

# ***IndusInd Bank***



## **LOAN APPLICATION FORM** **MORTGAGES**



## LOAN APPLICATION FORM - MORTGAGES

### LOAN DETAILS

Application No.:

Location:

Product:  LAP  LCP  LRD  DOD

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

*(Pls. Specify)*

Loan Amount:

ROI:  Tenure:  In Months

Instalment you and co-applicant can 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

<input type="checkbox"/> Main Applicant <input type="checkbox"/> Co-Applicant <input type="text"/> Title: <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Father <input type="checkbox"/> Husband's Name <input type="text"/> Mother's Maiden Name: <input type="text"/> Current Address: <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> 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"/> Year at Current Address: <input type="text"/> Years in the city: <input type="text"/> Type of Resi.: <input type="checkbox"/> Self-owned <input type="checkbox"/> Rented <input type="checkbox"/> Co-owned <input type="checkbox"/> Parents owned Email ID: <input type="text"/> (Mandatory) Permanent Address: <input type="text"/> Mailing Address: <input type="text"/> <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> Mailing Address: <input type="text"/> 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"/> Mobile: <input type="text"/> PAN No.: <input type="text"/> Aadhaar No.: <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"/> <i>Please input last 4 digits of your Aadhaar Number</i> Religion: <input type="checkbox"/> SC/ST <input type="checkbox"/> OBC <input type="checkbox"/> Other _____ (Sikhs/Muslims/Christians/Zoroastrians/Buddhists/Jains) Relation To Applicant: <input type="text"/> Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender No. of Dependents: <input type="text"/> Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married Education: <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other _____	<input type="checkbox"/> Main Applicant <input type="checkbox"/> Co-Applicant <input type="text"/> Title: <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Father <input type="checkbox"/> Husband's Name <input type="text"/> Mother's Maiden Name: <input type="text"/> Current Address: <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> 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"/> Year at Current Address: <input type="text"/> Years in the city: <input type="text"/> Type of Resi.: <input type="checkbox"/> Self-owned <input type="checkbox"/> Rented <input type="checkbox"/> Co-owned <input type="checkbox"/> Parents owned Email ID: <input type="text"/> (Mandatory) Permanent Address: <input type="text"/> Mailing Address: <input type="text"/> <input type="text"/> Landmark: <input type="text"/> City: <input type="text"/> State: <input type="text"/> PIN: <input type="text"/> Mailing Address: <input type="text"/> 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"/> Mobile: <input type="text"/> PAN No.: <input type="text"/> Aadhaar No.: <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"/> <i>Please input last 4 digits of your Aadhaar Number</i> Religion: <input type="checkbox"/> SC/ST <input type="checkbox"/> OBC <input type="checkbox"/> Other _____ (Sikhs/Muslims/Christians/Zoroastrians/Buddhists/Jains) Relation To Applicant: <input type="text"/> Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender No. of Dependents: <input type="text"/> Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married Education: <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Other _____
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### EMPLOYMENT/BUSINESS DETAILS

<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Professional <i>Pls. Specify</i> Firm/Company Name: <input type="text"/> Designation: <input type="text"/>	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Professional <i>Pls. Specify</i> Firm/Company Name: <input type="text"/> Designation: <input type="text"/>
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<input type="checkbox"/> Prop. <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Other <small>Pls. Specify</small> Firm/Company Address: _____ Mailing Address: _____ _____ Landmark: _____ City: _____ State: _____ PIN: _____ Phone: S T D _____ - _____ GSTIN No.: _____ <small>*Please put N/A if you do not have a GSTIN number/not required to have a GSTIN number.</small> URC No.: _____ <b>Annual Income and status of GST Registration:</b> <input type="checkbox"/> Registered <input type="checkbox"/> Yet to Register <input type="checkbox"/> Not Applicable Annual Income: _____ No. of Years In Present Organisation: _____ Total Work Experience: _____	<input type="checkbox"/> Prop. <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Other <small>Pls. Specify</small> Firm/Company Address: _____ Mailing Address: _____ _____ Landmark: _____ City: _____ State: _____ PIN: _____ Phone: S T D _____ - _____ GSTIN No.: _____ <small>*Please put N/A if you do not have a GSTIN number/not required to have a GSTIN number.</small> URC No.: _____ <b>Annual Income and status of GST Registration:</b> <input type="checkbox"/> Registered <input type="checkbox"/> Yet to Register <input type="checkbox"/> Not Applicable Annual Income: _____ No. of Years In Present Organisation: _____ Total Work Experience: _____
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### EXISTING LOAN DETAILS

