

HOME LOAN/LAP APPLICATION FORM

---



CUSTOMER NAME : \_\_\_\_\_

LOAN AGREEMENT NO. : \_\_\_\_\_



# HOME LOAN/LAP APPLICATION FORM



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.

Product:  Loan Against Property  Small Ticket LAP  Home Loan

Facility type:  Term Loan  Booster Home Loan  Short & Sweet Home Loan  Short & Sweet LAP  LAP DOD  
 LAP Saver 1. Term Loan - \_\_\_\_\_% 2. Short & Sweet - \_\_\_\_\_%

Scheme: \_\_\_\_\_

**Sourcing / Person of doing OSV on KYC**

Application Ref. No.: \_\_\_\_\_ City: \_\_\_\_\_

Business (Referral Group):  LAP  Suvidha  HL Referrer Name (if any): \_\_\_\_\_

First Source:  Direct  DSA  DST  X-sell  Employee Loan  Alliance Partners  Branch Banking  Business Banking   
 Builder Referral  Corporate Sales  Corporate Banking  Digital - Internal  Digital - External  Wealth Advisory  Others

DSA/DST Code & Name : \_\_\_\_\_

TL/CBM Name (Sales Point): \_\_\_\_\_ RO/SM/TM Code and Name: \_\_\_\_\_

**FINANCE REQUIREMENT**

Purpose of Loan:  Builder Purchase  Resale  Plot Purchase  Plot Purchase + Self Construction  Self - Construction  
 Business Expansion  Working Capital Requirement  Renovation/House Improvement  Purchase of Office/Shop/Factory Premises  
 Takeover of running loans  Others  
 Balance Transfer + Top up  Top up  Others \_\_\_\_\_

Loan Amount (₹) \_\_\_\_\_ Desired Tenure \_\_\_\_\_ Type of Interest:  Fixed  Floating  Hybrid

Name of Financier, If BT \_\_\_\_\_ Loan Outstanding \_\_\_\_\_

Type of Loan:  New Loan  Balance Transfer  Balance Transfer + Top Up  Top Up  Other \_\_\_\_\_

**COMPANY DETAILS**

Applicant  Co-Applicant  Guarantor Property Owner:  Yes  No

Company Name: \_\_\_\_\_

Company Type:  Partnership  Private Ltd.  Public Ltd.  Proprietorship  Others (Please specify) \_\_\_\_\_

CIN No. (if company type selected as Private Ltd / Public Ltd) \_\_\_\_\_

Number of years in current office: \_\_\_\_\_ PAN: \_\_\_\_\_

Office Address: \_\_\_\_\_

District \_\_\_\_\_ State \_\_\_\_\_ City \_\_\_\_\_ Pin \_\_\_\_\_

Landmark \_\_\_\_\_

Country \_\_\_\_\_

Date of Incorporation: \_\_\_\_/\_\_\_\_/\_\_\_\_ Nature of Business:  Wholesaler  Retailer  Manufacturer  Services  Others(Please specify)\_\_\_\_\_  
 DD MM YYYY

Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_

Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_

Mobile No: \_\_\_\_\_ Email Id: \_\_\_\_\_

Whether Relative to Director of IDFC FIRST Bank Ltd - Yes  No

Whether Relative to Senior Management of IDFC FIRST Bank Ltd - Yes  No

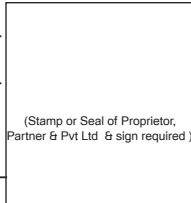
**AUTHORISED SIGNATORY/PARTNER/MAJORITY SHAREHOLDER**

Title:  Mr.  Ms.  Mrs.  Others (Please specify) \_\_\_\_\_

Name: \_\_\_\_\_  
 First Name Middle Name Last Name

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Designation/Relation with Company: \_\_\_\_\_  
 DD MM YYYY

IDFCFIRST/APP-HL\_LAP/06012019/V.1



# HOME LOAN/LAP APPLICATION FORM



## APPLICANT/CO-APPLICANT/GUARANTOR DETAILS\*\*

Applicant    Co-Applicant    Guarantor  
 Relationship with Main Applicant: \_\_\_\_\_  
 Property Owner:  Yes    No  
 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
Gender:	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> 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 of residence as per tax laws \_\_\_\_\_  
 Zip / Pin Code \_\_\_\_\_ 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
--	------------	-------------	-----------

 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  
 Type of card:                     Domestic Debit Card    International Debit Card  
 Mode of Operation:  Singly    Jointly    Either or Survivor



