



Date: 

D	D	M	M	Y	Y	Y	Y
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Name of the Enterprise\*: \_\_\_\_\_

Regd. Office Address\*: \_\_\_\_\_  
Pincode: \_\_\_\_\_

Address of Factory/ Shop\*: \_\_\_\_\_  
Pincode: \_\_\_\_\_

Premises: ☐ Owned ☐ Rented ☐ Leased

Telephone No.\*: 

S	T	D													
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E-mail Address\*: \_\_\_\_\_

Mobile No.\*: 

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PAN: 

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Constitution (Please Select)\*: ☐ Individual ☐ Joint ☐ Prop. Concern ☐ Partnership  
☐ Pvt. Ltd. Co. ☐ Limited Co. ☐ Trust ☐ Others \_\_\_\_\_

Udyog Aadhaar No./ Registration No.: \_\_\_\_\_ Date of Establishment/ Incorporation\*: 

D	D	M	M	Y	Y	Y	Y
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State\*: \_\_\_\_\_ City where loan is required\*: \_\_\_\_\_

District: \_\_\_\_\_

Branch where loan is required. (If any): \_\_\_\_\_

### 1. Name of Proprietors/ Partners/ Directors of the Company and their Addresses: \*

S.No	Name	Date of Birth	Father/ Spouse	Academic Qualification	Category SC/ ST/ OBC/ Minority/ Women	Mobile No.

S.No	PAN No.	Residential Address	Aadhaar No./ DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)

Activity\* Existing \_\_\_\_\_ since \_\_\_\_\_ Proposed\* \_\_\_\_\_

\*if a different activity other than existing activity is proposed/ New unit

Whether the MSME unit is ZED rated: ☐ Yes ☐ No

If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

Photograph to be pasted at the time of signing of the application in the designated branch.

## 2. Names of Associate Concerns and Nature of Association

Name/s of Associate Concern/s	Address of Associate Concerns	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern/s

Relationship of Proprietors/ Partners/ Directors with the officials of the Bank/ Director of the Bank: Please select (Yes/ No) \_\_\_\_\_

## 3. Banking/ Credit Facilities (Existing) (₹. in lakh)

Type of Facilities	Limit (in lakh)	Outstanding as on	Presently Banking With	Securities	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
LC/ BG						
Others						
Total						

If banking with IndusInd Bank, Customer ID to be given here:

It is certified that our unit has not availed any loan from any other Banks/ Financial Institutions in the past and I/we am/are not indebted to any other Bank/ Financial Institution other than those mentioned in column 3 above.

## 4. Credit Facilities (Proposed)\*

Type of Facilities	Amount (in lakh)	Purpose for which required	Security Offered	
			Primary Security(Details with approx. value to be mentioned)	Whether Collateral Security Offered (Yes/ No) If, yes, then provide details in columns-3 & 6
Term Loan			NA	NA
Cash Credit/ LC/ BG/ Other			NA	

\*Mandatory Fields

## 5. In case of term loan requirements, the details of machinery may be given as under:

Type of Machine/ Equipment	Purpose for which required	Whether Imported or Indigenous	Name of Supplier	Total Cost of Machine (in case of imported machine, the breakup of basic costs, freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required

**6. Details of Collateral Securities Offered, if any, including third party guarantee/co-applicant***(As per RBI guidelines bank may not take collateral security for loan upto ₹10 lakhs to MSME Units)***Third Party Guarantee/co-applicant :**

S. No	Name of Guarantor/co-applicant	Father/ Spouse name	Residential Address	Telephone No. (Residence)	Mobile No.	Net worth (₹ in lakh)	Aadhaar No.	PAN No.
Details attached								

**Other Collateral Security:**

S. No	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (₹ in lakh)
	N/A	N/A	N/A	N/A

**7. Past Performance/ Future Estimates**

Past Performance/ Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities, projections to be provided till the proposed year of repayment of loan)						
₹ in lakh	Past Year 1 (Actual)	Past Year 2 (Actual)	Present Year (Estimate)	Next Year (Projection)	Installed Capacity	Utilised Capacity
Net Sales						
Net Profit						
Capital (Net Worth in case of Companies)						

