

# LOANS & FACILITIES COMMON APPLICATION FORM



Please fill the form in Black Ink and in CAPITAL LETTERS.

Application No \_\_\_\_\_

ALL fields marked "\*" are mandatory.

Date of Application

If entity is an existing customer of IDFC FIRST Bank Limited, simply share your Customer ID here   
and fill only the sections marked "[X]"

### TELL US ABOUT YOUR BUSINESS

\*Entity Name

Account Title

\*Entity Type  
 Sole Proprietorship     One Person Company     Hindu Undivided Family (HUF)     Partnership  
 Public Limited Company     Private Limited Company     Liaison/Project/Branch Office     Limited Liability Partnerships (LLP)  
 Joint Venture (Not incorporated)     Embassy/Consulate/High Commission     Others \_\_\_\_\_

\*Line of Business  
 Manufacturing     Service Provider     Retail Traders     Wholesale Traders     Agriculture & Allied

\*Nature of Industry \_\_\_\_\_ (Refer to Annexure on Page 4)

\*PAN     \*Date of Incorporation

\*Annual Turnover (INR Lakh)     Import Export Code (IEC)

Website Address

### \*COMMUNICATION ADDRESS

Landmark  (If any)    City     District   
 State     Country     Pin Code

Contact Details Mobile

Landline No.    (ISD Code) (STD Code) (Number)    Fax    (ISD Code) (STD Code) (Number)

E-mail

### BUSINESS ADDRESS

Same as Communication Address  Yes  No (If no, please fill in below)

Landmark  (If any)    City     District   
 State     Country     Pin Code

Contact Details Mobile

Landline No.    (ISD Code) (STD Code) (Number)    Fax    (ISD Code) (STD Code) (Number)

E-mail

Whether belongs to SC/ST/OBC/Minority Community:  Yes  No

If yes, then please select:  SC     ST     OBC     Minority Community

### [X] WHICH OF OUR SOLUTIONS WOULD YOU LIKE FOR YOUR BUSINESS?

<input type="checkbox"/> Current Account	<input type="checkbox"/> Foreign Currency Account
<p><b>Variant</b></p> <input type="checkbox"/> Dynamic Current Account <input type="checkbox"/> IDFC Enterprise <input type="checkbox"/> World Business Account <input type="checkbox"/> IDFC Business <input type="checkbox"/> Asset Linked Current Account	<p><b>Variant</b></p> <input type="checkbox"/> Special Economic Zone <input type="checkbox"/> Overseas Travel Operators <input type="checkbox"/> Exchange Earners Foreign Currency Account Currency <input type="text" value=""/>

Contd...1/12

**Account Branch**

**Mode of Operation**  Singly  Jointly  Either or Survivor  As per the Document  
(Attached BR, partnership letter, etc.)

**Number of Signatories**

**Cheque Book**  Yes  No If yes  25 leaves  50 leaves

**Statements**  Physical **Frequency**  Monthly  Quarterly  Annually  
 Via E-mail **Frequency**  Daily  Weekly  Monthly

**Doorstep Banking**  
(Cheque pickup and drop only)  Yes  No

- Locations  Business Address  Communication Address
- Frequency  Ad-hoc  Beat  Daily **OR**  Mon  Tue  Wed  Thurs  Fri  Sat
- Contact Person  Mobile

**SMS Alerts**  Yes  No (SMS will be sent to the mobile number mentioned in the Communication Address)

**CREDIT FACILITY FROM ANY OTHER BANK?**

I/We declare that we are not enjoying any credit facility from other bank(s)

I/We enjoy credit facility from other bank(s), details as below

Bank and Branch	Facility Type	Limit	Rate of Interest

**ENTITY PROOF**

**\*Entity Proof**

Name of Document

ID Number (If applicable)  Expiry Date (If applicable)

**\*Address Proof**

Name of Document

ID Number (If applicable)  Expiry Date (If applicable)

**Additional Documents Shared**

1  2

3  4

**Additional Document IDs (If applicable)**

\*CIN  Sales Tax

TAN  Excise

**TELL US ABOUT THE PEOPLE WHO WILL BE OPERATING THIS ACCOUNT**
**SIGNATORY 1**

Title  Mr.  Ms.  Mrs.

\*First Name

\*Middle Name

\*Last Name

Designation

Internet Banking  Yes  No  Transact  View

Debit/ATM Card  Yes  No

Card Usage  International  Domestic  
(Only for Current Account)

Name as you would like on your Debit Card:

If Existing IDFC FIRST Bank Customer

Customer ID

\*DOB

\*PAN

Form 60 (If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have PAN, please complete a Form 60.)

DIN

\*Gender  Male  Female  Third Gender

\*Nationality

Resident  Foreign National - Resident

Non-Resident  Foreign National - Non-Resident

\*Country of Birth

\*Country of Tax Residence:

\*Mother's Maiden Name

Landline

\*Mobile No.