Applicant    Co-Applicant    Guarantor  
 Relationship with Main Applicant: \_\_\_\_\_  
 Property Owner:  Yes    No  
 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
Gender:	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> 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 of residence as per tax laws \_\_\_\_\_  
 Zip/Pin \_\_\_\_\_ Landmark \_\_\_\_\_  
 Citizenship \_\_\_\_\_  
 Residence Details:  Rented    Self-owned    Parental    Company  
 Provided    Resident Individual    Non Resident Indian  
 Foreign National    PIO  
 Number of Year(s) of Stability @ Residence : \_\_\_\_\_  
 STD Code: \_\_\_\_\_ No. \_\_\_\_\_  
 Mobile: \_\_\_\_\_  
 Father's Name: \_\_\_\_\_  

	First Name	Middle Name	Last Name
--	------------	-------------	-----------

 Spouse's Name: \_\_\_\_\_  
 Mother Name : \_\_\_\_\_  
 Permanent \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 District \_\_\_\_\_ State \_\_\_\_\_  
   City \_\_\_\_\_ Pin \_\_\_\_\_  
   Country \_\_\_\_\_ Landmark \_\_\_\_\_  
 Residence Details:  Rented                     Self-owned                     Parental  
 Company Provided    Others (Please specify) \_\_\_\_\_  
 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  
 Type of card:  Domestic Debit Card    International Debit Card  
 Mode of Operation:  Singly    Jointly    Either or Survivor



IDFCFIRST/APP-HL\_LAP/06012019/V.1

**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**

Foreign TIN & TIN issuing country \_\_\_\_\_  
 PAN: \_\_\_\_\_ (If not applicable, please provide duly filled form 60/61)  
 Voter ID: \_\_\_\_\_  
 Aadhar Card: \_\_\_\_\_  
 Driving License: \_\_\_\_\_  
 Driving License Expiry Date \_\_\_\_\_  
 Passport: \_\_\_\_\_  
 Passport Expiry Date \_\_\_\_\_  
 Others \_\_\_\_\_

**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 \_\_\_\_\_

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

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**GOODS AND SERVICES TAX DETAILS**

GST Regd No. :  Yes  No GSTIN No. \_\_\_\_\_

That I have shared correct GSTIN., hence separate verification of my GSTIN is not required and I shall not hold IDFC FIRST Bank Limited liable for loss of credit arising on account of incomplete, erroneous or wrong GST details.  
 For all GST purposes the mailing address will be consider as place of supply i.e. GST address

**BANK DETAILS**

1) Bank Name: \_\_\_\_\_  
 Account Number \_\_\_\_\_  
 Account Type :  Savings  Current  Others  
 Branch Address: \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**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  
 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 \_\_\_\_\_

\_\_\_\_\_

\*To add more Co-applicants/Guarantor - use addition Co-applicant/Guarantor details sheet.

## TWO BUSINESS REFERENCE DETAILS

1) Name: _____ Relationship with Applicant: _____ Current Residence / _____ Office Address: _____ District _____ State _____ City _____ Pin _____ Country _____ Telephone: STD Code: _____ No. _____ Mobile: _____ E-mail ID: _____	2) _____ _____ _____ District _____ State _____ City _____ Pin _____ Country _____ STD Code: _____ No. _____ _____ _____
---	---

## COLLATERAL PROPERTY DETAILS

**Collateral Property Details 1**

Same as Residence Address  Same as Entity/Office Address

FlatNo./HouseNo./OfficeNo.: \_\_\_\_\_

Building Name/Colony Name: \_\_\_\_\_

Name of Builder: \_\_\_\_\_ Street/Road: \_\_\_\_\_

District \_\_\_\_\_ State: \_\_\_\_\_ City: \_\_\_\_\_ Pin code: \_\_\_\_\_

Landmark: \_\_\_\_\_ Country \_\_\_\_\_

If under construction, specify completion stage% \_\_\_\_\_ Title of Property in name of: \_\_\_\_\_

Status of property:  Under construction  Vacant  Rented  Self occupied  Others (Please specify) \_\_\_\_\_

Nature of property:  Residential  Commercial  Mixed use  Industrial  Plot  Others (Please specify) \_\_\_\_\_

Estimated Property Value (₹) \_\_\_\_\_

**Collateral Property Details 2**

Same as Residence Address  Same as Entity/Office Address

FlatNo./HouseNo./OfficeNo.: \_\_\_\_\_

Name of Builder: \_\_\_\_\_ Street/Road: \_\_\_\_\_

District \_\_\_\_\_ State: \_\_\_\_\_ City: \_\_\_\_\_ Pin code: \_\_\_\_\_

Landmark: \_\_\_\_\_ Country \_\_\_\_\_

If under construction, specify completion stage% \_\_\_\_\_ Title of property in name of: \_\_\_\_\_