**8. Status Regarding Statutory Obligations:**Statutory Obligation: Remarks *(Any details in connection with the relevant obligation to be given)*

Whether complied with (select Yes /No). If not applicable then select N. A.			
1. Registration under Shops and Establishment Act	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
2. Registration under MSME (Provisional/ Final)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
3. Drug License	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
4. Latest Sales Tax Returns Filed	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
5. Latest Income Tax Returns Filed	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA
6. Any other Statutory dues remaining outstanding	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> NA

**9. ID/Address Proof (Any of the following)**

- ☐ Passport
 ☐ Voter Identity Card
 ☐ Driving Licence
 ☐ Aadhaar Card

*(subject to the satisfaction of bank)*ID Proof No.:

#### 10. Additional documents (Any of the following):

- ☐ Electricity Bill   ☐ Telephone Bill   ☐ Bank Account Statement of any other bank   ☐ PAN Card  
☐ Letter from recognised public authority verifying the address of the customer to the satisfaction of the bank

Address Proof No:

#### DECLARATION

I/We hereby certify/ authorise that all information furnished by me/us is true, correct and complete; that I/We have no borrowing arrangements for the unit except as in the application; that there are no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/We have not been declared as defaulter/ wilful defaulter by any Bank/FIs and no legal action has been taken/ initiated against me/us by any Bank/FIs./We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you/your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect verify my/our assessment of account etc. in our factory/ business premises as given above; you may take appropriate safeguards/ action for recovery of Bank's dues including publication of defaulters name in website/ submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time.

Place : \_\_\_\_\_

\_\_\_\_\_  
Signature

#### CHECK LIST

1. Proof of Identity : Voter's ID Card/ Passport/ Driving License/ PAN Card/ Signature identification from present bankers of Proprietor, Partner or Director (in case of a company)(not mentioned in column 9 above)
2. Proof of residence: Recent Telephone Bill, Electricity Bill, Property Tax Receipt/ Passport/ Voter's ID Card of Proprietor, Partner or Director (in case of a company)
3. Proof of business address (The list differs from column 10 above)
4. Applicant should not be defaulter in any Bank/Financial Institutions.
5. Last three years balance sheets of the units along with Income Tax/ Sales Tax Returns etc. (Applicable for all cases from ₹ 2 lakhs and above) However, for cases below fund based limits of ₹ 25 lakhs if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank.
6. Memorandum and Articles of Association of the Company/ Partnership Deed of partners etc.
7. Assets and Liabilities statement of promoters and guarantors along with latest Income Tax Returns.
8. Rent Agreement (if business premises is on rent) and clearance from pollution control board if applicable.
9. SSI/ MSME registration if applicable.
10. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of ₹ 2 lakhs and above).
11. In case of takeover of advances, sanction letters of facilities being availed from existing Bankers/ Financial Institutions along with detailed terms and conditions.
12. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
13. Position of accounts from the existing bankers and confirmation about the asset being standard with them. (in case of takeover).
14. Copy of VAT Return if applicable.

#### For Cases with Exposure above ₹ 25 lakhs

15. The audited balance sheets are necessary.
16. Profile of the unit (includes names of promoters, other directors in the company, the activity being, undertaken addresses of all offices and plants, shareholding pattern etc.)
17. Last three years balance sheets of the Associate/ Group Companies (if any).
18. Project Report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
19. Review of account containing month-wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
20. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major competitors and the company's strength and weaknesses as compared to their competitors etc.

(The check list is only indicative and not exhaustive and depending upon the local requirements at different places, addition could be made as per necessity.)  
Data/ information mentioned in points no. 17, 18, 19 may be sought from unit requesting limit of ₹ 50 lacs and above.

