

## **Declaration**

I / We hereby authorise the India shelter finance corporation, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and authorise the India shelter finance corporation and its agent to share the obtain information records, from any agency statutory bodies, credit Bureau, banks, financial institution, for any 3rd party in respect of the application. as it may consider necessary. the India shelter finance corporation shall not be liable for use/sharing of the information. I would like to avail the benefits of various bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorise the India shelter finance corporation, its employees, agents, representatives, and associates to do so.

I confirm that laws in relation to unsolicited communication referred in “national do not call Registry” as laid down by telecom regulatory of India will not be applicable for such communications/calls/SMSs received from India shelter finance corporation limited. it's representatives, agents. India shelter finance corporation limited reserves the right to retain the photograph and documents submitted with the application and shall not returned back. India shelter finance corporation limited shall be entitled add it's sole and absolute discretion to approve/reject this application form submitted by applicant/Co applicant/guarantor.

I/We declare that all the particular and information given in the application form are true, correct and complete and that they shall form the basis of any loan from India shelter finance corporation may decide to grant me/us. I/we Confirm that I/We have had no insolvency proceedings against me/us, nor have I/we ever been adjudicated insolvent and further confirm that I/we have read the brochure and understood the contents. I/We are aware the fees paid by me/us is non-refundable.

I am/we are aware that India shelter finance corporation offers loans under a fixed/ variable interest rate option. I am/we are aware that the equated monthly instalment comprising principal and interest is calculated on the basis of annual rates. I/We are aware that the options on interest rate and the frequency of rests one selected cannot be changed and any change(s) may be permitted only at the sole discretion of India shelter finance corporation on such terms and conditions as decided by India shelter finance corporation.

I/we agree that India shelter finance corporation may take up such references and make search inquiries in respect of this application, as it may deem necessary. I/We undertake to inform India shelter finance corporation regarding any change in my/are occupation/ employment and to provide any further information that India shelter finance corporation may require.

India shelter finance corporation may make available any information contained in this form and other documents submitted to India shelter finance corporation and information pertaining to the loan to any institution or body. India shelter finance corporation may seek/receive information from any source/person to consider this application. I/We further agree that my/our loan shall be governed by rules/norms of India shelter finance corporation which may be in force from time to time and India shelter finance corporation shall be entitled to reject my/our application without giving any reason therefor.

I/We hereby provide my/are voluntary and unequivocal concern to India shelter finance corporation to disclose and share all information with its technology partners, its associates, affiliates, officers, agents, employees, directors, employees of its associates and affiliates, any regulatory bodies, institution, authorities, agency and other organization and/or there officers, representatives, agents, and employees to verify my/our bank account details/disbursement account details through refundable/non-refundable fund transfer and/or to call, email and/or send a text through the short messaging service (SMS) or any other mode on my registered mobile/landline number/ any other contact number in connection with the loan, including one time passwords (OTP) as may be generated by India shelter finance corporation/3rd parties for the purposes off authentication, verification, validation, retrieval of my/our data, including personal data. for the purpose of this consent, "personal data" shall mean all personal data/information including but not limited to my/our name/s, residential address, any contact details, date of birth, any financial data, bank account details, data related to my/our immoveable/moveable properties, employment details as well as any other identification details has made available India shelter finance corporation, by me/us and/ or on my/our behalf and such information as India shelter finance corporation may have obtained as consequence of my/our loan application form, loan agreement, insurance and any other documents submitted to India shelter finance corporation.

### **General terms and conditions:**

1. This electronic submission by me/us qualifies as an application under my/our signature/s.
2. I/We undertake to inform India shelter finance corporation regarding any change in my/our occupation/employment and to provide any further material and relevant information that may occur/India shelter finance corporation may require.
3. In the event of India shelter finance corporation is of the opinion that there is any discrepancy between the information provided in the online application system and actual facts off the transaction and/or identity of the applicant/co-applicant, and/or there has been any misrepresentation of facts/anomaly/disconnect, India shelter finance corporation shall have the option to cancel the loan application and take appropriate measures as may be required at that point in time.
4. I/We confirm that I/We have had no insolvency/bankruptcy proceeding against me/us nor have I/We ever been adjudicated insolvent/bankrupt.
5. I/We understand that India shelter finance corporation shall be entitled to reject my/our application without giving any reason thereof, and the sanction of the loan for rejection thereof shall remain at the sole discretion of India shelter finance corporation and I/We shall have no claim whatsoever, as a matter of entitlement, upon provision of relevant information on the online application form or elsewhere.
6. I/We understand and agree that in the event the loan is sanctioned by India shelter finance corporation, the loan amount offered is subject to valuation of the property as assessed by India shelter finance corporation limited alone and as such is subject to variation accordingly.
7. I/We have read, understood, and accepted the contents and terms and conditions of the website and provide information at my/our sole risk.
8. I/We understand that, if the loan is offered by India shelter finance corporation, I/We will have to sign, inter alia, loan related documents before funds can be received from India shelter finance corporation.
9. I/We understand that, if the loan is offered by India shelter finance corporation, I/We must provide security for availing the loan and sign/deposit related documents.

10. I/We understand that by filling in the form and providing personal data, I/We as applicant/Co applicant hereby authorise India shelter finance corporation and/or its representatives to connect with me/us for additional information and/or solicit product related schemes.
11. I/We, the applicant/s, authorise India shelter finance corporation to obtain my/our credit history.
12. I/We agree that India shelter finance corporation may take up such references and make such enquiries in respect of this application, as it may deem necessary. I authorise India shelter finance corporation to seek/receive information from any source/person to consider this application including but not limited to information on employment, residence, identity etc.
13. I/We understand that all funds advanced to me/us will be subject to determine condition of the loan agreement which shall Prevail in the event of any inconsistency.
14. I/We understand and agree that all applications are subject to such guidelines and approvals as may be applicable to India shelter finance corporation.
15. I/We I understand and agree that my/our application to avail loan does not constitute any offer to lend by India shelter finance corporation.
16. I/We understand that my/our application may or may not qualify for the loan product, and the final sanction of the loan shall be based on the sole decision of India shelter finance corporation.
17. I/We understand that eligibility criteria, parameter of assessment, loan products, terms and interest's rates are subject to change without notice.
18. I/We understand that material contained in this website has been prepared by India shelter finance corporation in accordance with its current online application system practices and other policies and are liable to vary.
19. I/We understand that the website should not be treated as a complete and authoritative statement India shelter finance corporation policies and online application system.
20. I/We are aware that the fee paid/to be paid by me/us for loan application is non-refundable.
21. I/We understand that India shelter finance corporation may make available any information contained in this form and other documents submitted to India shelter finance corporation and information pertaining to the loan to any institution or body.
22. I/We further agree that my/our loan shall be governed by rules/norms of India shelter finance corporation which maybe in force from time to time.
23. I/We authorise the bank to submit application/other relevant documents submitted by me to CERSAI. I/We hereby provide my concern to receive information from central KYC registry through SMS/mail on the above registered number/email address.

▪ **I accept the above declaration and terms and conditions.**