

# PERSONAL LOAN



## APPLICATION FORM - RESIDENT INDIVIDUAL

(Please write in BLOCK LETTERS. Please complete the application to help us serve you better)

DD MM YYYY

I hereby apply to IDFC FIRST Bank Limited (The Bank) to grant me Personal Loan as mentioned in this Application Form. I furnish my particulars as mentioned below.

IDFC FIRST Bank Staff\*: Yes  No  Application Ref. No\*.:  City\*:   
Scheme\*:  FOS\*:   
S.O./DSA Code\*:  R.O. Code\*:

### FINANCE REQUIREMENT

Purpose of Personal Loan\*: Occasion in family  Travel  Purchase of household/Electronic goods  Loan Consolidation  Others (Please specify)\* \_\_\_\_\_  
Loan Amount (₹): \_\_\_\_\_ Desired Tenure:  12  24  36  48  60

### PERSONAL DETAILS

Applicant  Co-applicant  Have you taken any finance from us earlier? Yes  No  If yes, application reference No.: \_\_\_\_\_

Title\*: Mr.  Ms.  Others (please specify)\* \_\_\_\_\_ C-KYC No. \_\_\_\_\_

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

Father's/Spouse's Name\*: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Mother's Name\*: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

\*Note: Additionally 1 of the below Officially Valid Document (OVD) is mandatory

PAN No\*.:  Aadhar Card No.:

Passport No.:  Voter ID Card:  Driving License:

Passport Expiry Date:  Driving License Expiry Date:  Gender\*: Male  Female  Transgender

Date of Birth\*:  E-mail ID\*: \_\_\_\_\_

Marital Status\*: Single  Married  Others (please specify)\* \_\_\_\_\_

Qualification\*: Under Graduate  Graduate  Post Graduate  Others (Please specify)\* \_\_\_\_\_

Current Residential Address\*: \_\_\_\_\_

\*Note: Your current residence address is considered as preferred mailing address. In case of any other preference, kindly get in touch with branch.

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

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

Residence Details: Rented  Self-owned  Parental  Company Provided  Others (Please specify)\* \_\_\_\_\_

Telephone\*: Mobile:  STD Code:  No.

Same as Current Residence Address

Permanent Residence Address/Address as per OVD\*: \_\_\_\_\_

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

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

Residence Details\*: Rented  Self-owned  Parental  Company Provided  Others (please specify)\* \_\_\_\_\_

Telephone\*: STD Code:  No.

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

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

Whether Senior Officer of the Bank - Yes  No

### OCCUPATION DETAILS

Occupation\*: Self Employed Business  Salaried  Housewife

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

Company/Entity Type\*:  Government  Partnership  Proprietorship  Private Ltd.  Public Ltd.-Unlisted  Public Ltd.-Listed

### ACKNOWLEDGEMENT

We acknowledge receipt of the application for Personal Loan from IDFC FIRST Bank LTD. The Bank would require a processing time of approximately 20 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@idfcfirstbank.com or visit www.idfcfirstbank.com/our nearest branch.

Customer Name\*:

Date\*:

DD MM YYYY

Application Reference Number\*:

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

Office Address\*: \_\_\_\_\_ Landmark: \_\_\_\_\_

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

Mobile:

If Salaried\*: Designation \_\_\_\_\_ Department \_\_\_\_\_ Monthly Net take home \_\_\_\_\_

Work Email Id \_\_\_\_\_

If Self-employed\*: Date of Incorporation

Annual Income \_\_\_\_\_ last 3 months monthly bank balance mandatory

GST DECLARATION: 1) GST Regd No. : Yes  No  2) 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

Preferred Mode of Repayment\*: NACH  PDC  SI  Bank Name: \_\_\_\_\_

Account Number\*:  Account Type : Savings  Current

#### TWO REFERENCE DETAILS

1) Name\*: \_\_\_\_\_

Relationship with Applicant\*: \_\_\_\_\_ Mobile\*:

2) Name\*: \_\_\_\_\_

Relationship with Applicant\*: \_\_\_\_\_ Mobile\*:

