

**INDIVIDUAL CO-APPLICANT/GUARANTOR SHEET**

This is in continuities to Loan Application Form No.: \_\_\_\_\_ DD / MM / YYYY  
 I hereby apply to IDFC FIRST Bank Limited ("The Bank") to grant me Home Loan/Loan Against Property as mentioned in this Application Form. I furnish my particulars as mentioned below.

**PERSONAL DETAILS**

Co-Applicant  Guarantor  
 Property Owner -  Yes  No  
 Relationship with Main Applicant: \_\_\_\_\_  
 Are you an existing customer :  Yes  No  
 If yes, please provide the Loan Account Number.: \_\_\_\_\_  
 Title:  Mr.  Ms.  
 Others (Please specify) \_\_\_\_\_  
 Name: \_\_\_\_\_  

First Name	Middle Name	Last Name
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 Gender:  Male  Female  Transgender  
 Date of Birth: \_\_\_/\_\_\_/\_\_\_ E-mail ID: \_\_\_\_\_  
 DD MM Y Y Y Y  
 Marital Status:  Single  Married  Others  
 No. of Dependants: \_\_\_\_\_  
 Qualification:  Undergraduate  Graduate  Postgraduate  
 Others (Please specify) \_\_\_\_\_  
 Current Residential: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 District \_\_\_\_\_  
 State: \_\_\_\_\_ City \_\_\_\_\_  
 Country \_\_\_\_\_ Pin \_\_\_\_\_  
 Landmark \_\_\_\_\_  
 Citizenship \_\_\_\_\_  
 Residence Details:  Rented  Self-owned  Parental  
 Company Provided  
 Residential Status  Resident Individual  Non Resident Indian  
 Foreign National  PIO  
 Number of Year(s) of Stability @ Residence : \_\_\_\_\_  
 Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_  
 Mobile: \_\_\_\_\_  
 Father's Name: \_\_\_\_\_  

First Name	Middle Name	Last Name
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 Spouse's Name: \_\_\_\_\_  
 Mother Name : \_\_\_\_\_  
 Permanent \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 (if different for current) District \_\_\_\_\_ State \_\_\_\_\_  
 City \_\_\_\_\_ Pin \_\_\_\_\_  
 Country \_\_\_\_\_ Landmark \_\_\_\_\_  
 Residence Details:  Rented  Self-owned  Parental  
 Company Provided  Others (Please specify) \_\_\_\_\_  
 Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_  
 Preferred Mailing Address:  Current Residence  Permanent Residence  
 Office Address  
 Whether Relative to Director of IDFC FIRST Bank Ltd - Yes  No   
 Whether Relative to Senior Management of IDFC FIRST Bank Ltd - Yes  No   
 Debit Card Application - ATM/Debit Card (Applicable for Short & Sweet in Home loan & Short & Sweet and Drop line Overdraft (DOD) in LAP)  
 Type of card:  Domestic Debit Card  International Debit Card  
 Mode of Operation:  Singly  Jointly  Either or Survivor

Co-Applicant  Guarantor  
 Property Owner -  Yes  No  
 Relationship with Main Applicant: \_\_\_\_\_  
 Are you an existing customer :  Yes  No  
 If yes, please provide the Loan Account Number.: \_\_\_\_\_  
 Title:  Mr.  Ms.  
 Others (Please specify) \_\_\_\_\_  
 Name: \_\_\_\_\_  

First Name	Middle Name	Last Name
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 Gender:  Male  Female  Transgender  
 Date of Birth: \_\_\_/\_\_\_/\_\_\_ E-mail ID: \_\_\_\_\_  
 DD MM Y Y Y Y  
 Marital Status:  Single  Married  Others  
 No. of Dependants: \_\_\_\_\_  
 Qualification:  Undergraduate  Graduate  Postgraduate  
 Others (Please specify) \_\_\_\_\_  
 Current Residential: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 District \_\_\_\_\_  
 State: \_\_\_\_\_ City \_\_\_\_\_  
 Country \_\_\_\_\_ Pin \_\_\_\_\_  
 Landmark \_\_\_\_\_  
 Residence Details:  Rented  Self-owned  Parental  
 Company Provided  
 Residential Status  Resident Individual  Non Resident Indian  
 Foreign National  PIO  
 Number of Year(s) of Stability @ Residence : \_\_\_\_\_  
 Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_  
 Mobile: \_\_\_\_\_  
 Father's Name: \_\_\_\_\_  

