"/> Phone: <input type="text" value="STD"/> - <input type="text"/> Mobile: <input type="text"/> PAN No.: <input type="text"/> Aadhaar No.: <input type="text" value="XXXXXX"/> <input type="text"/> <small>Please input last 4 digits of your Aadhaar Number</small> Religion: <input type="text"/> <input type="checkbox"/> SC/ST <input type="checkbox"/> OBC <input type="checkbox"/> Other (Sikhs/Muslims/Christians/Zoroastrians/Buddhists/Jains) Relation To Applicant: <input type="text"/> Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender No. of Dependants: <input type="text"/> Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married Education: <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other Person with Disabilities: <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Main Applicant <input type="checkbox"/> Co-Applicant <input type="text"/> Title: <input type="checkbox"/> M/S <input type="checkbox"/> Mx <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Father <input type="checkbox"/> Spouse Name <input type="text"/> Mother's Maiden Name: <input type="text"/> Current Address: <input type="text"/> <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> DoB: <input type="text" value="DDMMYYYY"/> Place of Birth: <input type="text"/> Year at Current Address: <input type="text"/> Years in the city: <input type="text"/> Type of Resi.: <input type="checkbox"/> Self-owned <input type="checkbox"/> Rented <input type="checkbox"/> Co-owned <input type="checkbox"/> Parents owned Email ID: <input type="text"/> (Mandatory) Permanent Address: <input type="text"/> Mailing Address: <input type="text"/> <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> Mailing Address: <input type="text"/> Phone: <input type="text" value="STD"/> - <input type="text"/> Mobile: <input type="text"/> PAN No.: <input type="text"/> Aadhaar No.: <input type="text" value="XXXXXX"/> <input type="text"/> <small>Please input last 4 digits of your Aadhaar Number</small> Religion: <input type="text"/> <input type="checkbox"/> SC/ST <input type="checkbox"/> OBC <input type="checkbox"/> Other (Sikhs/Muslims/Christians/Zoroastrians/Buddhists/Jains) Relation To Applicant: <input type="text"/> Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender No. of Dependants: <input type="text"/> Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married Education: <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other Person with Disabilities: <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

EMPLOYMENT/BUSINESS DETAILS

Salaried Self Employed Professional Pls. Specify

Firm/Company Name: _____

Designation: _____

Prop. Partnership Pvt. Ltd. Other Pls. Specify

Firm/Company Address: _____ Mailing Address: _____

Landmark: _____

City: _____

State: _____

PIN: _____

Phone: S T D _____ - _____

GSTIN No.: _____

*Please put N/A if you do not have a GSTIN number/not required to have a GSTIN number.

URC No.: _____

Annual Income and status of GST Registration:

Registered Yet to Register Not Applicable

Annual Income: _____

No. of Years In Present Organisation: _____ Total Work Experience: _____

Salaried Self Employed Professional Pls. Specify

Firm/Company Name: _____

Designation: _____

Prop. Partnership Pvt. Ltd. Other Pls. Specify

Firm/Company Address: _____ Mailing Address: _____

Landmark: _____

City: _____

State: _____

PIN: _____

Phone: S T D _____ - _____

GSTIN No.: _____

*Please put N/A if you do not have a GSTIN number/not required to have a GSTIN number.

URC No.: _____

Annual Income and status of GST Registration:

Registered Yet to Register Not Applicable

Annual Income: _____

No. of Years In Present Organisation: _____ Total Work Experience: _____

EXISTING LOAN DETAILS

| | Bank Name | Loan Type | Loan Amount | Loan Tenure | EMI | Date of Sanction | Loan Disbursed Date |
|--------------|-----------|-----------|-------------|-------------|-----|------------------|---------------------|
| Applicant | | | | | | | |
| Co-Applicant | | | | | | | |

BANK ACCOUNT DETAILS

| Applicant | Bank Name & Branch | Bank A/c No. | Account Type (CA, SA, NRO/NRE, CC, OD) | Year of Account Opening | Limit Account (Y/N) |
|--------------|--------------------|--------------|--|-------------------------|---------------------|
| Applicant | | | | | |
| Co-Applicant | | | | | |