## Additional information:

### 1. Additional Information of Borrower:

Name of the Borrower	_____
Contact Person Name	_____
Landmark for address	_____
Contact No.	_____ GSTN No. _____
<b>Ownership details:</b>	
Name of the owner	_____
Address of the property Owned	_____
<b>Type of property:</b> Residence <input type="checkbox"/> Office <input type="checkbox"/> Factory <input type="checkbox"/> Godown <input type="checkbox"/> Shop <input type="checkbox"/> Plot <input type="checkbox"/>	
<b>Nature of Business :</b> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Service <input type="checkbox"/>	
<b>Reference :</b>	
Reference 1 (With name, address, contact No. email id)	_____
_____	_____
Reference 1 (With name, address, contact No.)	_____
_____	_____

### 2. Corporate Guarantor details:

Name of Entity	_____
Constitution:	Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Company <input type="checkbox"/> LLP <input type="checkbox"/>
Industry	_____
Regd. Office Address	_____
City & State	_____
Pincode	_____ PAN No. _____
Mobile No.	_____
Any other registration/ CIN for companies	_____
Date of Incorporation / Commencement of Business	_____
<b>Nature of Business :</b> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Service <input type="checkbox"/>	
T/o as of 31st March'.. (In lacs)	_____
PAT (In lacs)	_____

### 3. Details of Individual Co-Borrowers / Guarantors:

Particulars	Co-Borrower/Guarantor 1	Co-Borrower/Guarantor 2	Co-Borrower/Guarantor 3
Title	Mr. /Mrs. / Miss	Mr. /Mrs. / Miss	Mr. /Mrs. / Miss
Name of Co-borrower/Guarantor			
Gender	M / F / T	M / F / T	M / F / T
Name Father/Spouse			
Name Mother Maiden Name			
Marital Status	Single / Married	Single / Married	Single / Married
Relationship with borrower			
Current Residential address with Landmark			
City			
State			
Pincode			
Permanent Residential address with Landmark			
City			
State			
Pincode			
Mobile No.			
Email id			
PAN No.			
Date of Birth (DD/MM/YY)			
Aadhaar Number			
Any other Id prof (Passport/ Voter Id/Driving License No.)			
Occupation			
Annual Income (Rs. In lacs)			

## Additional Declaration

- 1) I/we declare that we are the residents/ citizens of India and all particulars and information given in the application form is true, correct and complete and no material information has been withheld/ suppressed.
- 2) I/we shall advise the bank in writing of any change in my/ our residential or employment/ business address.
- 3) I/we confirm that the funds shall be used for stated purpose and will not be used for speculative or anti social purpose.
- 4) I/We authorize IndusInd Bank to make any enquiries regarding my application.
- 5) I/We authorize IndusInd Bank to make enquiries with other finance companies/registered credit bureau.
- 6) IndusInd Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the borrower.
- 7) I/We have read the application form/ brochures and am/are aware of all terms and conditions of availing finance from IndusInd Bank.
- 8) I/We understand that the sanction of this loan is at the sole discretion of the bank and upon my/our executing necessary documents and other formalities as required by the bank.
- 9) I/We authorize IndusInd Bank, to conduct such credit checks as it considers necessary in its sole discretion and also authorize 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.
- 10) In an event of finding out that I/We have deposited fake document or have manipulated certain information for getting the loan processed in your favour I/We will be liable to pay the bank, the amount equal to processing fee or higher as penalty to cover the loss bank will go through for processing our loan application.
- 11) 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 authorized representatives.
- 12) The loan amount and disbursement is at the sole discretion of IndusInd Bank and no commitment has been given regarding the same.
- 13) I/We confirm that I/we have no insolvency proceeding against me/ us nor have I/we ever been adjudicated insolvent. I/We also confirm that, save as disclosed at the time of this application, there have been no demands served on me /us in relation to any overdue debt, I/We owe nor any legal proceedings being commenced against me/us.
- 14) RELATIONSHIP (Details of relationship, off borrower with other banks)  
Borrower 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 directors. Yes/No (Nature of Relationship) \_\_\_\_\_
- 15) RELATIONSHIP (Details of relationship, off borrower with financing banks)  
Borrower is a director/senior officer/relative of director or senior officer of the bank. Yes/No (Nature of Relationship) \_\_\_\_\_
- 16) I/We hereby authorize & give consent to the bank to disclose, without notice to me/us, information furnished by me/us in the application form(s)/ related documents executed in relation to 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 verification, credit risk analysis, or for other related purpose that the Bank may deem fit. I/We waive the privilege of privacy & privacy of contract.
- 17) I/we have been explained that the processing fees shall be 2% of the loan amount, verification charges shall be Rs. 4000/- and Stamp duty will be charged as per applicable State Laws. Further, charges for late payment of EMI are 2% per month on overdue EMI amount, cheque bouncing charge is Rs. 500/- per cheque /ECS bounce & loan prepayment charges shall vary from 3.5% to 5.5% on outstanding amount on the basis of no of Emi's repaid till time of closure. In addition, all the charges will attract applicable taxes.
- 18) 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 requirement or at 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.
- 19) My/ Our particulars may be notified to our Insurance Partner. My/ Our decision whether or not to take insurance has no bearing on our loan application.

