

IndusInd Bank



**BUSINESS BANKING
APPLICATION FORM**



APPLICATION FORM BUSINESS BANKING GROUP

Application Number	BB
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Details to be filled by Enterprise to be filled in Block Letters

Name of the Enterprise*	<input type="text"/>																												
Regd. Office Address*	<input type="text"/>																												
City	<input type="text"/>														State	<input type="text"/>													
Pin Code:	<input type="text"/>																												
Address of Factory / Shop*	<input type="text"/>																												
City	<input type="text"/>														State	<input type="text"/>													
Pin Code:	<input type="text"/>																												
State*	<input type="text"/>																												
City/Location where loan is required*	<input type="text"/>																												
PAN (Enterprise)*	<input type="text"/>																												
Contact Person*	<input type="text"/>																												
Telephone No.*(O)	<input type="text"/>														(M)	<input type="text"/>													
E mail Address*	<input type="text"/>																												
Date of Establishment*	<input type="text"/>																												
Constitution (Please Select)*	<input type="checkbox"/> Individual <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt Ltd Co <input type="checkbox"/> Limited Co <input type="checkbox"/> Others																												
Nature of Business :	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Service																												
(a) Business Activity:	<input type="text"/>														(b) Industry:	<input type="text"/>													
Whether Belongs to	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> NA Minority Community: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable																												
	If Yes, then Please Select : SC / ST / OBC / Minority Community																												
	*Mandatory Fields																												

Name of Proprietor / Partners / Directors of the company and their address

Name				
Date of Birth (dd/mm/yyyy)				
Father / spouse Name				
Residential Address				
Tel. no. (Resi/Mbl)				
PAN No				
Experience in the line of activity				
% age of Shareholding				

List of Buyers & Suppliers

List of Top 5 Buyers			List of Top 5 Suppliers		
Name	Location	% of Sales	Name	Location	% of Purchases

Name of Associate Concern and Nature of Association

Name of Associate Concerns :	Address of Associate Concern	Constitution	Nature of Business	Presently banking with	Turnover (in Lacs)	Key Person (%age Holding)

Relationship of Proprietors / Partners / Directors with the officials of the Bank / Directors of the Bank

Please Select Yes No



Banking/ Credit Facilities (Existing)

Type of Facilities	Bank Name	Limit (Rs. in Lacs)	Outstanding as on	ROI	Securities (Type)
CC/OD					
Term Loan					
LC/BG					
BL					
LAP					
Others					
Total					

If banking with our Bank, customer ID be given here:

Proposed Credit Facilities (Requested from IndusInd Bank Limited)*

Type of Facilities	Amount (Rs. in Lakhs)	Purpose of Loan^	Collateral Security		
			Type	Ownership	Usage
Cash Credit					
Term Loan					
LC/BG					
Buyer's Credit					
WCDL					
Others					

*Mandatory Fields

^ Whether any subsidy scheme is applicable to the loan ? Yes No

If Yes, Give particulars thereof

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

Details of Guarantor

S.No	Name of Guarantor	Residential Address	PAN No.	Phone No	Occupation	Relationship With Promoter

Financial Performance

Particulars	Past Year 1(Actual)	Past Year 2 (Actual)	Present Year (Estimate)	Next Year (Projections)
Sales				
PAT				
Net Worth				



Status Regarding Statutory Obligations :

Whether Complied with (Select Yes / No). If not applicable then Select N. A.

1. Registration under Shops and Establishment Act	Yes <input type="checkbox"/>	No <input type="checkbox"/>	NA <input type="checkbox"/>
2. Registration under MSME (Provisional/Final)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	NA <input type="checkbox"/>
3. Drug License	Yes <input type="checkbox"/>	No <input type="checkbox"/>	NA <input type="checkbox"/>
4. Latest GST Return Filed	Yes <input type="checkbox"/>	No <input type="checkbox"/>	NA <input type="checkbox"/>
5. Latest Income Tax Returns Filed	Yes <input type="checkbox"/>	No <input type="checkbox"/>	NA <input type="checkbox"/>
6. Any other Statutory dues remain outstanding	Yes <input type="checkbox"/>	No <input type="checkbox"/>	NA <input type="checkbox"/>

Photograph of Proprietor,
main partner /Director.

