

Dear Customer,

This is to confirm receipt of IndusInd Bank Personal Loan application form along with below mentioned documents on behalf of IndusInd Bank Limited

Pre sanction documents	Tick	Date
Application Form		
Photograph		
Latest 3/6/___ months Bank Statement (Where salary income is credited)		
Latest 2/3/___ salary slips / Salary Certificate / Form 16 (if applicable)		
Proof of Continuity current job (Specify)		
Proof of Identity (Specify)		
Proof of Residence (Specify)		
Proof of Qualification (Specify)		
Loan Account Statement for Balance Transfer/Balance Transfer & Top up/Repayment/Retention cases		
Latest - ITR / Balance Sheet and P & L		
Other Documents	Tick	Date
Personal Loan Agreement		
Signature Verification		
ECS / Auto Debit Mandate		
Post dated cheques (PDC) (nos.)		
Security Post dates cheques (nos.)		

Credit Card Imprint

Other Bank Credit Card imprint, required only in case of Credit Card based surrogate sourcing

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- Please note you will continue to receive your account statement and other important advice, information relating to transactions on your account irrespective of DNC status. Please also note only phone / mobile no.(s) / email id provided will be excluded from our marketing lists (if DNC has been requested for). It may take upto 45 days from the day we receive this request to action your DNC request.
- Kindly DO NOT make any payment in cash, bearer cheque or kind to any executive / representative of IndusInd Bank Ltd in connection with this loan application. All cheques being issued for the purpose of this loan application / loan payments / repayment have to be issued favoring IndusInd Bank Limited only.
- Processing fee along with applicable taxes / Insurance Premium (in case you have opted for insurance cover) will be deducted from the disbursement amount and net of fee / charges / premium amount will be disbursed to you.
- Discount/free gift or any other commitment whatsoever which is not documented in the loan agreement by IndusInd Bank or any of its authorized representative(S) shall not be entertained
- The receipt of your application form for the loan does not imply automatic approval of your loan by IndusInd Bank Limited
- The sanction of loan, loan amount and disbursement is at the sole discretion of IndusInd Bank and no commitment has been given regarding the same
- If we have been informed that incomplete/defective application will not be processed and IndusInd Bank Limited shall not be responsible in any manner for the resulting delay or otherwise.
- IndusInd Bank Limited may request for additional documents other than those collected with the application.
- IndusInd Bank Limited 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 Limited shall not be liable for loss or delay in the receipt of documents.
- Application processing and loan disbursement will take approximately 10 working days from the time completion and submission of all relevant loan document as per Bank's criteria.
- Details with respect to the EMI presentation dates, number of EMIs and amount will be communicated separately through a welcome letter post disbursement of loan
- Service tax, Stamp duty and other statutory charges will be as per applicable laws.
- I/We have been informed the applicable rate of interest and other fees as detailed below, and incorporated in the loan agreement, including processing fee will be (non-refundable) as deemed fit by the bank will be charged towards loan application.

(a) Prepayment Charges : 4% of the principal outstanding after repayment of ___ EMIs. (b) Payment Dishonor Charges : Rs 450/-, (c) Duplicate Statement Issuance Charge Rs : 250 per instance (d) Cheque / ECS / SI Swapping Charges : Rs 500/- (e) Duplicate No Dues Certificate : Rs 250/- (f) Duplicate Amortization Schedule Charge :Rs 250/- (g) Loan Re-Booking / Rescheduling Charges : Rs 1000/- (h) Loan Cancellation Charges : Rs 1000/- (i) Charges for Photocopy of Agreement / documents : Rs 250/- (j) Penal Charge : Rs 150/-, Per EMI delay beyond 5 days (k) Legal Charges : As per Actuals (k) Stamp Duty : As per State laws (l) CIBIL Report : Rs. 50/- per instance per sets (m) service tax on all of above as applicable

Applicable Int Rate %

Processing fee %

Client Acknowledgment

Bank Representative

Name _____ Signature _____

(Declaration to be signed by Representative of IndusInd Bank Limited)

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Applicable Int Rate %

Processing fee %

Bank Representative

Name _____ Signature _____

