



Personal Loan Application Form

Loan Application Number

PERSONAL DETAILS

Salutation:			
First Name:			
Last Name:			
Gender		Date of Birth	
PAN			
Occupation	Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/>		
Marital Status:			

CONTACT DETAILS

Address:					
City:		State:		Pin Code:	
Mobile Number:		Email Address:			

COMMUNICATION DETAILS

Communication Address:					
City:		State:		Pin Code:	

LOAN DETAILS

Loan Amount:	
Tenure (Months):	
Preferable EMI Due Date (Day of every month):	
EMI Amount:	

DECLARATION

I declare that I am resident Indian and that all the particulars and information given in the application form are true, current and complete and that they shall form the basis of any loan. **Dhani Loans and Services Limited** (formerly Indiabulls Consumer Finance Limited) {"DLSL"} may in its discretion decide to grant to me. I am more than 18 years of age and competent to enter into a binding contract as per the Indian Contract Act, 1872. I confirm that I have not been declared insolvent and/or barred by any law from entering into a contract including to avail the services offered by DLSL through its mobile application or otherwise. I further agree that I have read and understood the terms and conditions enumerated in this form and the Agreement in relation to the loan facility to be availed/proposed to be availed by me ("Loan") and have fully understood the implications arising therefrom. I undertake not to dispute the contents of this application form/ MTC/Agreement/ancillary documents under any circumstances. I further agree that in the event DLSL requires me to endorse my physical signatures on the MTC/agreement/ancillary documents, I undertake to provide the same. By clicking on the 'I Accept' button herein, I agree to be bound by the terms and conditions of the MTC/agreement/ancillary documents in relation to the Loan and I acknowledge that the same constitutes valid acceptance by me as per laws as if I have signed/endorsed each page of the MTC/agreement/ancillary documents. I undertake that I have read and understood the terms and conditions of the loan agreement ("Agreement") available on the website of DLSL. I give consent to deduction of the processing fee from the sanctioned loan amount at the time of disbursement of the loan. I undertake to inform DLSL regarding any change in my above mentioned details and to provide any further information that it may require. I further agree that the Loan, if sanctioned to me shall be governed by the rules of DLSL which may be in force from time to time. DLSL reserves the right to reject the loan application. I acknowledge and give consent that DLSL may obtain/ disclose/share any/ all information pertaining to me from/ with third parties for lawful purposes including for verifying my personal details. I agree that DLSL and/or its Affiliates or their contractors may hold and process my personal Information and all other information concerning my account(s) on computer or otherwise for analysis, credit scoring and marketing. I further agree that DLSL may disclose, in strict confidence, to other institutions, personal Information concerning me as may be reasonably necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, for compliance with a legal directive or for fraud prevention purposes. For any information so obtained / disclosed/ shared, I agree and confirm that I will not hold DLSL responsible for the use of such information. I agree that I will not utilize the money(ies) received under the loan agreement(s) for any purpose which are prohibited under any law for the time being in force including but not limited to investment(s) in capital market(s) and speculative purposes. This application form along with the supporting documents shall be the property of DLSL.

Key Terms and conditions:

- Repayment of loan is to be made by way of pre decided Equated Monthly Installments(EMI).
- Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) offers personal loan under fixed interest rate arrangement, calculated on monthly reducing balance. Rate of Interest is determined on assessment of the risk profile of respective Applicant(s).
- Prepayment / Foreclosure charges are levied / calculated on the balance principal outstanding of the loan (if applicable). Refer website for charges and fees for various purposes as notified and applicable from time to time.
- Please note Applicant(s) are required to provide all requisite documents to fulfill KYC norms, latest bank statement(s) and document(s) evidencing financial capability/credit worthiness.
- Dhani Loans and Services Limited (formerly Indiabulls Consumer Finance Limited) shall endeavor to intimate rejection/approval of the application within 14 working days from receipt of all requisite documents..
- For detailed terms and conditions and to know more, please visit our website www.dhani.com or contact our customer care on,
For Dhani Loans 0124-6165722 (Monday to Sunday,8am to 8pm)
For Dhani Credit Line 022-67737800 (Monday to Saturday,8am to 8pm) or write to us on support@dhani.com.
- In case of rejection of your Loan application, the documents, if any, submitted by you shall be shredded internally upon completion of designated period and any information including contact details available in the documents shall not be used by DLSL.