Status of property:  Under construction  Vacant  Rented  Self-occupied  Others (Please specify) \_\_\_\_\_

Nature of property:  Residential  Commercial  Mixed use  Industrial  Plot  Others (Please specify) \_\_\_\_\_

Estimated Property Value (₹) \_\_\_\_\_

## 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 CERSAL. 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**

1. I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcbank.com, which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.
2. I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcbank.com.
3. I/We agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under 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 have 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.
4. I/We authorize IDFC FIRST Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to IDFC FIRST Bank. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with IDFC FIRST Bank.
5. I/We agree to furnish and intimate to IDFC FIRST Bank any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. 6. I/We authorize IDFC FIRST Bank to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/ other such persons, as may be required by IDFC FIRST Bank. I/We shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.
7. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise.  
 If any of the information provided here is incorrect, I/We hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors or assignees.
8. I/We agree and understand that IDFC FIRST Bank reserves the right to reject my/our account opening application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever.

**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-rate 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.

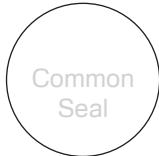
I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the FEMA Regulations 2000 Governing EFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance 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.

IDFCFIRST/APP-HL\_LAP/06012019/V.1

Signature of Authorised Signatory: \_\_\_\_\_



Stamp and Seal of company with date

**COMMUNICATION**

How did you get to know about us?  Newspaper  Television  Radio  Internet  Executive  Friend/Family  DSA/Channel Partner  Direct Sales Team  Central Tie-Up

**ACKNOWLEDGEMENT**

The Bank would require a processing time of approximately 15 working days from the date of the completed application. This is subject to submission of all documents as required by the Bank. For any queries or suggestions, please write to us at customer.care@capitalfirst.com or visit our nearest branch.

Customer Name: \_\_\_\_\_ Application form no: \_\_\_\_\_

Application Reference Number: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
D D M M Y Y Y Y

Note: This is a Preprinted acknowledgment and does not require signature.

## 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)

## ADDRESS

**IDFC FIRST Bank Limited** (formerly IDFC Bank Limited)

Naman Chambers, C 32, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051 Tel: +91 22 7132 5500, Fax: +91 22 2654 0354

**Registered Office:** KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600031. Tel: +91 44 4564 4000 Fax: +91 44 4564 4022



# HOME LOAN/LAP APPLICATION FORM



## MOST IMPORTANT INFORMATION

Attention: PLEASE READ CAREFULLY BEFORE SIGNING  
ACKNOWLEDGEMENT FORM

I/We refer to application Sr. No. \_\_\_\_\_  
dated \_\_\_\_\_ submitted by me/us to the Bank. I/We have been provided the following information  
and have accordingly filled up the aforesaid application form.

Products/Type of charges	LAP	HOME LOAN
EMI Bounce charges per presentation	400	400
Late payment/Penal charges/ Default interest/Overdue (per month)	2% of the unpaid EMI or Rs 300 whichever is higher	2% per month of the unpaid EMI or Rs 300 whichever is higher
Cheque Swap charges (per swap)	500	500
Cancellation & Rebooking charges	1% of the loan amount + interest from date of disbursal till receipt of cancellation request Cancellation request to be received within 30 days or 1st EMI presentation date, post which cancellation will be treated as foreclosure	1% of the loan amount + interest from date of disbursal till receipt of cancellation request Cancellation request to be received within 30 days or 1st EMI presentation date, post which cancellation will be treated as foreclosure
Foreclosure / Prepayment charges*	0% for Floating rate loans - For Individual Personal Use only; 0% for MSME up to 50 lakhs; 5% of Principal outstanding for all other loans	0% for Floating rate loans - For Individual Personal Use only; 5% of Principle Outstanding for other floating rate loans; 5% of Principle Outstanding For Fixed Rate Loans
Loan re scheduling charges (per re scheduling)	300	300
Duplicate No Objection Certificate Issuance Charges	500	500
Physical Repayment Schedule	500	500
Physical Statement of Account	500	500
Document retrieval charges (per retrieval)	500	500
Stamping Charges	As per actuals	As per actuals
Processing fees	Upto 3 % of Loan Amount	Upto 3 % of Loan Amount
List of Documents	5000	500
Part Payment charges	0% for Individuals loans for personal use - Floating Rate Only 0% for MSME up to 50 lakhs 5% of Principal outstanding for all other loans	0% if part payment is up to 25% in a financial year 5% of Principle Outstanding If Part Payment exceeds 25% in a financial year
Initial Money Deposit Charges	6500	NA
EMI Pickup/ Collection Charges	350	350

\*Nil prepayment charges/penalty if housing loan is on floating interest rate provided on the loan structure borrower,co-borrower should not be a firm, company etc.  
Charges above are Exclusive of GST

IDFC FIRST Bank Limited does not accept any payment either in cash or kind along with or in connection with its products at the time of applying for loan Charges pertaining to Processing fees and those prescribed in the aforementioned Schedule of Charges are the only charges levied by the bank. IDFC FIRST Bank Limited and any of its directors, employees and /or officers shall neither be liable for payment (if any) made in cash or kind nor shall also be held responsible for payment (if any) made to any third party.

