

IndusInd Bank



LOAN APPLICATION FORM
MORTGAGES

LOAN DETAILS

Application No: **A**

Location: _____

Product: LAP LCP LRD

End Use: Business Education Marriage Asset Acquisition Debt Consolidation Agriculture Others

Loan Amount: _____

ROI: _____ Tenure: _____ In Months

Instalment you and co-applicant can pay to IndusInd Bank per month ₹: _____ (Pls. Specify)

Preferred Valuation Date:

Preferred PD Date:

PROPERTY DETAILS

No. of Property Owner(s):

1) Mr./Mrs./Ms./Dr.: _____

2) Mr./Mrs./Ms./Dr.: _____

Property Address:

House No./Flat No.: _____ Building Name/No.: _____ Street Name/No.: _____

Locality/Area: _____ Landmark: _____

City: _____ State: _____

PIN Code: _____ Current Market Value ₹: _____

Type of Property: Residential Commercial

Classification of Property: Flat Row House Bungalow Shop Office Individual floor

Area of Property: _____ Sq. Feet

PERSONAL DETAILS

<p><input type="checkbox"/> Main Applicant <input type="checkbox"/> Co-Applicant</p> <p>Title: <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr.</p> <p><input type="checkbox"/> Father <input type="checkbox"/> Husband's Name</p> <p>Mother's Maiden Name: _____</p> <p>Current Address: _____</p> <p>Landmark: _____</p> <p>City: _____</p> <p>State: _____</p> <p>PIN: _____ DoB: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Year at Current Address: _____ Years in the city: _____</p> <p>Type of Resi.: <input type="checkbox"/> Self owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. owned <input type="checkbox"/> Parents owned</p> <p>Email ID: _____</p> <p>Permanent Address: _____ Mailing Address: _____</p> <p>Landmark: _____</p> <p>City: _____</p> <p>State: _____</p> <p>PIN: _____ Mailing Address: _____</p> <p>Phone: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Mobile: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Religion: _____ <input type="checkbox"/> SC/ST <input type="checkbox"/> OBC</p> <p>Relation To Applicant: _____</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender</p> <p>No. of Dependents: _____ Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married</p> <p>Education: <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other _____</p>	<p><input type="checkbox"/> Main Applicant <input type="checkbox"/> Co-Applicant</p> <p>Title: <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr.</p> <p><input type="checkbox"/> Father <input type="checkbox"/> Husband's Name</p> <p>Mother's Maiden Name: _____</p> <p>Current Address: _____</p> <p>Landmark: _____</p> <p>City: _____</p> <p>State: _____</p> <p>PIN: _____ DoB: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Year at Current Address: _____ Years in the city: _____</p> <p>Type of Resi.: <input type="checkbox"/> Self owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. owned <input type="checkbox"/> Parents owned</p> <p>Email ID: _____</p> <p>Permanent Address: _____ Mailing Address: _____</p> <p>Landmark: _____</p> <p>City: _____</p> <p>State: _____</p> <p>PIN: _____ Mailing Address: _____</p> <p>Phone: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Mobile: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Religion: _____ <input type="checkbox"/> SC/ST <input type="checkbox"/> OBC</p> <p>Relation To Applicant: _____</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender</p> <p>No. of Dependents: _____ Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married</p> <p>Education: <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other _____</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

EMPLOYMENT/BUSINESS DETAILS

Salaried Self Employed Professional Pls. Specify

Firm/Company Name: _____

Designation: _____

Prop. Partnership Other Pls. Specify

Pvt. Ltd. To be considered

Firm/Company Address: _____ Mailing Address:

Landmark: _____

City: _____

State: _____

PIN: _____

Phone: S T D _____ - _____

Industry Code: _____ (Codes mentioned elsewhere in the form)

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 Pls. Specify

Firm/Company Name: _____

Designation: _____

Prop. Partnership Other Pls. Specify

Pvt. Ltd. To be considered

Firm/Company Address: _____ Mailing Address:

Landmark: _____

City: _____

State: _____

PIN: _____

Phone: S T D _____ - _____

Industry Code: _____ (Codes mentioned elsewhere in the form)

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:

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 Card No.: _____

Credit Limit: _____

PAN No.: _____

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 Card No.: _____

Credit Limit: _____

PAN No.: _____

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

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

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: _____
 Phone: S T D - _____
 Mobile: _____
 Email ID: _____

