

Consent for application:

I/We further declare that all the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/We have not withheld any information whatsoever. I/We understand RHDFCL shall have the absolute right to enter into co-origination/ co-lending arrangement with Banks and Non-Banking Financial Companies (NBFC's) including Housing Finance Companies (HFC's) (herein referred to as "Co-lender"). I/We have also understood the Co-Lending policy of RHDFCL (as also provided on its website), I/We confirm that the same has been explained in detail to me/us. I/We understand that sanction of the loan is at the sole discretion of RHDFCL or RHDFCL and CO - LENDER jointly. While RHDFCL or RHDFCL and CO – LENDER jointly reserve their right to reject the application, RHDFCL will communicate the reason(s) for rejection. However, RHDFCL shall not be responsible/liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application or as a consequence thereof. I/We further agree that my/our loan application shall be dealt as per the internal policy norms/ parameters of RHDFCL or RHDFCL and CO – LENDER jointly, as applicable from time to time. I/We authorise and understand that RHDFCL may sanction loan with Co-lending or without co-lending based on the internal policy norms/parameters of RHDFCL. I/We declare that neither any insolvency proceeding has been initiated against me/us nor have I/We ever been adjudicated insolvent/bankrupt. I/We agree and accept that RHDFCL and CO - LENDER may, by itself or through authorised persons, lawyers, agencies, bureau, etc., verify any information given, check credit references, employment details, any other information/details/data/documents and also authorise RHDFCL and CO - LENDER to obtain any credit reports/credit history, information/details/data/documents etc. from any credit information company, public authority, government/statutory authority, any other agency, Banks/financial institutions, etc. on my/our behalf to determine my/ our creditworthiness from time to time at the discretion of RHDFCL/CO - LENDER.. I/We confirm that the laws relating to 'Unsolicited Communication'/ National Do Not Call Registry' as laid down by the 'Telecom Regulatory Authority of India' or any other authority shall not be considered applicable for any such information /communication provided to me/us by RHDFCL/CO - LENDER or its agents and I/We shall not initiate any action against RHDFCL or CO - LENDER or its agents for providing any information to me/us under this declaration. I/We undertake to inform RHDFCL/CO - LENDER regarding the change in any of the information furnished and to provide any further information/ documents that RHDFCL/CO - LENDER or authorized persons, agents may require. I/We further declare and confirm that the credit facilities enjoyed by me/us currently with other banks and financial institution have been disclosed here in. I/We hereby agree and authorize RHDFCL/CO - LENDER- to exchange, share or part with any information, data or documents in relation to my/our Application including Loan Repayment, Credit History or any default (if any committed by me/us) to the RHDFCL/CO - LENDER, other financial companies, banks, financial institutions, credit information companies, regulatory authorities, statutory bodies, its lenders, its group entities, its consultants/counsels/advisors/analysts/any other external agencies, its auditors and its representatives etc. as deemed fit by RHDFCL/CO - LENDER at its sole discretion, subject to applicable legal/statutory/ regulatory requirements. I/We have no objection to RHDFCL/CO-LENDER, its group Companies agents/representatives to provide me/us with the information on various products, offers and services pertaining to RHDFCL, its group companies through any mode (including without limitation through telephone calls/SMSs/email/whatsapp etc.)

and authorize RHDFCL/CO - LENDER, its Group Companies, for the above purpose. I/We do hereby expressly and irrevocably authorize RHDFCL/CO - LENDER, whether directly or through any of authorized representatives, to collect/download from, store, share, obtain, disclose, verify and authenticate any respect of my personal identity information/KYC details with any agency, including Central KYC record registry (CKYCR) or Unique Identification Authority of India (UIDAI) in accordance with the applicable laws/regulatory directions including those related to Aadhaar, CKYCR etc. I/We have understood, and I/We agree to pay applicable charges mentioned in schedule of charges updated, detailed and displayed on RHDFCL's website <https://www.religarehomeloans.com/>. I/We have also understood the interest rate model of RHDFCL (as also provided on its website), its approach for gradation of risk and its rationale of charging its different rate of interest to different categories of borrowers. I/We confirm that the same have been explained in detail to me/us. I/We understand and agree that RHDFCL and CO - LENDER and/or their group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/us. I/We acknowledge that the initial fees/charges payable towards administrative expenses/processing of the loan application, paid by me/us up to Rs.5000/- (exclusive of taxes) are non-refundable in nature and in case of rejection of my/our application, I/We shall not seek a refund of the same from RHDFCL/CO - LENDER. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The details in application and other documents have been explained to me/us in the language understood by me/us and I/We have understood the entire meaning of the various clauses in this Application and I/We confirm my/our agreement with the same by signing this Application.

If same mobile number used for other applicants in same application, it will be considered as consent for those applicants as well.

मैंने उपरोक्त घोषणा और सहमति को समझ लिया है और मैंने स्वेच्छा से उपरोक्त प्रदान किया है
आ अरुण पर हस्ताक्षर करीने छुं/ अमे मारा/ अमारा करानी पुष्टि करुं छुं / करीये छीये
मी/आम्ही असे मान्य करतो की माझ्या/आमच्या वरील अर्जातील सर्व माहिती आम्हाला/मला स्पष्ट समजल्या
असून त्या मला/आम्हाला मान्य आहेत असे मी /आम्ही स्वखुशीने जाहीर करत आहोत/आहे.
पै सమ్तीनि नैनु अरुं चैसुकुन्नानु मरियु पैन पैरुंनु वळीनि स्यच्चुंदंगु अंदिंचानु ।
आमि उपरोक्त घोषणा एवम् सम्मति बुबते पेरैछि एवम् आमि स्वेच्छाय उपरोक्त सरवराह करैछि

நான்/நாங்கள் இந்த விண்ணப்பத்தில் கையெழுத்திடுவதன்
மூலம் எனது/எங்களது சம்மதத்தை உறுதி செய்கிறோம்
ಈ ಅರ್ಜಿಯಲ್ಲಿ ಮೇಲೆ ನಮೋದಿ ಸಿದ ನಿಯಮ ಮತ್ತು ಸರತ್ತುಗಳನ್ನು ನಾನು ಮತ್ತು ನಾವು
ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇವೆ ಮತ್ತು ಇದನ್ನು ನಾವು ಸ್ವಯಂಪ್ರೇರಣೆಯಿಂದ ಒಪ್ಪಿಕೊಂಡಿದ್ದೇವೆ.
میں/ہم یاہمی یہ اقرار کرتا کرتے ہیں کہ میں نے/ہم نے اوپر درج کئے گئے اقدام و شرائط کو اچھے سے سمجھ لیا
ہے اور صحیح سے سمجھ کر اپنی مرضی سے رضامندی درج کرنے کے لئے مندرجہ ذیل دستخط کئے ہیں