#### DECLARATION

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 insolvency proceeding(s) or suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against me/us and that I/We have never been adjudicated insolvent/bankrupt by any court or other authority. 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 or any other Application fees to the executive collecting my/our Application/and I/We shall not hold IDFC FIRST Bank Limited 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 IDFC FIRST Bank Limited shall not be returned to me/us and IDFC FIRST Bank Limited shall have the right to retain the same. I/We have read the Application Form and brochures and are agreeable to all the terms/conditions of availing finance from IDFC FIRST Bank Limited/its Group Companies. I/We authorise IDFC FIRST Bank Limited/its Group Companies/its Agents to make reference and enquiries relevant to information in this Application Form which IDFC FIRST Bank Limited/its Group Companies/its Agents consider necessary. I/We undertake to inform IDFC Bank Limited/its Group Companies/its Agents regarding the change in the residential addresses/employment/profession and to provide any further information that IDFC Bank Limited/its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by me/us with banks/financial institutions/ non banking finance companies has been disclosed here in above. I/We agree that IDFC FIRST Bank Limited 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 confirm that I/We shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities. 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 IDFC FIRST Bank Limited by the executive of the Bank and I/we have signed the said Application Form after having understood them and by signing the same. I/we wish to avail of the NACH/PDC/SI facility and hereby express my/our unconditional consent to debit my/our loan instalments etc., from above mentioned account through NACH/PDC/SI. I/We authorize the bank to honour all such instructions. I/we authorize the representative of the Company to get this mandate verified and registered with bank. Mandate Verification Charges (if any) may be charged to my/our account. I/We will ensure sufficient balance in the funding account on the date of execution. In case NACH/PDC/SI instruction is unsuccessful due to financial reasons, the NACH/PDC/SI instructions will be presented again for clearance. I/We will bear the bounce charges for transactions that have been unsuccessful due to financial reason.

I/we hereby agree to abide 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 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 \_\_\_\_\_ The Borrower shall ensure that neither the Borrower nor any director/partner/member/trustee of the Borrower has been declared a willful defaulter; in case any director/partner/member/ trustee has been declared as a willful defaulter, the Borrower shall take expeditious steps for removal of such person.

If I provide deemed address proof, then within 3 months from date of disbursal, I will share the updated Officially Valid Document with the current address.

I hereby consent to receive information about my loans and offers on WhatsApp on my registered number.

Would you like to receive updates about various offers and promotion from to time? Yes  No  If yes, mode of communication: Phone  SMS  E-mail

#### 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 would like to avail the benefits of the various 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 sent tp receive information from Central, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not be returned. IDFC FIRST Bank Limited shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/ Co-Applicant.

a. 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. I/We also authorize the bank to freeze my IDFC FIRST Bank account in an event of default.

Applicant/Co-applicant/Signature\* \_\_\_\_\_

Date\*: \_\_\_\_\_ Place\*: \_\_\_\_\_

#### OFFICE USE ONLY

Original seen & verified by - Name: \_\_\_\_\_ Designation: \_\_\_\_\_

DSA/Referral Code: \_\_\_\_\_ Sign: \_\_\_\_\_

## PRIORITY SECTOR LENDING

Weaker Section:

- i. Individual women beneficiaries up to 1 lakh  ii. Loans to:  SC  ST  General  OBC  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)

## DOCUMENTS REQUIRED

PAN (If not available then Form 60) is a mandatory document which is to be submitted, however it is not a Photo Identity Proof, hence 1 of the below documents should be submitted as a Photo Identity Proof.

**Photo identity proof\*:** Valid Passport with expiry date, photograph and signature; the driving license issued by regional transport authority, proof of possession of Aadhaar number issued by UIDAI, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

**Address Proof\*:**

**Official Valid Document\*:** Valid Passport with expiry date, photograph and signature; the driving license issued by regional transport authority, proof of possession of Aadhaar number issued by UIDAI, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

**Deemed Official Valid Document\*\*:** Bank statement/Passbook (Scheduled Commercial Bank), rent agreement (registered or notarized), utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Property or Municipal tax receipt; Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; letter of allotment of accommodation from employer, letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.

**Income Proof for Salaried Applicants\*:** Latest 3 months Bank statement with 3 Salary credits; Latest Salary slip for certain schemes.

**Income Proof for Self Employed Applicants\*:** Latest 3 months bank statement with minimum 3 transactions.

**Business Proof for Self-employed Applicants\*:** Municipal tax bill, Gram Panchayat Certificate filed minimum 6 months before CPA login date, Shop & Establishment Certificate (Gumasta), GST Certificate, ITR with Computation of income of Last 2 years with minimum 6 months' gap between the 2 ITR filing dates, FSSAI license filed minimum 6 months before CPA login date, Udyog Aadhaar filed minimum 6 months before CPA login date, Utility bill in the name of the concern, SSI Certificate issued by Government of India minimum 6 months before CPA login date

\*Mandatory document/field.

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

\*\*Mandatory if OVD is not available

## ADDRESS

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

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