

***IndusInd Bank***



***Loan Application Form***  
***Mortgages***







**Employment/Business Details**

Salaried  Self Employed  Professional \_\_\_\_\_  
 Firm/company Name: \_\_\_\_\_ (Pls. Specify)  
 Designation: \_\_\_\_\_  
 Prop.  Partnership  
 Pvt. Ltd.  Other, Please specify \_\_\_\_\_  
 To be considered  
 Firm/company Address: \_\_\_\_\_ Mailing Address \_\_\_\_\_  
 Landmark: \_\_\_\_\_  
 City: \_\_\_\_\_  
 Pin Code: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Extn: \_\_\_\_\_  
 Industry Code: \_\_\_\_\_ (Codes Mentioned Overleaf)  
 GSTIN No. \_\_\_\_\_  
\*Please put N/A if you do not have a GSTIN Number / not required to have a GSTIN number.  
 Registered  Yet to Register  Not Applicable  
 Annual Income: \_\_\_\_\_  
 No. of Years In Present Organisation: \_\_\_\_\_  
 Total Work Experience: \_\_\_\_\_  
 If Less Than 2 Years In Current Employment / business,  
 Please Provide Previous Employment/Business Details: \_\_\_\_\_

Salaried  Self Employed  Professional \_\_\_\_\_  
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 Prop.  Partnership  
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 Total Work Experience: \_\_\_\_\_  
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 Please Provide Previous Employment/Business Details: \_\_\_\_\_

**Bank account & Credit Card details**

Bank Name: \_\_\_\_\_  
 Branch: \_\_\_\_\_  
 Bank A/c No.: \_\_\_\_\_  
 Account Type  Current  Saving  To be considered  
 Year of Account Opening: \_\_\_\_\_  Limit account  
 Credit Card Issuer's Name: \_\_\_\_\_  
 Credit Cards No. \_\_\_\_\_  
 Credit Limit \_\_\_\_\_  
 PAN No. \_\_\_\_\_

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 Branch: \_\_\_\_\_  
 Bank A/c No.: \_\_\_\_\_  
 Account Type  Current  Saving  To be considered  
 Year of Account Opening: \_\_\_\_\_  Limit account  
 Credit Card Issuer's Name: \_\_\_\_\_  
 Credit Cards No. \_\_\_\_\_  
 Credit Limit \_\_\_\_\_  
 PAN No. \_\_\_\_\_

This is with reference to my application for loan against Property. I confirm my business turnover for latest three years is as below

Name of the entity	Constitution	Relationship (Partner / director etc)	Turnover for FY _____ in Rs.	Turnover for FY _____ in Rs.	Turnover for FY _____ in Rs.
<b>Total</b>					

**Existing Loan Details**

**1** Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount: \_\_\_\_\_  
 EMI Paid: \_\_\_\_\_

**1** Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount: \_\_\_\_\_  
 EMI Paid: \_\_\_\_\_

**2** Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount: \_\_\_\_\_  
 EMI Paid: \_\_\_\_\_

**2** Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount: \_\_\_\_\_  
 EMI Paid: \_\_\_\_\_

**3** Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount: \_\_\_\_\_  
 EMI Paid: \_\_\_\_\_

**3** Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount: \_\_\_\_\_  
 EMI Paid: \_\_\_\_\_

**Personal Reference**

**1** Name:   
 Relationship with Applicant: \_\_\_\_\_  
 Resi Address:   
  
  
 City:  Pin Code:   
 Phone:   
 Mobile:   
 Email ID

**2** Name:   
 Relationship with Applicant: \_\_\_\_\_  
 Resi Address:   
  
  
 City:  Pin Code:   
 Phone:   
 Mobile:   
 Email ID

**PSL Category**

<b>PRIORITY SECTOR / MSME CATEGORY</b>	
<b>DIRECT AGRI</b>	Agriculturist / Farmer & allied Agricultural activity such as Daury, Piggery, Poultry, Fishery, Bee-Keeping, Cattle Feed, Poultry Feed, Horticulture, Fertilisers, Pesticides, seeds etc, Proprietorships FOOD & agro based processing units in rural areas & grading sorting & transporting of agri produce under taken by Individuals in rural areas. <input type="checkbox"/>
<b>INDIRECT AGRI</b>	Food & Agro Based Processing Units Operating From Semi Urban/Urban Areas, Arathias/Grain Merchants operating from anaj mandies, Service Units contracting tractors/borewells to farmers, Dealers of agri machinery/pesticides & fertilizers, units running storage facilities agri produce. <input type="checkbox"/>
<b>KHADI &amp; VILLAGE INDUSTRIES (KVI Sector)</b>	Khadi & Village Industries <input type="checkbox"/>
<b>RETAIL TRADER</b>	Private Retail Traders with combined credit limit upto 20 lakhs from al banks/Traders in Essential Commodities <input type="checkbox"/>