This is with reference to my application for Loan Against Property. I confirm my business turnover for the Last 3 years as below:

| Name of the Entity | Constitution | Relationship Partner/ Director etc. | Turnover for FY _____ in ₹ | Turnover for FY _____ in ₹ | Turnover for FY _____ in ₹ |
|--------------------|--------------|-------------------------------------|----------------------------|----------------------------|----------------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| Total | | | | | |

PERSONAL REFERENCE

| | |
|---|---|
| <p>1 Title: <input type="checkbox"/> M/S <input type="checkbox"/> Mx <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr.</p> <p>Name: _____</p> <p>Relationship with Applicant: _____</p> <p>Phone: S T D _____ - _____</p> <p>Mobile: _____</p> <p>Email ID: _____ <small>(Mandatory)</small></p> <p>Address: _____</p> <p>City: _____</p> <p>State: _____</p> <p>Landmark: _____ PIN: _____</p> | <p>2 Title: <input type="checkbox"/> M/S <input type="checkbox"/> Mx <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr.</p> <p>Name: _____</p> <p>Relationship with Applicant: _____</p> <p>Phone: S T D _____ - _____</p> <p>Mobile: _____</p> <p>Email ID: _____ <small>(Mandatory)</small></p> <p>Address: _____</p> <p>City: _____</p> <p>State: _____</p> <p>Landmark: _____ PIN: _____</p> |
|---|---|

LOAN APPLICATION FORM - MORTGAGES

IndusInd Bank

Status of loan application would be known within 15 working days of receiving the application with all necessary documents subject to the applicant providing all and any additional information that the Bank may require solely for the purpose of evaluating the creditworthiness of the applicant.

For more details, call our Phone Banking Numbers: 1860 500 5004/91 22 4406 6666
Toll Free 1800 22 0061 (for BSNL/MTNL subscribers)/1800 209 0061 (Other subscribers)
Visit us at www.indusind.com

PSL CATEGORY

Is PSL (Priority Sector/MSME) category applicable to you?? Yes (If Yes, then provide the below details) No

| MSME Category (Mfg. / Services) | Micro | Small | Medium |
|--|--|---|---|
| Investment in Plant & Machinery / Equipment | <input type="checkbox"/> Up to ₹1 Crore | <input type="checkbox"/> Up to ₹1 Crore | <input type="checkbox"/> Up to ₹50 Crore |
| Turnover | <input type="checkbox"/> Up to ₹5 Crore | <input type="checkbox"/> Up to ₹5 Crore | <input type="checkbox"/> Up to ₹250 Crore |
| PSL Categories | | | |
| <input type="checkbox"/> Micro Manufacturing Enterprises | <input type="checkbox"/> Small Manufacturing Enterprises | <input type="checkbox"/> Medium Manufacturing Enterprises | <input type="checkbox"/> Micro Services Enterprises |
| <input type="checkbox"/> Small Services Enterprises | <input type="checkbox"/> Medium Services Enterprises | <input type="checkbox"/> Micro Trading Enterprises | <input type="checkbox"/> Small Trading Enterprises |
| <input type="checkbox"/> Medium Trading Enterprises | | | |

AGRICULTURAL LAND DETAILS

Land Details: I/We own/cultivate land to the extent of _____ acres at _____ attached herewith 7/12 documents/copy of land revenue receipt.

Applicant Signature

I/We hereby declare that the information furnished above is true and accurate.

FATCA-CRS DECLARATION-Individual (Applicant)

I am a tax resident of India and not resident of any other country OR I am a tax resident of the country/ies mentioned in the table below: Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth*: _____ Country of Birth*: _____
 Address Type for Tax Purposes* Resident 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: _____ | |

#To also include USA, where the individual is citizen/green card holder of USA % 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 hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I also confirm that I have read and understood the FATCA-CRS Terms and Conditions and hereby accept the same.

In case of any changes, I will inform the FI within 30 days. (Please refer our detailed T&C for further details)

Name: _____

Signature

In case of Controlling Person the signature is of the authorized signatory of the respective entity (where it is not being signed by the controlling person him/herself)

Date: DDMMYYYY

Place: _____

FATCA-CRS DECLARATION-Individual (Co-Applicant)

I am a tax resident of India and not resident of any other country OR I am a tax resident of the country/ies mentioned in the table below: Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth*: _____ Country of Birth*: _____
 Address Type for Tax Purposes* Resident 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: _____ | |



#To also include USA, where the individual is citizen/green card holder of USA % 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 hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I also confirm that I have read and understood the FATCA-CRS Terms and Conditions and hereby accept the same.

