

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: _____

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.

Signature of Advocate: _____

Full Name: _____

Enrollment Number / Bar Council ID: _____

Chamber Address: _____

Date: [DD/MM/YYYY] _____ **Place:** _____

(Official Seal/Stamp)

FOR AND ON BEHALF OF INDIBRA CREDITS

Authorized Signatory: _____
Name: _____
Designation: _____
ID Number: _____
Date: _____ **Place:** _____

(Company Stamp)

Disclaimer: This application form is subject to the final sanction and terms & conditions provided in the separate Loan Agreement. **INDIBRA CREDITS** reserves the right to reject any application without assigning any reason.