

## **INDIBRA CREDITS**

### **LOAN APPLICATION FORM**

#### **LOAN DETAILS**

<b>Application Date:</b>	
<b>Loan Application No.:</b>	
<b>Loan Type Requested:</b>	<input type="checkbox"/> Personal Loan <input type="checkbox"/> Business Loan <input type="checkbox"/> Home Loan <input type="checkbox"/> Education Loan
	<input type="checkbox"/> Other: _____
<b>Requested Loan Amount</b>	
<b>Requested Loan Tenure (Days/Weeks/Month):</b>	
<b>Preferred Repayment Frequency:</b>	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly

#### **PERSONAL INFORMATION OF BORROWER**

<b>Title:</b>	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs.
<b>Full Name (As per ID)</b>	
<b>Date of Birth:</b>	
<b>Gender:</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
<b>ID Number:</b>	
<b>Nationality:</b>	
<b>Marital Status:</b>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
<b>Father's / Spouse's Name:</b>	
<b>Current Residential Address:</b>	County: _____, Town: _____, Village: _____
<b>Type of Residence:</b>	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Other
<b>Duration at Current Address:</b>	____ Years ____ Months
<b>Permanent Address (if different):</b>	
<b>Contact Details:</b>	
<b>Mobile No.:</b>	_____, Alternate Mobile No:_____
<b>Email Address:</b>	

**EMPLOYMENT & INCOME DETAILS (BORROWER)**

<b>Employment Type:</b>	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Business <input type="checkbox"/> Professional
<b>Company / Business Name (if any)</b>	
<b>Nature of Business / Profession</b>	
<b>Designation</b>	
<b>Total Work Experience</b>	

**Existing Liabilities (if any):**

Lender Name	Loan Type	Outstanding Amount

**GUARANTOR(S) DETAILS****Guarantor 1:**

<b>Full Name:</b>	
<b>Relationship with Borrower:</b>	
<b>ID Number:</b>	
<b>Address:</b>	
<b>Mobile No:</b>	
<b>Email Address:</b>	
<b>Employment Type:</b>	
<b>Annual Income</b>	

**Guarantor 2:**

<b>Full Name:</b>	
<b>Relationship with Borrower:</b>	
<b>ID Number:</b>	
<b>Address:</b>	
<b>Mobile No:</b>	
<b>Email Address:</b>	
<b>Employment Type:</b>	
<b>Annual Income</b>	

## **DECLARATION & AGREEMENTS**

### **1. BORROWER'S DECLARATION**

I/We, the undersigned, hereby declare that the information provided in this application form is true, correct, and complete to the best of my/our knowledge and belief. I/We understand that any misrepresentation or concealment of material facts will be sufficient ground for the rejection of this application and/or recall of the loan, if already sanctioned.

I/We hereby acknowledge and agree that the loan, once sanctioned, will carry a fixed (daily/weekly/monthly) interest rate of 30% in regard to the loan tenure and repayment pattern. Furthermore, I/we understand and accept that a failure to make payment by the due date, or a failure to reach any mutually agreed-upon funding or repayment target, will attract a penalty charge of 10% on the overdue amount or the shortfall following the same repayment pattern, in addition to the applicable interest.

I/We hereby authorize **INDIBRA CREDITS** and its representatives to verify the information provided herein, including but not limited to, contacting my/our employer, bank, references, and to obtain credit reports from credit bureaus.

I/We agree to provide any additional documents or information as required by **INDIBRA CREDITS** for processing this loan application.

I/We have read, understood, and agreed to abide by the Terms & Conditions of the loan sanction (to be provided separately) and the clauses mentioned below.

### **2. TERMS & CONDITIONS ACKNOWLEDGMENT**

The Borrower hereby agree:

- a) The loan is subject to final approval and sanction by **INDIBRA CREDITS** management.
- b) The interest rate, processing fees, and other charges will be as per the sanction letter.
- c) The Borrower shall maintain the agreed end-use of the loan funds and provide proof if required.
- d) The Borrower shall promptly inform **INDIBRA CREDITS** of any change in address, employment, or financial status.
- e) The Borrower shall not default on any EMI payment. Default may attract penal charges and impact credit history.
- f) **INDIBRA CREDITS** reserves the right to recall the entire outstanding amount if the Borrower breaches any terms of the agreement.

#### **FOR BORROWER:**

**Signature:** \_\_\_\_\_

**Full Name:** \_\_\_\_\_

**Date:** [DD/MM/YYYY] \_\_\_\_\_

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

### **3. GUARANTOR'S UNDERTAKING**

I/We, the undersigned Guarantor(s), have read and understood the terms of the proposed loan to the Borrower. I/We hereby irrevocably and unconditionally guarantee to **INDIBRA CREDITS** the due and punctual payment by the Borrower of all monies and liabilities whatsoever payable by the Borrower under the loan agreement.

I/We agree to be liable as a primary obligor and not merely as a surety. This is a continuing guarantee and shall remain in full force until the loan, along with all interest and charges, is fully repaid.

#### **FOR GUARANTOR 1:**

**Signature:** \_\_\_\_\_

**Full Name:** \_\_\_\_\_

**Date:** [DD/MM/YYYY] \_\_\_\_\_

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

#### **FOR GUARANTOR 2:**

**Signature:** \_\_\_\_\_

**Full Name:** \_\_\_\_\_

**Date:** [DD/MM/YYYY] \_\_\_\_\_

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

#### **FOR AND ON BEHALF OF INDIBRA CREDITS**

**Authorized Signatory:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Designation:** \_\_\_\_\_

**ID Number:** \_\_\_\_\_

**Date:** \_\_\_\_\_ **Place:** \_\_\_\_\_

**(Company Stamp)**

#### **4. ADVOCATE'S VERIFICATION & OATH**

I, the undersigned Advocate, hereby confirm that I have personally verified the identity of the Borrower(s) and Guarantor(s) named in this document.

I hereby solemnly affirm and declare:

That I have duly explained the full contents, implications, and the specific terms of this agreement, including the 30% interest rate and the 10% penalty clause, to the Borrower(s) and Guarantor(s) in a language they fully understand.

That the Borrower(s) and Guarantor(s) have signed this document in my presence, and I believe they are signing of their own free will, without any coercion, undue influence, or misrepresentation, and with full understanding of their legal and financial obligations.

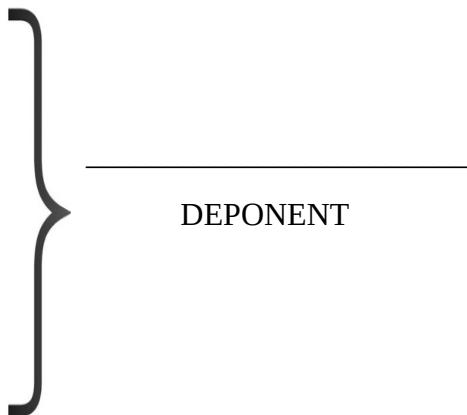
**SWORN at NYAMIRA**

This ..... day of ....., 2025

SWORN BY

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BEFORE ME:



**MAGISTRATE / COMMISSIONER FOR OATHS**