In case of any changes, I will inform the FI within 30 days. (Please refer our detailed T&C for further details)

Name: _____

Signature

In case of Controlling Person the signature is of the authorized signatory of the respective entity (where it is not being signed by the controlling person him/herself)

Date: DDMMYYYY

Place: _____

DECLARATION

I/We declare that we are citizens of India and all the particulars and information given in the Application Form is true, correct and complete and no material information has been withheld/suppressed. I/We shall advise the Bank in writing of any change in my/our residential or employment/business address. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or anti-social purpose. I/We authorise IndusInd Bank, to make any enquiries regarding my application. I/We authorise IndusInd Bank, to make any enquiries with other finance companies/registered credit bureau. IndusInd Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant. I/We have read the Application Form/Brochures and I am/we are aware of all the terms and conditions of availing finance from IndusInd Bank. I/We understand that the sanction of this loan is at the sole discretion of the Bank and upon my/our executing necessary security(ies) and other formalities as required by the Bank. I/We authorise IndusInd Bank, to conduct such credit checks as it considers necessary in its sole discretion and also authorise the Bank to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. I/We further agree that my/our loan shall be governed by the rules of IndusInd Bank, which may be in force from time to time. All loans are at the sole discretion of IndusInd Bank. I am aware that upfront processing fee towards Legal & Technical charges & applicable GST collected from me at the time of the application is non-refundable under any circumstances. No discount/free gift or any other commitment is given whatsoever which is not documented in the loan agreement by IndusInd Bank or any of its authorised representatives. The loan amount and disbursement is at the sole discretion of IndusInd Bank and no commitment has been given regarding the same. I/We confirm that I/we have no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent.

RELATIONSHIP (Details of relationship of applicant with other banks)

Applicant is a director of any Bank or is a Firm in which any director is interested partner/guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director. YES? No? Nature of Relationship _____

RELATIONSHIP (Details of relationship of applicant with financing bank)

Applicant is a director/senior officer/relative of director or senior officer of the Bank - Yes? No? Nature of Relationship _____

I/We hereby authorise & give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to the facilities availed from the Bank, to the Bank's other branches/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Service Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/We waive the privilege of privacy & privity of contract.

I/We is/are aware that charges for late payment of Dues are 2% per month on overdue EMI amount for LAP/LRD and other charges as per 'Schedule of Charges' mentioned on our website.

The tenure/repayment/interest/other terms and conditions of the loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirements or at the Bank's discretion. The Bank reserves the right to review and amend the terms of the loan to such extent as it may deem fit.

I/We are neither politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time) unless mentioned otherwise below.

PEP

CRPEP

(PEP - Politically Exposed Person, CREP - Close Relative of Politically Exposed Person)

Consent to Use, Share and Disclose Registered Communication Contact Details

I/We hereby ACCEPT, AUTHORISE, CONFIRM AND PERMIT IndusInd Bank Limited ("Bank") to USE, SHARE AND DISCLOSE any/all of my/our registered communication contact addresses/details (postal, e-mail, mobile number, social media platforms/channels etc.), that I/we have willingly registered/shared with the Bank for the purpose of (A) receiving information, either from the Bank, Central KYC Registry and/or through any of the Bank's authorised Service Providers/Agency(ies)/Professional Advisors related to the operations of my/our account(s)/services availed by me/us from the Bank; and/or (B) API-based authentication where my/our details are being auto fetched/populated to process my banking requests/applications on/through the Bank's Web Applications/Systems; and/or (C) any kind of promotional/research/feedback based exercise about the Bank's products/services that I/we must/may be made aware for general consumption or to provide feedback as an existing customer of the Bank; until such time I/we request/notify the Bank to stop sending communication to any/all of my/our registered communication addresses/details as per the Bank's defined process and knowing that the Bank will ensure security and confidentiality to all my/our communication contact details provided by me/us. If I am/we are or become a Non Resident Indian (NRI)/ foreign national, I/we confirm that the following consent is well within my/our capacity as a Non-Resident Indian and by doing so I/we do not violate or breach in any manner the regulations or statutes of the country of my/our residence as are applicable to me/us.