\*E-mail ID

Account level Email Statements:  Yes  No

\*Address as per OVD/Aadhaar

Landmark (If any)

City

District

State

Country

Pin Code

**\*Identity Proof**

Name of Document

Document ID No.

Expiry Date

**SIGNATORY 2**

Title  Mr.  Ms.  Mrs.

\*First Name

\*Middle Name

\*Last Name

Designation

Internet Banking  Yes  No  Transact  View

Debit/ATM Card  Yes  No

Card Usage  International  Domestic  
(Only for Current Account)

Name as you would like on your Debit Card:

If Existing IDFC FIRST Bank Customer

Customer ID

\*DOB

\*PAN

Form 60 (If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have PAN, please complete a Form 60.)

DIN

\*Gender  Male  Female  Third Gender

\*Nationality

Resident  Foreign National - Resident

Non-Resident  Foreign National - Non-Resident

\*Country of Birth

\*Country of Tax Residence:

\*Mother's Maiden Name

Landline

\*Mobile No.

\*E-mail ID

Account level Email Statements:  Yes  No

\*Address as per OVD/Aadhaar

Landmark (If any)

City

District

State

Country

Pin Code

**\*Identity Proof**

Name of Document

Document ID No.

Expiry Date



**TRADE REFERENCE**

**1) Name of the Entity**   
  
**Contact Person**   
  
**Designation**   
**Type of Relationship**  Supplier  Customer  Competitor  
**Contact Details** Mobile   
 Landline No.   
(ISD Code) (STD Code) (Number)  
 E-mail   
**Address**   
  
  
  
  
**Pin Code**

**2) Name of the Entity**   
  
**Contact Person**   
  
**Designation**   
**Type of Relationship**  Supplier  Customer  Competitor  
**Contact Details** Mobile   
 Landline No.   
(ISD Code) (STD Code) (Number)  
 E-mail   
**Address**   
  
  
  
  
**Pin Code**

**CREDIT FACILITIES (APPLIED FOR)**

Type of Facility	Amount (Rs. Lacs)	Purpose	Tenor	Collateral Security

(Please attach a separate sheet, if the space provided is insufficient.)

**ANNEXURE**

- Advertising/Media
- Auto Finance Co.
- Cement
- Consumer Durables
- Engineering Goods
- Fishery/Poultry
- Hospital
- Iron & Steel
- Marble/Granite
- Petroleum Oil & Gas
- Real Estate
- Term Lending Co.
- Self Employed Professional (Doctor/CA/Architect/Lawyer/Consultant)
- Agriculture
- Automobile
- Chemicals/Dyes/Paints
- Dairy/Food Processing
- Exchange House
- Furniture/Timber
- Hotel/Resort
- Health Club/Spa
- Mining
- Printing/Publishing
- Realty & Infrastructure
- Transportation/Logistics
- Airlines
- Bar/Casino/Night Club
- Consultancy
- Departmental/Grocery Store
- Electronics/Computer Hardware
- Gems & Jewellery
- Housing Finance Co.
- IT/Software/BPO
- Nursing Home/Clinic/Diagnostic Center
- Plastic/Paper & Allied Products
- Scrap Metal
- Textiles/Garments/Handloom
- Arms/Antique/Art Dealer
- Bullion/Forex Dealer
- Courier/Freight Forwarders
- Education
- Fertilizers/Seeds/Pesticides
- Government Contractor/Contractor
- Insurance Co.
- Liquor Distributor
- Other Pvt. Financial Corp.
- Pharmaceutical/Chemist
- Telecom
- Travel & Tourism
- Self Employed Professional (Entertainment/Alternate Medicine Practitioner/Beautician)

**ZED RATING**

- i) Whether the MSME unit is ZED rated (Yes/No)
- ii) If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

**DECLARATION** (Please read carefully and sign at the end of this section after you have filled in the all details in the form)

