

INDIBRA CREDITS

LOAN APPLICATION FORM

LOAN DETAILS

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

PERSONAL INFORMATION OF BORROWER

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

EMPLOYMENT & INCOME DETAILS (BORROWER)

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

Existing Liabilities (if any):

Lender Name	Loan Type	Outstanding Amount

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

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

Guarantor 2:

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

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

BEFORE ME:

} _____
DEPONENT

MAGISTRATE / COMMISSIONER FOR OATHS