Notwithstanding anything contained herein above, in case I/we opt out from the above and tick 'NO' below, the Bank shall be entitled to use/share/discard my/our communication contact addresses/details to send me/us all communication either through select/mandated communication channels, those that are deemed necessary for the (A) smooth processing of my/our account operations/service request(s) (B) for general awareness and/or (C) any statutory action required to be undertaken by me/us as per the applicable laws and guidelines/regulations/directions/notifications prescribed by the Reserve Bank of India, Ministry of Finance India, government/quasi-government authorities and any other authorities governing the financial and banking operations whether in India or outside India.

Yes No

DISCLAIMER: This material is for general informational purposes only and is not an investment advice nor does it constitute an offer, recommendation or solicitation to buy or sell a particular financial instrument. It does not have regard to the specific investment objectives, financial situation, risk profile or the particular needs of any specific person who may receive this material. No representation is made that the information contained herein is accurate in all material respects, complete or up to date. Recipients of this document are to contact the representative in their local jurisdiction or contact details given in this document with regard to any matters or questions arising from, or in connection with the document. The information contained herein is not intended for distribution to, or use by, any person in any jurisdiction where such distribution or use would be contrary to applicable law or regulation or which would subject IndusInd Bank to additional licensing or registration requirements. It may not be copied, reproduced, posted, transmitted or redistributed in any form without the prior written consent of the Bank. This publication is for general information only, without addressing any particular needs of any individual or entity, and should not be relied upon without obtaining specific advice in the context of specific circumstances.

Paste Photo here and sign across it such that your Signature is on the photo as well as on the form

Date: DDMMYYYY

Signature of Applicant

Paste Photo here and sign across it such that your Signature is on the photo as well as on the form

Date: DDMMYYYY

Signature of Co-Applicant

BANK USE ONLY

| | | |
|---|-----------------------------|-------------------------|
| ASM Emp Code: _____ | Co-ordinator Code: _____ | Sourcer EMP Code: _____ |
| Sourced By: <input type="checkbox"/> Branch <input type="checkbox"/> Open Market <input type="checkbox"/> Connector <input type="checkbox"/> Direct <input type="checkbox"/> Credit Card <input type="checkbox"/> Personal Banker <input type="checkbox"/> Others | | |
| Connector Name: _____ | Talisma No.: _____ | |
| Connector Code: _____ | Source Branch Sol ID: _____ | |
| RO Code: _____ | TI Code: _____ | TSE Code: _____ |

ACKNOWLEDGEMENT SLIP - LOAN AGAINST PROPERTY

A

Name of the Applicant: _____

Date of Application: DDMMYYYY

Location: _____

Date & time of receipt: _____

IndusInd Bank Contact Person Name: _____

Contact No.: _____

Bank's Stamp/Signature

MOST IMPORTANT TERMS & CONDITIONS

Part of Loan Against Property - Application Form

Application Number: **A**

Dear Customer,

This is to confirm receipt of your application form along with below mentioned documents:

| Pre-sanction documents | Borrower | Co-Borrower | Date |
|---|----------|-------------|------|
| Application form | | | |
| Recent Passport size Photograph <i>(signed across)</i> | | | |
| Proof of Age <i>(specify)</i> | | | |
| Proof of Identity <i>(specify)</i> | | | |
| Proof of Residence <i>(specify)</i> | | | |
| Proof of Qualification <i>(specify)</i> | | | |
| Proof of Business/Office address <i>(specify)</i> | | | |
| Proof of Continuity of current job <i>(specify)</i> | | | |
| Last 3 months' salary slips | | | |
| Proof of Turnover <i>(Latest sales/GST returns/VAT returns)</i> | | | |
| Last 3 years' ITR with computation of income/certified financials | | | |
| Last 6 months' bank statements <i>(where salary income is credited)</i> | | | |
| Loan Account Statements for Repayment track record | | | |
| Signature verification | | | |
| Processing fee cheque | | | |
| Property document | | | |
| Other documents, if any | | | |

Important Note:

Kindly ensure to properly check and self-attest all documents submitted with date. Do not make any payment in cash, bearer cheque to the Executive in connection with this loan application.

