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IndusInd Bank

LOAN APPLICATION FORM - MORTGAGES

LOAN DETAILS	Application No.:
Location:	Loan Amount:
Product: LAP LCP LRD DOD	ROI: Tenure: In Months
	Instalment you and co-applicant can
End Use: Business Personal	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	
Main Applicant Co-Applicant	Main Applicant Co-Applicant
Title: M/S Mx Mr. Ms. Mrs. Dr.	Title: M/S Mx Mr. Ms. Mrs. Dr.
Father Spouse Name	Father Spouse Name
Mother's Maiden Name:	Mother's Maiden Name:
Current Address:	Current Address:
Landmark:	Landmark:
City:	City:
State:	State:
PIN: DoB: D D M M Y Y Y Y	PIN: DoB: D D M M Y Y Y Y
Place of Birth:	Place of Birth:
Year at Current Address: Years in the city:	Year at Current Address: Years in the city:
Type of Resi.: Self-owned Rented Co-owned Parents owned	Type of Resi.: Self-owned Rented Co-owned Parents owned Email ID:
(Mandatory) Permanent Address: Mailing Address:	(Mandatory) Permanent Address: Mailing Address:
Termanent Address.	Termanent Address.
Landmark:	Landmark:
City:	City:
State:	State:
PIN: Mailing Address: Phone: S T D -	PIN: Mailing Address: Phone: S T D
Phone: S T D - Mobile:	Phone: STD - Mobile:
PAN No.:	PAN No.:
Aadhaar No.: X X X X X X X X X X X X X X X X X X X	Aadhaar No.: X X X X X X X X X X X X X X X X X X X
Religion: SC/ST OBC	Religion: SC/ST OBC
Other (Sikhs/Muslims/Christians/ Zoroastrians/Buddhists/Jains)	Other (Sikhs/Muslims/Christians/ Zoroastrians/Buddhists/Jains)
Relation To Applicant:	Relation To Applicant:
Gender: Male Female Third Gender	Gender: Male Female Third Gender
No. of Dependants: Marital Status: Single Married	No. of Dependants: Marital Status: Single Married
Education: Undergraduate Graduate	Education: Undergraduate Graduate
Post Graduate Other	Post Graduate Other
Person with Disabilities Yes No	Person with Disabilities Yes No

► EMPLOYMENT/BUSINESS DETAILS

Firm/Company A Landmark: City: State: PIN: Phone: GSTIN No.:	Partnership Pvt. Ltd		Mailing Add	dress:	Firm/ Desig Firm/ Firm/ Land City: State PIN: Phon	/Company Administration Administrati	mme:		t. Ltd.			Pls. Specification and the second sec	ess:
URC No.:	ou do not have a GSTIN numb	per/not required	to have a GSTIN	number.	URC	e put N/A if you	do no	t nave a GSTIN I	iumber/	notre	quirea to n	ave a GSTIN NI	umber.
	and status of GST Reg	istration:				ual Income a	nd st	atus of GST	Regist	ratio	n:		
Registered	Yet to Register		Applicable			Registered		Yet to Regist			Not App	licable	
Annual Income:					Annı	ual Income:	П			П			
No. of Years In Pr	resent Organisation:	Total	Work Experien	ice:	No. o	f Years In Pre	sent (Organisation:	:	T	otal Work	Experience	e:
EXISTING	LOAN DETAILS												
	Bank Name	Loa	an Type	Loan Ame	ount	Loan Teni	ire	EMI			te of	Loan Dis	
A 11 .	Dank Name			LouitAiii	- Carre	Louis sens	u1 C	2.00		San	ction	Dat	te
Applicant													
Co-Applicant													
BANK AC	COUNT DETAIL	S							1				
Applicant	Bank Name & B	Branch	Bank	A/c No.		Acco (CA, SA, NR				r of A Open	ccount	Limit Ad (Y/I	
Applicant													
Co-Applicant													
	nce to my application fo	r I oan Again	ıst Property. Lo	onfirm my l	busines	ss turnover fo	r the	Last 3 years a	as belo)W:			
Name of the En			ship Partner/		Turno			Turnov	er			Turnover	
		Dire	ector etc.	for F	Y	in₹	f	or FY	in	₹	for F	Y	in ₹
+													
Total	AL DEFEDENCE												
	AL REFERENCE				2								
Title: Name: Relationship w		Mr. N	As. Mrs.	Dr.	Rel	me:	M/S th Ap	Mx plicant:	M	r. [Ms.	Mrs.	Dr.
Phone: S Mobile: Email ID: (Mandatory)					Mo Em	one: S obile: Inail ID: Indatory)			-				
Address:						dress:	ı	1 1 1 1	1 1	ı	1 1 1	1 1 1	
								1 1 1 1			1 1 1		
City:					Cit	y:						1 1 1	
State:					Sta	'							
Landmark:		P	IN:		Lar	ndmark:					PIN:		
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 $Credit\,Decision\,TAT:$

For loans up to $\ref{25}$ lakh to units in the MSME borrowers shall not be more than 14

working days.

