

Loan Application Form

Mortgages

I / WE CONFIRM THAT THE EXECUTIVE COLLECTING THE APPLICATION / DOCUMENTS HAS / HAVE INFORMED ME / US:

- ✓ The applicable rate of interest and the type of interest (floating)
- ✓ Processing fees & Administrative fees (non-refundable) that will be charged towards loan application
- ✓ The service tax 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 IBL shall not be responsible in any manner for the resulting delay or otherwise
- ✓ IBL 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 IBL.
- ✓ Approval of the application is at the sole discretion of IBL
- ✓ The quantum of the loan will be finally decided by IBL.
- ✓ Equated Monthly Installment (EMI) will be due on 7th of every month.
- ✓ 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, IBL reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I / We also confirm that,

- a) The executive has not made any commitments to me / us regarding the loan quantum / sanction process (or) promised any deviation / waivers
- b) 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
- c) 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
- d) **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**		
at Cell No.		
at Land Line No.		Applicant Signature
Applicant Name		

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

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PART OF LOAN AGAINST PROPERTY - APPLICATION FORM

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 (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)			
Latest 3 months' salary slip			
Proof of Turnover (Latest sales / service tax returns VAT returns)			
Latest 3 years' ITR with computation of income / certified financials			
Latest 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.
Kindly do not make any payment in cash, bearer cheque or kind 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 IBL.
- ✓ Incomplete / defective application will not be processed and IBL shall not be responsible in any manner for the resulting delay or otherwise.
- ✓ IBL may request for additional documents other than those collected in connection with the application.
- ✓ IBL shall not be liable for loss or delay in the receipt of documents.

- ✓ IBL reserves the right to reject any application without assigning any reasons.
- ✓ IBL reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant.
- ✓ IndusInd Bank (IBL) will decide quantum of the loan at its sole discretion.
- ✓ The Monthly Installments (EMI) in connection with the loan will be due on **7th of every month.**
- ✓ All post dated cheques are to be issued favoring "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 Base Rate (BR) of the bank. The applicable ROI would be revised subject to terms as specified in the loan sanction letter / loan agreement.

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