

I / We Confirm that,

- a) I know that I will continue to receive the account statement and other important advice, information relating to transactions on the account irrespective of DNC status. Only phone / mobile no.(s) / email id provided will be excluded from the marketing lists (if DNC has been requested for). It may take upto 45 days from the day one submits a request to action a DNC request.
- b) I have not made 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 favouring IndusInd Bank limited only.
- c) Processing fee along with applicable taxes/ Insurance Premium (in case I have opted for insurance cover) will be deducted from the disbursement amount and net of fee charges/ premium amount will be disbursed.
- d) 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
- e) The receipt of my application form for the loan does not imply automatic approval of the loan by IndusInd Bank Limited
- f) The sanction of loan, loan amount and disbursal is at the sole discretion of IndusInd Bank and no commitment has been given regarding the same
- g) I/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.
- h) IndusInd Bank Limited may request for additional documents other than those collected with the application.
- i) 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 and may have the same shredded
- j) IndusInd Bank Limited shall not be liable for loss or delay in the receipt of documents.
- k) Application processing and loan disbursement will take approximately 10 working days from the time of completion and submission of all relevant loan document as per Bank's criteria.
- l) The loan terms as sanctioned are valid for a period of 30 days only. Where for some reasons, there is a delay in concluding the loan, the Bank reserves the right to revise the loan terms as may be applicable at the time of the actual loan availment.'
- m) 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
- n) Government Taxes, Stamp duty and other statutory charges will be as per applicable laws.

- o) 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.

Your Declaration:

- 1) No cash / bearer cheque has been collected from you upfront towards processing the loan application.
- 2) I/We hereby confirm and duly undertake that the loan is being taken for the purpose as stated in the application form. I/We also confirm that the loan is not being used for investment in stocks and shares, speculative activities or any purposes linked to capital market activities/ illegal activities.
- 3) I am/We are beneficial owner/owners of all assets that run through my/our account.
- 4) I/We will update the Bank in case of any change in my / related party / Beneficial Owner detail provided at the time of applying for Personal Loan, which includes address change, change in industry, change in employment etc.
- 5) I/We confirm that we have not taken any loan from any other bank/Finance company unless specifically declared by me/us.
- 6) I / We certify that I / We are citizens of India.
- 7) I/We confirm that I/We are not a director of IndusInd Bank or specified near relation (as specified by RBI) of any of the directors of IndusInd Bank. I/We confirm that I/We are not specified near relation (as specified by RBI) of any of the Senior Officer of IndusInd Bank. I/We confirm that I/We are not a Director/Senior Officer of other banks or specified near relation (as specified by RBI) of any of the directors of other banks.
- 8) I/We certify that all information furnished by me/us is true. I/We hereby authorise and 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, our finance details and repayment information 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, at any time. I/We also authorise the Bank to disclose the information relating to Bank Guarantee/Letter of Credit facility if any availed by me/us. I/We waive the privilege of privacy & privity of contract.
- 9) I/We also authorise the Bank to carry out multiple bureau checks wherever required.
- 10) I / We confirm having received, read & understood the terms and conditions applicable to this loan & accept hereby without notice the terms and conditions unconditionally & agree that these terms & conditions may be changed by IndusInd Bank Limited at any time and I/We will be bound by the amended terms and conditions.

- 11) I / We agree and acknowledge that only direct telephone numbers (not board / general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call".
- 12) I / We may receive a call from the Bank to verify the correctness of the request for registration.
- 13) I / We agree that my / our loan shall be governed by the rules of the Bank that are in force from time to time.
- 14) I / We have received a copy of the Bank's Commitment to Customers which is also available on the Bank's website.
- 15) I/We understand that the purchase of any insurance products is purely voluntary, and is not linked to avilment of any other facility from the bank.
- 16) I/We agree to give consent through an in-person meeting/E-mail/registered E-mail/call through call centre on registered telephone or mobile phone/net-banking/WhatsApp/SMS sent by the Bank or its agents / staff for any future offers pertaining to Personal Loan Top-up, Credit line and any other Individual Loans.
- 17) I/We agree to the terms & conditions mentioned on below link  
<https://www.indusind.com/in/en/personal/terms-and-conditions.html>

**Consents:** The information including Landline number, Mobile number and E-mail ID as mentioned above (a part from being used for mandatory account verification and maintenance purpose) may also be used by IndusInd Bank, India to contact the customer and offer carefully selected products and services from time to time either itself or through its agents or authorised representatives.