For loans > ₹25 Lakh to units in MSME borrowers shall be 45 working days. (Subject to submission of complete set of documents by the customer)

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



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PSL	CAI	EG	OI	RY
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	tegory (Mfg. / Serv	ices) Micro		Small			Medium
Investmer Equipmer	nt in Plant & Machine nt	ery / Up to ₹1 Crore		Up to ₹	f1 Crore		Up to ₹50 Crore
Turnover		Up to ₹5 Crore		Up to ₹	5 Crore		Up to ₹250 Crore
PSL Cate	gories	1	-			1	
Micro	Manufacturing Ent	erprises Small Manufactur	ing Enterprises	Medium	Manufacturing I	Enterprises	Micro Services Enterprises
Small	Services Enterprises	Medium Services	Enterprises	Micro Tra	ading Enterprise	es	Small Trading Enterprises
Medi	um Trading Enterpri	ses					
AGRI	CULTURAL L	AND DETAILS					
Land Detail	s: I/We own/cultivat	e land to the extent of	1 1 1 1		1 1 1 1 1	1 1 1	
acres at							
attached he		ents/copy of land revenue receip					
1/\\/a b = 1	r do clara that the till a till	iormation funcials ad all areas to t	o and = ==::+-				Applicant Signature
•		ormation furnished above is tru					
FATC	A-CRS DECLA	ARATION-Individual (A	Applicant)				
		and not resident of any other co	,			•	oned in the table below:
Please indic	cate the country/ies	in which the entity is a resident				er below:	
City of Birth				ountry of Birt	:h*:		
Address Ty	oe for Tax Purposes	Resident Busines	Registe	ered Office			
Country#	Tax Identification	Identification Type			Address fo	or Tax Purpos	e*
Country#	Number %	(TIN or Other, please specify) %	Communication	on Address	Permane	nt Address	Please note the address bel
			Landmark:			PIN:	
			State:			Country: _	
			FLISA % in case Tay	Identification n	umber is not avail	able kindly n	
#To also inclu	ide USA, where the ind	ividual is citizen/green card holder o	OSA 70 III Case Tax	identincation n	uniber is not avail	abic, killary pi	ovide functional equivalent.
FATCA-CRS information	Certification: I have provided by me/us of	e understood the information rec	uirements of this	Form (read a	along with the F	ATCA/CRS Ins	tructions) and hereby confirm that
FATCA-CRS information hereby acce	Certification: I have provided by me/us opt the same.	understood the information recon this Form is true, correct, and	quirements of this complete. I also c	Form (read a	along with the F nave read and u	ATCA/CRS Ins	tructions) and hereby confirm that e FATCA-CRS Terms and Condition
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#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) 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: D D M M Y Y 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/your 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. 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 disbursal is at the sole discretion of IndusInd Bank and no commitment has been given regarding the same. • I/We confirm that · 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 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,/affili • I/We have read and understood the Privacy Policy hosted on the banks website (Privacy Policy: https://www.indusind.com/in/en/personal/privacy-policy.html) and consent myself and/or as the legal guardian of minor to the processing of Personal Data as described in the privacy policy. 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 Consent to Use, Share and Discrose 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
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 1 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 begin above in case I/we onto utificent the Above and the Rank shall be entitled to use/share/disclose my/our communication contact addresses/details to send me/us all Notwith standing 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/disclose 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 DISCLAIMEN: Inis material is for general informational purposes only and is not an investment advice on or 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 Industrial 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. Date: D D M M Date: D D M M BANK USE ONLY ASM Emp Code: Co-ordinator Code: Sourcer EMP Code: Open Market Direct Credit Card Others Sourced By: Branch Connecto Personal Banker Connector Name: Talisma No.: Connector Code: Source Branch Sol ID: RO Code: TI Code: Α ACKNOWLEDGEMENT SLIP - LOAN AGAINST PROPERTY Name of the Applicant: Location: Date of Application: Date & time of receipt:_ IndusInd Bank Contact Person Name: Contact No.:





MOST IMPORTANT TERMS & CONDITIONS

Part of Loan Against Property - Application Form

Dear Customer,

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

Application Number: Α

Pre-sanction documents	Borrower	Co-Borrower	Date
Application form			
Recent Passport size Photograph (signed across)			
Proof of Age (specify)			
Proof of Identity (specify)			
Proof of Residence (specify)			
Proof of Qualification (specify)			
Proof of Business/Office address (specify)			
Proof of Continuity of current job (specify)			
Last 3 months' salary slips			
Proof of Turnover (Latest sales/GST returns/VAT returns)			
Last 3 years' ITR with computation of income/certified financials			
Last 6 months' bank statements (where salary income is credited)			
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

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

Application Number:

Pre-sanction documents	Borrower	Co-Borrower	Date
Application form			
Recent Passport size Photograph (signed across)			
Proof of Age (specify)			
Proof of Identity (specify)			
Proof of Residence (specify)			
Proof of Qualification (specify)			
Proof of Business/Office address (specify)			
Proof of Continuity of current job (specify)			
Last 3 months' salary slips			
Proof of Turnover (Latest sales/GST returns/VAT returns)			
Last 3 years' ITR with computation of income/certified financials			
Last 6 months' bank statements (where salary income is credited)			
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

- 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.
- Industind 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 $\stackrel{\cdot}{\text{(EMI)}}$ 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







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:	
Executive Name**:	
Cell No.:	Signature of the Executive who contacted the Applicant
Land Line No.:	
Applicant Name:	Applicant Signature

-}<

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Cell No.:	Signature of the Executive who contacted the Applicant
Land Line No.:	
Applicant Name:	Applicant Signature







^{**}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.

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