First Name	Middle Name	Last Name
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 Spouse's Name: \_\_\_\_\_  
 Mother Name : \_\_\_\_\_  
 Permanent \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 (if different for current) District \_\_\_\_\_ State \_\_\_\_\_  
 City \_\_\_\_\_ Pin \_\_\_\_\_  
 Country \_\_\_\_\_ Landmark \_\_\_\_\_  
 Residence Details:  Rented  Self-owned  Parental  
 Company Provided  Others (Please specify) \_\_\_\_\_  
 Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_  
 Preferred Mailing Address:  Current Residence  Permanent Residence  
 Office Address  
 Whether Relative to Director of IDFC FIRST Bank Ltd - Yes  No   
 Whether Relative to Senior Management of IDFC FIRST Bank Ltd - Yes  No   
 Debit Card Application - ATM/Debit Card (Applicable for Short & Sweet in Home loan & Short & Sweet and Drop line Overdraft (DOD) in LAP)  
 Type of card:  Domestic Debit Card  International Debit Card  
 Mode of Operation:  Singly  Jointly  Either or Survivor

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**ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE**  
 Same as Current Address  Same as Permanent Address

Address \_\_\_\_\_  
 \_\_\_\_\_  
 Landmark Area \_\_\_\_\_  
 City/Town/Village \_\_\_\_\_ District \_\_\_\_\_  
 Zip/Post Code \_\_\_\_\_ State / UT \_\_\_\_\_  
 Country \_\_\_\_\_

**ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE**  
 Same as Current Address  Same as Permanent Address

Address \_\_\_\_\_  
 \_\_\_\_\_  
 Landmark Area \_\_\_\_\_  
 City/Town/Village \_\_\_\_\_ District \_\_\_\_\_  
 Zip/Post Code \_\_\_\_\_ State/UT \_\_\_\_\_  
 Country \_\_\_\_\_

**Identification document**

cKYC Number : \_\_\_\_\_  
 PAN: \_\_\_\_\_ (If not applicable, please provide duly filled form 60/61)  
 Voter ID: \_\_\_\_\_  
 Aadhar Card: \_\_\_\_\_  
 Driving License: \_\_\_\_\_  
 Driving License Expiry Date \_\_\_\_\_  
 Passport: \_\_\_\_\_  
 Passport Issue Date: \_\_\_\_\_  
 Passport Expiry Date \_\_\_\_\_  
 Others \_\_\_\_\_

\_\_\_\_\_ (If not applicable, please provide duly filled form 60/61)  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**OCCUPATION DETAILS**

Occupation:  Business  Professional  Self employed  Retired  
 Housewife  Student  Public Sector  Pvt Sector  
 Govt. Sector  Not Categorised

Company Name: \_\_\_\_\_  
 Company/Entity Type:  Closely Held  Government  HUF  
 MNC Partnership  Private Ltd.  Public Ltd.-Unlisted  
 Public Ltd. Listed  PSU  Proprietorship  
 Others \_\_\_\_\_

Office Address: \_\_\_\_\_  
 District \_\_\_\_\_  
 State \_\_\_\_\_ City \_\_\_\_\_ Pin: \_\_\_\_\_  
 Landmark \_\_\_\_\_ Country \_\_\_\_\_  
 Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_  
 If Salaried: Designation \_\_\_\_\_  
 Department \_\_\_\_\_ Number of years in office \_\_\_\_\_  
 If in work for less than 1 year, Name & Address of previous employer. \_\_\_\_\_  
 \_\_\_\_\_  
 If Self-employed: Relationship to Business \_\_\_\_\_  
 Number of years in Business \_\_\_\_\_  
 Gross Annual Income: \_\_\_\_\_  
 Nature of Business:  Wholesaler  Retailer  Manufacturer  
 Services  Others \_\_\_\_\_  
 Industry/Profession: \_\_\_\_\_

Business  Professional  Self employed  Retired  
 Housewife  Student  Public Sector  Pvt Sector  
 Govt. Sector  Not Categorised

\_\_\_\_\_  
 \_\_\_\_\_  
 Closely Held  Government  HUF  
 MNC Partnership  Private Ltd.  Public Ltd.-Unlisted  
 Public Ltd. Listed  PSU  Proprietorship  
 Others \_\_\_\_\_

\_\_\_\_\_  
 District \_\_\_\_\_  
 State \_\_\_\_\_ City \_\_\_\_\_ Pin: \_\_\_\_\_  
 Landmark \_\_\_\_\_ Country \_\_\_\_\_  
 STD Code: \_\_\_\_\_ No. \_\_\_\_\_  
 Designation \_\_\_\_\_  
 Department \_\_\_\_\_ Number of years in office \_\_\_\_\_  
 If in work for less than 1 year, Name & Address of previous employer \_\_\_\_\_  
 \_\_\_\_\_  
 Relationship to Business \_\_\_\_\_  
 Number of years in Business \_\_\_\_\_  
 Wholesaler  Retailer  Manufacturer  
 Services  Others \_\_\_\_\_  
 \_\_\_\_\_

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# HOME LOAN/LAP

## PRIORITY SECTOR LENDING

- Direct Agri: (Agriculturist/Farmer/Agri allied activities like, dairy farming, Poultry farming, fishery, bee-keeping etc.) – Loans up to 02 crore
- Indirect Agri: Service units like trader, Dealers/sellers of fertilizers, pesticides, seeds, cattle feed, poultry feed, agricultural implements and other inputs – Loans 02 to 05 crore
- Micro and Small Enterprise:

