

## MOST IMPORTANT TERMS & CONDITIONS

The Dhanalakshmi Bank Ltd. (Customer Copy)



Dear Customer,

This is to confirm receipt of your application form of Dhanalakshmi Bank Limited along with below mentioned documents on behalf of The Dhanalakshmi Bank Limited.

Documents	Tick	Date
Application Form		
Photograph (signed across)		
Latest 3 months Bank Statement (Where salary income is credited)		
Latest 3 salary slips		
Last 2 year ITR with computation of income / certified financials.		
Proof of current job		
Proof of Identity (Specify)		
Proof of Residence (Specify)		
Proof of Office (Specify)		
Loan Account Statement for Balance Transfer / Balance Transfer & TOP – UP / repayments / retention cases.		
Vehicle Loan Agreement		
Signature Verification		
ECS Mandate		
Post Dated Cheques (PDC) ( nos.)		
Post Dated Cheques (PDC) ( nos.)		

For any queries / clarifications please contact at

Phone no:

DSA No:

Executive Name:

Customer Name & Signature

**IMPORTANT NOTE:** Kindly DO NOT make any payments in cash, bearer cheque or kind to the Executive in connection with this loan application.

### Kindly Note:

1. That the receipt of your application form for the loan does not imply automatic approval of your loan by Dhanalakshmi Bank Limited.
2. Dhanalakshmi Bank Limited will decide the quantum of the loan at its sole discretion.
3. Dhanalakshmi Bank Limited reserves the right to reject any application without assigning any reason.
4. Dhanalakshmi Bank Limited may request for additional documents other than those collected in connection with the applicant.
5. Dhanalakshmi Bank Limited reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant.
6. That the Monthly Instalments (EMI) in connection with the loan will be due on either (Pls mention cycle dates available) of every month.
7. Dhanalakshmi Bank Limited shall not be liable for loss or delay in the receipt of documents.
8. Incomplete/ defective application will not be processed and Dhanalakshmi Bank Limited shall not be responsible in any manner for the resulting delay or otherwise.
9. That all post dated cheques are to be issued favouring "Dhanalakshmi Bank Limited" Only.

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**I / WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS**



- Informed me/us that the applicable rate of interest \_\_\_\_\_ p.a. (monthly reducing)
- Processing fees (non-refundable) as deemed by Dhanalakshmi Bank Limited will be charged towards loan application.
- Not received any payment in cash, bearer cheque or kind along with or in connection with the loan application from me/ us.
- Informed me/us that service tax as may be applicable will be charged in connection with the loan.
- Informed me/us that Dhanalakshmi Bank Limited will not be liable for loss or delay in receipt of documents.
- Informed me/us that incomplete/ defective application will not be processed and Dhanalakshmi Bank Limited shall not be responsible in any manner for the resulting delay or otherwise.
- Informed me/us that documents/photographs will not be returned, under any circumstances, one submitted to Dhanalakshmi Bank Limited
- Informed me/us that approval of the application is at sole discretion of Dhanalakshmi Bank Limited.
- Informed me/us that the quantum of the loan will be finally decided by Dhanalakshmi Bank Limited and has not made any commitments to me/ us regarding the same.
- Informed me/us that Monthly Instalments (EMI) in connection with the loan will be due on either (Pls mention cycle dates available) of every month.
- Informed me/ us that the loan foreclosure charges will be applicable.
- Informed me/ us that the loan foreclosure charges are levied/ calculated on the balance principal outstanding of the loan.
- Collected self attested copies of the following documented from me/us.

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DSA Name:
DSA Code:
DSA Tel. No:
Executive Name:
Signature Of Sales Executive

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