Note that:

- The receipt of your application form for the loan does not imply automatic approval of your loan by IndusInd Bank.
- Incomplete/defective application will not be processed and IndusInd Bank shall not be responsible in any manner for the resulting delay or otherwise.
- IndusInd Bank may request for additional documents other than those collected in connection with the application.
- IndusInd Bank shall not be liable for loss or delay in the receipt of documents.
- IndusInd Bank reserves the right to reject any application without assigning any reasons.
- IndusInd Bank reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to the applicant.
- IndusInd Bank will decide quantum of the loan at its sole discretion.
- The Monthly Instalments (EMI) in connection with the loan will be due as per the Monthly Repayment Cycle date.
- All Repayment Instrument are to be issued favouring "IndusInd Bank Limited" and duly crossed and filled.
- The applicable (floating/fixed) ROI will be arrived at by adding Risk/Tenor/Product markups on currently declared MCLR/EBLR of the Bank. The applicable ROI would be revised subject to terms as specified in the loan sanction letter/loan agreement.

MOST IMPORTANT TERMS & CONDITIONS

Part of Loan Against Property - Application Form

Application Number: **A**

Dear Customer,

This is to confirm receipt of your application form along with below mentioned documents:

| Pre-sanction documents | Borrower | Co-Borrower | Date |
|---|----------|-------------|------|
| Application form | | | |
| Recent Passport size Photograph <i>(signed across)</i> | | | |
| Proof of Age <i>(specify)</i> | | | |
| Proof of Identity <i>(specify)</i> | | | |
| Proof of Residence <i>(specify)</i> | | | |
| Proof of Qualification <i>(specify)</i> | | | |
| Proof of Business/Office address <i>(specify)</i> | | | |
| Proof of Continuity of current job <i>(specify)</i> | | | |
| Last 3 months' salary slips | | | |
| Proof of Turnover <i>(Latest sales/GST returns/VAT returns)</i> | | | |
| Last 3 years' ITR with computation of income/certified financials | | | |
| Last 6 months' bank statements <i>(where salary income is credited)</i> | | | |
| Loan Account Statements for Repayment track record | | | |
| Signature verification | | | |
| Processing fee cheque | | | |
| Property document | | | |
| Other documents, if any | | | |

Important Note:

Kindly ensure to properly check and self-attest all documents submitted with date. Do not make any payment in cash, bearer cheque to the Executive in connection with this loan application.

Note that:

- The receipt of your application form for the loan does not imply automatic approval of your loan by IndusInd Bank.
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- IndusInd Bank may request for additional documents other than those collected in connection with the application.
- IndusInd Bank shall not be liable for loss or delay in the receipt of documents.
- IndusInd Bank reserves the right to reject any application without assigning any reasons.
- IndusInd Bank reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to the applicant.
- IndusInd Bank will decide quantum of the loan at its sole discretion.
- The Monthly Instalments (EMI) in connection with the loan will be due as per the Monthly Repayment Cycle date.
- All Repayment Instrument are to be issued favouring "IndusInd Bank Limited" and duly crossed and filled.
- The applicable (floating/fixed) ROI will be arrived at by adding Risk/Tenor/Product markups on currently declared MCLR/EBLR of the Bank. The applicable ROI would be revised subject to terms as specified in the loan sanction letter/loan agreement.
- IndusInd Bank shall not be responsible for the impact on the credit score due to the enquiries.

I/We confirm that the Executive(s) Collecting the Application/ Documents has/have informed me/us:

- The applicable rate of interest & the type of interest rate- Interest Rate linked to IndusInd Bank MCLR (Marginal cost of fund-based lending rate)/EBLR (External Benchmark Linked Rate).
- Reset date for MCLR-linked loans will be the 7th day/21st day of the month which corresponds to 12 months from the month of disbursement.
- Interest rate reset for EBLR-linked loans would be done at least once in three months depending on the applicable/prevalent External Benchmark Rate as on the date of reset.
- Processing fees & Administrative fees (non-refundable) that will be charged towards loan application.
- The GST as may be applicable that will be charged in connection with the fees.
- The other applicable charges such as cheque return charges, PDC, swapping charges, bullet repayment, foreclosure charges, document copy charges, etc.
- Terms and conditions of bullet/part prepayments/scheme changes etc.