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.

Photo of Authorised signatory on behalf of borrowing entity	Signature : Name :  _____	Photo of co borrower/ guarantor	Signature : Name of Guarantor / co borrower  _____
Photo of co borrower/ guarantor	Signature : Name of Guarantor / co borrower  _____	Photo of co borrower/ guarantor	Signature : Name of Guarantor / co borrower  _____
Photo of co borrower/ guarantor	Signature : Name of Guarantor / co borrower  _____	Photo of co borrower/ guarantor	Signature : Name of Guarantor / co borrower  _____

DATE : \_\_\_\_\_ PLACE : \_\_\_\_\_

Location : \_\_\_\_\_

Source of proposal    Self ☐    Branch ☐    Channel Partner ☐

In Case of Branch (Branch Name) : \_\_\_\_\_ In Case of Channel Partner (Name) : \_\_\_\_\_

Name of Executive : \_\_\_\_\_ Name of TSM \_\_\_\_\_

Code of Executive \_\_\_\_\_, Code of TSM \_\_\_\_\_, Code of Branch Channel Partner \_\_\_\_\_

**FOR BANK USE**



## MOST IMPORTANT TERMS &amp; CONDITION

Application  
Number

BL

Dear Customer,

## PART OF BUSINESS LOANS – APPLICATION FORM

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

## Checklist of Documents

List of Documents Yes / No Remarks	Yes / No	Remarks
1. Application form		
2. Signed colored Photograph of each borrower & guarantor.		
3. Age proof (for borrower & guarantors)		
4. Signature Verification		
5. Proof of Identity/existence		
6. Address Proof		
7. Ownership proof		
8. Business Continuity Documents.		
9. Audited financials for last three years		
10. Tax Audit report & Statutory Audit report (in case of company) for last three years		
11. 3 years ITR's of borrowing entity.		
12. PAN details, Address proof of borrower (MOA & AOA of company) (Partnership Deed)		
13. Bank statements of all banks for last six months		
14. Repayment Track Record for qualifying track record loans for last 12 months		
15. List of Shareholder /Partners & Directors on Letter Head of Company / Firm		

## IMPORTANT NOTE:

Kindly ensure to 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 retain the photograph and documents submitted along with the application form and shall not return the same to borrower.
- ✓ 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 4th of every month.
- ✓ All post dated cheques/ECS/NACH/UPI are to be issued favoring "IndusInd Bank Limited" and duly crossed and filled
- ✓ The applicable 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 and the type of interest (Fixed)
- ✓ Processing fees and Other Charges (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, foreclosure charges, document copy charges, etc.

**THAT:**

- ✓ For Loan amount upto ₹25 Lakhs, application will be decisioned within 14 working days and for loan amount greater than ₹25 lakhs, same will be decisioned within 45 working days subject to submission of complete set of documents by the applicant
  - ✓ 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 4th 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 90 days only.**
- Were for some reasons, there is delay in concluding the loan beyond 30 days, IBL reserves the right to revise the loan terms as may be applicable all 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 be me / us.
- We have not given / made any payments 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**		
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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Executive Name**		
at Cell No.		
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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





## ***IndusInd Bank***

**Administrative Office:**

IndusInd Bank Ltd.  
3<sup>rd</sup> Floor, Building Number 10,  
Tower - B, DLF Cyber City, Gurgaon - 122002.

**Registered Office:**

IndusInd Bank Ltd.  
2401 Gen. Thimmayya Road,  
Pune - 411001.

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For more details, call our Phone Banking Numbers: 1860 500 5004 / +91 22 4406 6666  
Visit us at [www.indusind.com](http://www.indusind.com)