To be crossed signed.

Photograph of
partner / Director.

To be crossed signed.

Photograph of
partner / Director.

To be crossed signed.

Photograph of Proprietor,
main partner /Director.

To be crossed signed.

Photograph of
partner / Director.

To be crossed signed.

Photograph of
partner / Director.

To be crossed signed.

Note: One photo of proprietor/ each partner/ each working Director is required to be affixed & cross signed.

Declaration

- I/We hereby certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except in the application; that there is no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/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.
- I/we shall advice 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 stated purpose and will not be used for speculative or anti social purpose.
- I/We had not defaulted with any bank/financial institution in the past.
- I/We authorize IndusInd Bank to make any enquiries regarding my application.
- I/We authorize IndusInd Bank to make 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 borrower.
- I/We have read the application form/ brochures and am/are aware of all 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 documents and other formalities as required by the bank.
- 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.
- In an event of finding out that we have deposited fake document or have manipulated certain information for getting the loan processed in our favour, 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 your loan application.
- 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 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.
- RELATIONSHIP (Details of relationship, of 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) _____
- 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 & privity of contract.
- I/ we have been explained that the processing fees shall be 2% of the loan amount. Charges for Pre facility survey, valuation of the property(s) & title search report shall be as per actual subject to a maximum of Rs.50,000/- . Documentation charges shall be as per actual subject to a maximum of Rs.10000/- and Stamp duty will be charged as per applicable State Laws. In addition, all the charges will attract applicable taxes.
- 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/credit facility in such extent as it may deem fit.
- "I/we hereby undertakes/declares that it is the responsibility of me/us for submission of such subsidy application and furnishing full information/documents within the stipulated period of time as applicable to respective scheme. I/we understand/acknowledge that in absence of such details/documents Bank shall not process such application. I/we agree and confirm that any expenses relating to such application shall be borne by me/us".
- I/we have been explained that the Reset clause applicable/if any, will be as per sanctioned terms as per Sanction letter

Date:

Place:

Signature



MOST IMPORTANT DOCUMENT

Application Number **BB**

Checklist of Documents

List of Documents	Yes / No	Remarks
1. Application form		
2. Signed colored Photograph of each co borrower & guarantor.		
3. Age proof (for borrower, co borrower & guarantors)		
4. Signature Verification		
5. Proof of Identity/existence		
6. Address Proof		
7. Audited financials for last three years		
8. Management certified Provisional Balance sheet with Annexure. (Auditor certified if scoring is done on provisional).		
9. Tax Audit report & Statutory Audit report (in case of company) for last three years		
10. 3 years ITR's of borrowing entity.		
11. PAN details, Address proof of borrower (MOA & AOA of company) (Partnership Deed)		
12. Latest sanction letter.		
13. Bank statements of all banks for last six months		
14. List of Shareholder /Partners & Directors on Letter Head of Company / Firm		
15. VAT/GST return for current year, till latest month.		
16. Net worth Statement of promoter/guarantor.		

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 the 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 reject any application without assigning any reasons.
- 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 applicable ROI would be revised subject to terms as specified in the loan sanction letter/loan agreement.
- Status of loan application would be known within 10 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 evaluation the credit worthiness of the applicant

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ACKNOWLEDGMENT

Name of the client :

We hereby acknowledge receipt your of your application form for availing credit facilities from the Bank. Final approval of facilities is subject to bank's policies.

Place: _____ Date : _____

Name & Signature of Bank's executive.



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.
- ✓ Processing fees and Other Charges (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, foreclosure charges, document copy charges, etc.

THAT:

- ✓ 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.
- ✓ The interest is calculated on monthly diminishing basis
- ✓ The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for a period of 60 days only. Were for some reasons, there is delay in concluding the loan, 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,

- a) The executive has not made any commitments to me / us regarding the loan quantum / sanction process (or) promised any deviation / waivers.
- b) 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.
- c) 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

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		

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Executive Name**		
at Cell No.		
at Land Line No.		Applicant Signature
Applicant Name		

IndusInd Bank

Administrative Office:

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

Registered Office:

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

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