That:

- Incomplete/defective application will not be processed and IndusInd Bank shall not be responsible in any manner for the resulting delay or otherwise.
- IndusInd Bank will not be liable for any loss or delay in receipt of documents.
- Documents/Photographs will not be returned under any circumstances, once submitted to IndusInd Bank.
- Approval of the application is at the sole discretion of IndusInd Bank.

- The quantum of the loan will be finally decided by IndusInd Bank.
- The Monthly Instalments (EMI) in connection with the loan will be due as per the Monthly Repayment Cycle date.
- The interest is calculated on monthly diminishing basis.
- The Loan foreclosure charges are as per the Loan agreement.
- The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clauses governing part prepayments).
- The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are **valid for a period of 45 days only**.
- Where for some reasons, there is a delay in concluding the loan, IndusInd Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that,

- The executive has not made any commitments to me/us regarding the loan quantum/sanction process (or) promised any deviation/waivers.
- The executive has collected self-attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank (or) to any other third party.
- **The details of loan terms/conditions inclusive of all charges have been read by me/us in full/read out to me/us (in vernacular) and understood by me/us.**

| | | |
|---|--|--|
| For any queries/clarifications, please contact: | | Signature of the Executive who contacted the Applicant |
| Executive Name**: | | |
| Cell No.: | | Applicant Signature |
| Land Line No.: | | |
| Applicant Name: | | |

**Original Verified: Executive representing IndusInd Bank should verify & certify all copies of documents submitted by applicant (with originals) in his presence and sign with date.

I/We confirm that the Executive(s) Collecting the Application/ Documents has/have informed me/us:

- The applicable rate of interest & the type of interest rate-Interest Rate linked to IndusInd Bank MCLR (Marginal cost of fund-based lending rate)/EBLR (External Benchmark Linked Rate).
- Reset date for MCLR-linked loans will be the 7th day/21st day of the month which corresponds to 12 months from the month of disbursement.
- Interest rate reset for EBLR-linked loans would be done at least once in three months depending on the applicable/prevalent External Benchmark Rate as on the date of reset.
- Processing fees & Administrative fees (non-refundable) that will be charged towards loan application.
- The GST as may be applicable that will be charged in connection with the fees.
- The other applicable charges such as cheque return charges, PDC, swapping charges, bullet repayment, foreclosure charges, document copy charges, etc.
- Terms and conditions of bullet/part prepayments/scheme changes etc.

That:

- Incomplete/defective application will not be processed and IndusInd Bank shall not be responsible in any manner for the resulting delay or otherwise.
- IndusInd Bank will not be liable for any loss or delay in receipt of documents.
- Documents/Photographs will not be returned under any circumstances, once submitted to IndusInd Bank.
- Approval of the application is at the sole discretion of IndusInd Bank.

- The quantum of the loan will be finally decided by IndusInd Bank.
- The Monthly Instalments (EMI) in connection with the loan will be due as per the Monthly Repayment Cycle date.
- The interest is calculated on monthly diminishing basis.
- The Loan foreclosure charges are as per the Loan agreement.
- The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clauses governing part prepayments).
- The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are **valid for a period of 45 days only**.
- Where for some reasons, there is a delay in concluding the loan, IndusInd Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that,

- The executive has not made any commitments to me/us regarding the loan quantum/sanction process (or) promised any deviation/waivers.
- The executive has collected self-attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank (or) to any other third party.
- **The details of loan terms/conditions inclusive of all charges have been read by me/us in full/read out to me/us (in vernacular) and understood by me/us.**

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|---|--|--|
| For any queries/clarifications, please contact: | | Signature of the Executive who contacted the Applicant |
| Executive Name**: | | |
| Cell No.: | | Applicant Signature |
| Land Line No.: | | |
| Applicant Name: | | |

**Original Verified: Executive representing IndusInd Bank should verify & certify all copies of documents submitted by applicant (with originals) in his presence and sign with date.