2 Name: _____
 Relationship with Applicant: _____
 Resi. Address: _____

 City: _____ PIN: _____
 Phone: S T D - _____
 Mobile: _____
 Email ID: _____

PSL CATEGORY

Priority Sector/MSME Category		Micro Manufacturing Enterprise	Manufacturing up to Units with Investment in Plant & machinery upto ₹25 Lakhs	<input type="checkbox"/>
Direct Agri	Agriculturist/Farmer & Allied Agricultural activity such as Dairy, Piggery, Poultry, Fishery, Bee-Keeping, Cattle Seeds, Poultry Feed, Horticulture, Fertilisers, Pesticides, seeds etc, Proprietorship of Food & Agro-based Processing Units in rural areas & Grading, Sorting & Transporting of Agri-Produce undertaken by Individuals in rural areas.	Small Manufacturing Enterprise	Manufacturing Units with Investment in Plant & Machinery greater than ₹25 Lakhs but not exceeding ₹5 cr.	<input type="checkbox"/>
		Medium Manufacturing Enterprise	Manufacturing Units with Investment in Plant & Machinery greater than ₹5 cr. but not exceeding ₹10 cr.	<input type="checkbox"/>
		Micro Service Enterprise	Service Sector Units with Investment in Office Equipment upto ₹10 Lakhs	<input type="checkbox"/>
Indirect Agri	Food & Agro Based Processing Units Operating from Semi Urban/Urban Areas, Arathias/Grain Merchants operating from Anaj Mandis, Service Units contracting tractors/borewells to farmers, Dealers of agri machinery/pesticides & fertilizers, units running storage facilities & agri produce.	Small Service Enterprise	Service Sector Units with Investment in Office Equipment greater than ₹10 Lakhs but not exceeding ₹2 cr.	<input type="checkbox"/>
		Medium Service Enterprise	Service Sector Units with Investment in Office Equipment greater than ₹2 cr. but not exceeding ₹2 cr.	<input type="checkbox"/>
Khadi & Village Industries (KVI Sector)	Khadi & Village Industries	Education	Loan granted to Individuals for education purpose up to ₹10 Lakhs for studies in India & ₹20 Lakhs for studies abroad.	<input type="checkbox"/>
Retail Trader	Private Retail Traders with combined credit limit up to ₹20 Lakhs from banks/Traders in Essential Commodities			

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.

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

Applicant Signature

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

IndusInd Bank

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 I 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 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 ₹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 to 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	Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Paste Photo here and sign across it such that your Signature is on the photo as well as on the form	Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input style="width: 100%; height: 40px;" type="text"/>	Signature of Applicant	<input style="width: 100%; height: 40px;" type="text"/>	Signature of Co-Aplicant

BANK USE ONLY

ASM Emp Code: <input type="text"/>	Co-ordinator Code: <input type="text"/>	Sourcer EMP Code: <input type="text"/>
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"/> P Bk <input type="checkbox"/> Others		
Connector Name: <input type="text"/>	Talisma No.: <input type="text"/>	
Connector Code: <input type="text"/>	Source Branch Sol ID: <input type="text"/>	
RO Code: <input type="text"/>	TI Code: <input type="text"/>	TSE Code: <input type="text"/>
Promotional Scheme: <input type="text"/>		
Exposure Type: <input type="checkbox"/> Existing <input type="checkbox"/> Fresh <input type="checkbox"/> Pre-Approved <input type="checkbox"/> Internal Customer		
1) Engineering Products	7) Automobiles	13) Cloth & Textiles
2) Doctor	8) Banking	14) Insurance Civil Contractor
3) Accounting & Consulting	9) Hotels & Hospitality	15) Real Estate & Builder
4) Agriculture	10) Education	16) Freight & Logistics
5) IT & Software	11) Architect	17) Contractor/Franchisee
6) Media & Entertainment	12) Pharma & Medicine	18) Advertising & Promotion
		19) Chemicals <small>Please Specify</small>
		20) Jewellery & Ornaments
		21) Iron & Steel
		22) Others: _____

ACKNOWLEDGEMENT SLIP - LOAN AGAINST PROPERTY

A

Name of the Applicant: <input type="text"/>	Date of Application: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Location: <input type="text"/>	Date & time of receipt: <input type="text"/>
IndusInd Bank contact Person Name: <input type="text"/>	Contact No.: <input type="text"/>		<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> Bank's Stamp/Signature </div>	

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 month's salary slips			
Proof of Turnover (<i>Latest sales/GST returns VAT returns</i>)			
Last 3 year's ITR with computation of income/certified financials			
Last 6 month's 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 Installments (EMI) in connection with the loan will be due on 7th of every month.
- All post dated cheques 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 month's salary slips			
Proof of Turnover (<i>Latest sales/GST returns VAT returns</i>)			
Last 3 year's ITR with computation of income/certified financials			
Last 6 month's 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 Installments (EMI) in connection with the loan will be due on 7th of every month.
- All post dated cheques 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.

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 funds 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.
- 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, 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/I 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 funds 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.
- 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, 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/I 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.