	Bank Name	Loan Type	Loan Amount	Loan Tenure	EMI	Date of Sanction	Loan Disbursed Date
Applicant							
Co-Applicant							

### BANK ACCOUNT DETAILS

Applicant	Bank Name & Branch	Bank A/c No.	Account Type (CA, SA, NRO/NRE, CC, OD)	Year of Account Opening	Limit Account (Y/N)
Applicant					
Co-Applicant					

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

Name of the Entity	Constitution	Relationship Partner/Director etc.	Turnover for FY _____ in ₹	Turnover for FY _____ in ₹	Turnover for FY _____ in ₹
<b>Total</b>					

### PERSONAL REFERENCE

<b>1</b> Name: _____ Relationship with Applicant: _____ Phone: S T D _____ - _____ Mobile: _____ Email ID: _____ <small>(Mandatory)</small>	<b>2</b> Name: _____ Relationship with Applicant: _____ Phone: S T D _____ - _____ Mobile: _____ Email ID: _____ <small>(Mandatory)</small>
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### PSL CATEGORY

MSME Category (Mfg. / Services)	Micro	Small	Medium
Investment in Plant & Machinery / Equipment	<input type="checkbox"/> Up to ₹1 Crore	<input type="checkbox"/> Up to ₹1 Crore	<input type="checkbox"/> Up to ₹50 Crore
Turnover	<input type="checkbox"/> Up to ₹5 Crore	<input type="checkbox"/> Up to ₹5 Crore	<input type="checkbox"/> Up to ₹250 Crore
<b>PSL Categories</b>			
<input type="checkbox"/> Direct Agri	<input type="checkbox"/> Indirect Agri	<input type="checkbox"/> Khadi & Village Industries (KVI Sector)	<input type="checkbox"/> Retail Trader
<input type="checkbox"/> Wholesale Trader	<input type="checkbox"/> Education		

## LOAN APPLICATION FORM - MORTGAGES



Status of loan application would be known 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 creditworthiness 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](http://www.indusind.com)

### 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 the information furnished above is true and accurate.

### 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 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 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 & privacy of contract.
- I/We is/are aware that charges for late payment of Dues are 2% per month on overdue EMI amount for LAP/LRD and other charges as per 'Schedule of Charges' mentioned on our website.
- 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.

#### Consent to Use, Share and Disclose 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 to 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 I 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 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 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 IndusInd 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.

<p>Paste Photo here and sign across it such that your Signature is on the photo as well as on the form</p>	<p>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"/></p> <p style="text-align: center;">Signature of Applicant</p>
<p>Paste Photo here and sign across it such that your Signature is on the photo as well as on the form</p>	<p>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"/></p> <p style="text-align: center;">Signature of Co-Applicant</p>

### 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"/> Personal Banker <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"/>

### ACKNOWLEDGEMENT SLIP - LOAN AGAINST PROPERTY

**A**

Name of the Applicant:

Date of Application:         Location:

IndusInd Bank Contact Person Name:

Contact No.:

Bank's Stamp/Signature

## 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 months' salary slips			
Proof of Turnover <i>(Latest sales/GST returns/VAT returns)</i>			
Last 3 years' ITR with computation of income/certified financials			
Last 6 months' 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 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

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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 months' salary slips			
Proof of Turnover <i>(Latest sales/GST returns/VAT returns)</i>			
Last 3 years' ITR with computation of income/certified financials			
Last 6 months' bank statements <i>(where salary income is credited)</i>			
Loan Account Statements for Repayment track record			
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Property document			
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**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:		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:**

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- 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.**

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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.