

**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 Sammaan Capital Limited (formerly known as 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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