

**DECLARATION FOR SIGNING IN VERNACULAR LANGUAGE**  
**{BY CO-BORROWER/ RELATIVE}**

I, \_\_\_\_\_ S/o., W/o., D/o. of \_\_\_\_\_ residing at \_\_\_\_\_ do hereby state as under -

1. That Mr./Mrs./Miss \_\_\_\_\_ S/o., W/o., D/o. \_\_\_\_\_ is my \_\_\_\_\_ (relation) and know him/her for the last \_\_\_\_\_ and he/she has been executing the documents in the vernacular language i.e. in \_\_\_\_\_.
2. I hereby affirm, confirm and declare that I have seen \_\_\_\_\_ sign/execute the documents during the normal course of business in the vernacular language.
3. I hereby affirm, confirm and declare that I have read out and explained in the vernacular language, with respect to the contents/ terms & conditions and nature of the application form(s), Loan Agreements, all other agreement(s), undertaking(s), declaration(s), deed(s), memorandum(s) etc. {hereinafter collectively referred to as "**Loan Documents**" } to \_\_\_\_\_.
4. I hereby confirm and declare that \_\_\_\_\_ has affixed his/her signature on the Loan Documents after understanding the terms and conditions stipulated herein for obtaining loan facility from Indiabulls Housing Finance Limited.
5. The signature of \_\_\_\_\_ is duly attested by me herein under.

**ATTESTED**

**Signature of Applicant/Co-Applicant**

**Signature of the Deponent**

\_\_\_\_\_  
{Signature in vernacular language}

**DECLARATION BY THE PERSON EXECUTING DOCUMENTS IN VERNACULAR LANGUAGE**

I, \_\_\_\_\_ S/o., W/o., D/o. of \_\_\_\_\_ residing at \_\_\_\_\_ do hereby state as under -

1. I hereby affirm, confirm and declare that \_\_\_\_\_ has read out and explained in the vernacular language, with respect to the contents/ terms & conditions and nature of the application form(s), Loan Agreements, all other agreement(s), undertaking(s), declaration(s), deed(s), memorandum(s) etc. {hereinafter collectively referred to as "**Loan Documents**" }
2. I hereby affirm, confirm and declare that I have affixed my signature on the Loan Documents in the vernacular language after understanding the terms and conditions of all the Loan Documents and its implications on my interests.
3. I further confirm and declare that I have executed this affidavit without any undue influence, coercion, misrepresentation or fraud and I have given this affidavit with my free consent and will.

**Signature of the Deponent**

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