## IDFC FIRST BANK - SCHEDULE OF SERVICE CHARGES (SHORT & SWEET HOME LOANS/LAP)

Cash and DD charges	Charges in INR (excluding service tax)
Cash Deposit Free Limit	1 lac
Cash deposit -Charge above free limit	Rs 3 per 1000
DD payable at Correspondent Bank locations	Rs 30 per DD
Cheque Return	Cheque deposited – Rs. 50 per cheque Cheque issued – Rs. 250 per cheque
Debit Card & ATM charges	
Annual charges	Free
ATM transactions IDFC FIRST Bank Ltd. ATMS	Free
ATM transactions Non IDFC FIRST ATMS (Cash Withdrawal, Balance Enquiry)	5 Txn per month Free Above 5 txn, Balance Enquiry Rs 8 per Txn, Withdrawal Rs 20 Per Txn

IDFCFIRST/APP-HL\_LAP/06012019/V.1

## HOME/LAP LOAN

Reissuance ( lost or damaged) Cross Country Mark Up for	Free
International transact ions ( POS/ ATM)	2%
Pin Regeneration	Free
<b>Payment Services</b>	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - Net -banking	Free
RTGS Payment - Branch	Free
RTGS Payment - Net -banking	Free
NEFT Payment - Branch	Free
NEFT Payment - Net -banking	Free
NACH Payment	Free
IMPS	Free
Payable At Par Cheque Issuance	Free
DD payable at IDFC FIRST BANK locations	Free
DD - Duplicate Issuance	Free
DD Cancellation/ revalidation	Free
<b>Miscellaneous Services</b>	
Account Statement Physical ( Branch/ Channel)	Free
Payable at Par Cheque Book	Free
Account Closure	Free
SMS/ E mail Alerts	Free
Phone Banking	Free
Net Banking	Free
Mobile Banking	Free
Standing Instruct ion- Set Up/ Execution/ Amendment	Free
Bill Payment - Net Banking	Free
Bankers Verification ( Photo/ Signature/ Address)	Free
Balance Confirmation Certificate	Free
Record Retrieval	Free
Interest / TDS Certificate	Free
Stop Payment per Instruction	Free
Balance Enquiry ( Branch/ Channels)	Free

## DECLARATION TOWARDS APPLICATION FEE

I \_\_\_\_\_ hereby confirm that ₹ \_\_\_\_\_/- (Rupees \_\_\_\_\_) is paid by me, vide cheque number \_\_\_\_\_ Dated \_\_\_\_\_, Drawn on \_\_\_\_\_ towards expenses incurred on account of verification of my property and processing of my loan application. I understand that this amount is non-refundable.

DSA/SO Name:	Place:
Signature:  Signature Here	Date:

Proprietor/Partner/Company Name:	Place:
Signature:  Signature Here	Date:

Applicant Name:	Place:
Signature:  Signature Here	Date:

Co - Applicant Name:	Place:
Signature:  Signature Here	Date:

IDFCFIRST/APP-HL\_LAP/06012019/V.1

## DOCUMENTS REQUIRED

**Photo identity proof\*:** Aadhar Card, Passport, PAN card, voters identity card, driving license, Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions. Letter issued by a gazetted officer, with a duly attested photograph of the person.

**Address proof:** passport, driving license, bank statement, electricity/telephone bill, aadhaar card, post-paid mobile phone, piped gas, water bill, Property or Municipal Tax receipt.

Post Office savings bank account statement **(any document notified by the central government):**

- i. Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
- ii. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.

Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

**Income proof\*** Latest ITR, Latest Form 16, Latest salary slip/certificate, Latest Audited Financials, Bank details with last 3 months salary credited, Add- Business Proof -Qualification Certificate/Certificate of Practice(COP),Shop Act License/MOA & AOA/Sales TaxNat registration I Partnership Deed.

**Property Document\*** copy of original sale deed, allotment.possession letter, NOC from Society & other documents as per legal report. The Application will be assessed quickly after receiving the required documents. Please quote the Application Reference Number mentioned in the slip for any enquiry(ies).

\*Requirement of documents might vary according to the scheme chosen.