Please tick relevant box as per Investment\* is upto or less than

	Mfg.	Service
Micro	<input type="checkbox"/> Upto 25 Lakh	<input type="checkbox"/> Upto 10 Lakh
Small	<input type="checkbox"/> Above 25 Lakh Upto 05 Crore	<input type="checkbox"/> Above 10 Lakh Upto 02 Crore
Medium	<input type="checkbox"/> Above 05 Crore Upto 10 Crore	<input type="checkbox"/> Above 02 Crore Upto 05 Crore
Basis of Identification	<input type="checkbox"/> CA Certificate	<input type="checkbox"/> MSME / SSI Certificate.
	<input type="checkbox"/> Housing Loan:	

(\* Mfg. Enterprise – Investment in Plant & Machinery, Service Enterprise – Investment in Equipment's)

Value of Property up to 35 lakh to 25 lakh in Metro & Non Metro Cities respectively

Weaker Section:

- i. Individual women beneficiaries up to  1 lakh    ii. Loans to:  SC  ST  Others
- iii. Religion:  Hindu  Muslim  Christians  Zoroastrians  Sikh  Buddhists  Jain  Others (Please specify) \_\_\_\_\_
- iv. if Minority communities:  Yes  No v. Annual household Income : \_\_\_\_\_
- vi. Preference category:  Widow  Working  Disability  Others (Please specify)

I/We understand that the above information may be required by the Reserve Bank of India, and I/We hereby confirm that the information supplied by me/us is true. We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

### AUTHORISATION

I hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary the Bank shall not be liable for use/ sharing of the information. I authorise the bank and/ or its representatives, agents to communicate/ call/ SMS to me/ us with respect to this Application or any other promotional activities. I/we would like to know as well avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/calls/ SMSs received from the Bank, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back. The Bank shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/ Co-Applicant/Guarantor. I/we authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/we hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address. Debit Card Application - Declaration:

### DECLARATION

I/We hereby declare and agree to the following on behalf of the Applicant(s). I/We 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 confirm that no suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against the Applicant(s). I/We hereby confirm that no action or any steps have been taken or legal proceedings started by or against the Applicant(s) in any court of law/other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets. I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application except for the application fees mentioned for or Processing fees or any other fees prescribed in the Application Form to the executive collecting my/our application/and I/We/Applicant(s) shall not hold the Bank liable for any such payment made by us to the executive collecting this application. I/We understand and confirm that the Application Form and all other documents submitted by me/us to the Bank shall not be returned to me/us and the Bank shall have the right to retain the same. That submission of loan application to the Bank does not imply automatic approval of the Bank and that the Bank will decide the quantum of the loan at its sole and absolute discretion, the Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall not be required to give any reason. In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/us. I/We understand that Processing fees, stamp duty are non-refundable charges and would not be waived/refundable in case of loan cancellation or where the loan has not been disbursed I/We have read the application form and brochures and are agreeable to all the terms/conditions of availing finance from the Bank/its Group Companies. I/We undertake to inform the Bank/its Group Companies/its Agents regarding the change in Applicant(s)' addresses and to provide any further information that the Bank/its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by the Applicant(s) with other banks/financial institutions/non banking finance companies has been disclosed hereinabove. I/We agree that the Bank may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We agree and understand that the Bank reserves the right to reject this application without assigning any reason (unless required as applicable). I/We confirm that I/we shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities/speculative or antisocial purpose. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from the Bank by me/us/by Mr./Ms. \_\_\_\_\_ (RO/SO name) and I/we have signed the said Application Form after having understood them and by signing the same. I/We hereby confirm that I/we am/are competent and fully authorised to give declaration, undertakings etc. and to execute and submit this Application Form and all other documents on behalf of the Applicant(s) for the purpose of availing loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents

I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the FEMA Regulations 2000 Governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. I/WE confirm that except to the extent disclosed to the Bank, no director or a relative (as specified by RBI) of a director of a banking company (as specified by RBI) or a relative of a senior officer of the Bank (as specified by RBI) is - the applicant(s), or a partner, managing agent, manager, employee, director of our concern, or of our subsidiary or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Country of birth \_\_\_\_\_ Place of birth \_\_\_\_\_ Country of residence as per tax laws \_\_\_\_\_ Foreign TIN \_\_\_\_\_ TIN Issuing country \_\_\_\_\_ I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

Signed and Delivered by the Borrower & Co- Borrower (s) in token of and in witness of them having read (and/or being explained), verified, understood, irrevocably agreed to, accepted, confirmed and declared all the contents from Page 1 to 12 of Main loan application form, including most important terms and conditions contained therein and authenticate the accuracy and correctness of the same.

# HOME LOAN/LAP



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DSA/SO Name:		Place:	
Signature:	Signature Here	Date:	
1st Co - Applicant Name:		Place:	
Signature:	Signature Here	Date:	
2st Co - Applicant Name:		Place:	
Signature:	Signature Here	Date:	