<b>MICRO MANUFACTURING ENTERPRISE</b>	Manufacturing Units with Investment in Plant & machinery upto 25 lakhs <input type="checkbox"/>
<b>SMALL MANUFACTURING ENTERPRISE</b>	Manufacturing Units with Investment in Plant & Machinery greater than 25 lakhs but not exceeding 5 cr. <input type="checkbox"/>
<b>MEDIUM MANUFACTURING ENTERPRISE</b>	Manufacturing Units with Investment in Plant & Machinery greater than 5 cr. but not exceeding 10 cr. <input type="checkbox"/>
<b>MICRO SERVICE ENTERPRISE</b>	Service Sector Units with Investment in Office Equipment upto 10 lakhs <input type="checkbox"/>
<b>SMALL SERVICE ENTERPRISE</b>	Service Sector Units with Investment in Office Equipment greater than 10 lakhs but not exceeding 2 cr. <input type="checkbox"/>
<b>MEDIUM SERVICE ENTERPRISE</b>	Service Sector Units with Investment in Office Equipment greater than 2 cr. but not exceeding 2 cr. <input type="checkbox"/>
<b>EDUCATION</b>	Loan granted to Individuals for education purpose s upto ` 10 lakhs for studies in India & ` 20 lakhs for studies abroad. <input type="checkbox"/>

• Religion \_\_\_\_\_ • Caste SC  ST  OBC  & Others

**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 information furnished above is true and accurate



**Loan Application Form**  
 Mortgages

Status of loan application would be know within 7 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 credit worthiness 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

**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 antisocial 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 applicant.
- I/We have read the application form/brochures and am/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 the upfront Legal and Technical fees and the applicable GST collected from me at the time of the application is non-refundable under any circumstances
- No discount/Fee 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 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 office 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 & privacy of contract
- I/We are aware that charges for late payment of EMI are 2% per month on overdue EMI amount for LAP/LRD and that cheque bounce charge is Rs. 500/- per cheque bounce.
- 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 in such extent as it may deem fit.

I/We  consent /  do not consent to receive information / service etc for Marketing purpose through Telephone / Mobile /SMS / Email by the Bank / its agents.  
I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct.

Paste Photo here and sign across it such that your Signature is on the photo as well as on the form	Signature of Applicant:  _____ Date: _____	Paste Photo here and sign across it such that your Signature is on the photo as well as on the form	Signature of Co-Applicant:  _____ Date: _____
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**BANK USE ONLY**

ASM emp code <input type="text"/>	Co-ordinator code <input type="text"/>	Sourcer emp code <input type="text"/>
Sourced by: Branch <input type="checkbox"/> Open Market <input type="checkbox"/> Connector <input type="checkbox"/> Direct <input type="checkbox"/> Credit Card <input type="checkbox"/> P Bk <input type="checkbox"/> Others <input type="checkbox"/>		
CONNECTOR NAME: _____		TALISMA No. <input type="text"/>
CONNECTOR CODE <input type="text"/>	Source Branch Sol ID <input type="text"/>	
RO CODE <input type="text"/>	TL CODE <input type="text"/>	TSE CODE <input type="text"/>
PROMOTIONAL SCHEME _____		
Exposure Type - <input type="checkbox"/> Existing <input type="checkbox"/> Fresh <input type="checkbox"/> Pre Approved <input type="checkbox"/> Internal Customer		
1 Engineering Products 2 Doctor 3 Accounting & Consulting 4 Agriculture 5 IT & Software 6 Media & Entertainment 7 Automobiles 8 Banking 9 Hotels & Hospitality 10 Education 11 Architect 12 Pharma & Medicine 13 Cloth & Textiles 14 Insurance Civil Contractor 15 Real Estate & Builder 16 Freight & Logistics 17 Contractor/Franchisee 18 Advertising & Promotion 19 Chemicals 20 Jewellery & Ornaments 21 Iron & Steel 22 Others: _____ Please Specify		

**ACKNOWLEDGMENT SLIP - LOAN AGAINST PROPERTY**

A

Name of the Applicant:

Date of Application:  Location  Date & time of receipt: \_\_\_\_\_

IndusInd Bank contact Person Name  Bank's Stamp / Signature \_\_\_\_\_

Contact No.

### 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 / GST 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 MCLR 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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**I / WE CONFIRM THAT THE EXECUTIVE 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 Funds based Lending Rate).
- ✓ Reset date will be the 7th day / 21st day of the month which corresponds to 12 months from the month of first disbursement
- ✓ 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 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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