1. Except to the extent disclosed to IDFC FIRST 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 IDFC FIRST 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. 2. 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 Limited i.e. www.idfcfirstbank.com, which may be amended by IDFC FIRST Bank Limited from time to time and notified on the website of IDFC FIRST Bank Limited. This Schedule of Charges is also displayed on www.idfcfirstbank.com 3. 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 the website of IDFC FIRST Bank Limited i.e. www.idfcfirstbank.com 4. I/We agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines issued by the Reserve Bank of India, and under the FEMA regulations, 2000 governing EEFCA 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 extant of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. 5. I/We authorize IDFC FIRST Bank Limited to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank Limited 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 Limited. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for the opening of a current account with IDFC FIRST Bank Limited. 6. I/We agree to furnish and intimate to IDFC FIRST Bank Limited any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorize IDFC FIRST Bank Limited 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 Limited. I/We shall not hold IDFC FIRST Bank Limited 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 Limited (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/ categorisation 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. 8. If any of the information provided here is incorrect, I/we hereby agree to indemnify and keep indemnified IDFC FIRST Bank Limited, aliates and their successors or assignees. 9. I/We agree and understand that IDFC FIRST Bank Limited reserves the right to reject my/our Loan application form/account opening request without assigning any reason thereof and without being liable to me/us in any manner whatsoever. 10. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. 11. IDFC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will be quoted in all our invoices/credit/debit notes. 12. IDFC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. 13. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us. 14. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any supported by relevant documents prior to availment of services. 15. For smooth realisation of input tax credit, I/We shall validate the invoices uploaded in the GSTN portal by the Bank between the 10th - 15th day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice immediately. 16. IDFC FIRST Bank will issue invoices on a monthly basis. The contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST law. 17. I am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number shared at the time of account opening/updated subsequently and any failure to update contact information with the bank may result in any financial loss in case of misuse of cards. 18. I confirm that in case my account is opened on the basis of Aadhaar Enrolment Number, I am obliged to submit the final aadhaar number to the bank within 6 months from the date of receipt of enrolment number. 19. By opening an account I/We are willing to enroll and avail Doorstep banking non-cash services (i.e. pick-up and/or delivery of cheque and/or documents) details of which are available on www.idfcfirstbank.com 20. IDFC FIRST Bank protects the interest of its customers against any unauthorised electronic banking transaction. You may visit bank's website www.idfcfirstbank.com for more details in respect of the same. 21. "I/We authorize IDFC FIRST 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."

Would you like IDFC FIRST Bank Limited to contact you and tell you about new products, features and offers?  Yes  No

Name (i) \_\_\_\_\_

Signature

Name (ii) \_\_\_\_\_

Signature

**ANNEXURE 1: DECLARATION FOR PARTNERSHIP FIRM**

"We, the undersigned hereby declare that we are the partners or members of the Firm carrying on business in the name and style of \_\_\_\_\_ registered under the Indian Partnership Act (IPA)1932 (the "Firm"). We hereby, unconditionally & irrevocably, undertake that the Firm, its Partners and/or its successors shall be jointly and severally liable and responsible from time to time and at all times hereinafter to the Bank in connection with our existing and future transactions and dealings with the Bank, in any manner whatsoever.

Our undertaking and liability as aforesaid shall continue notwithstanding: a) any change in the constitution or membership of the Firm and/or its successors and assignees by any cause whatsoever or dissolutions thereof; or b) that we or any of us cease to be partners or members or to have any interest in the Firm, in any of which events the liability and responsibility (in addition to that provided by law) of us or such of us respectively, as the case may be, to have any interest in the Firm and/or its successors as assignees as aforesaid shall extend to or continue in respect of all transactions and dealings existing prior to or at the date of receipt by you of written notice from us of such events respectively."

Name (i) \_\_\_\_\_

Signature

Name (ii) \_\_\_\_\_

Signature

**ANNEXURE 2: DECLARATION FOR SOLE PROPRIETORSHIP FIRMS**

I, \_\_\_\_\_, hereby declare that I am the sole proprietor of the firm under the name of \_\_\_\_\_ and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.

Name \_\_\_\_\_ Signature \_\_\_\_\_  
Date of Birth    Country of Birth   
Country of Tax Residency   
If Country of Birth or Tax Residency is other than India, please provide Tax Identification Number

Maiden Name (if any)  Mother's Name   
Marital Status  Married  Unmarried  Other  
Residential Status  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin

**ANNEXURE 2A: Nomination (FORM DA1) (Applicable to sole Proprietorship concern only)**

(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.)  
The Nominee or Guardian (if applicable) cannot be a holder on the account. If the Nominee is a foreign national, please contact IDFC FIRST Bank for an alternate Nomination Form

Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by IDFC FIRST Bank Ltd.

Customer ID  (In case of an existing Account Holder)  
Nominee Name:   
Nominee Address:   
Relationship with Depositor (If any)  Date of Birth

If the nominee is a minor\*\*, please complete this section. As the nominee is a minor on this date, I/We appoint:

Guardian's Name:   
Guardian's Address:

to receive the amount of deposits in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee. (\*\* Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor)

Would you like the nominee name to be mentioned on your account statements/advices  Yes  No

No, I do not wish to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

Date    Place

SIGNATURE  <input type="text" value=""/>	WITNESS 1 (Required only if applicants use thumb impressions)  <input type="text" value=""/>	WITNESS 2 (Required only if applicants use thumb impressions)  <input type="text" value=""/>
Name _____	Name _____	Name _____

**ANNEXURE 3: FATCA/CRS DECLARATION**

A	Incorporation Information	Details
	Place of Incorporation	
	Country of Incorporation	
	Company Identification Number	
B	Declaration of Tax Residency	Details
	<b>Sr. No.</b>	<b>Country(ies) of Tax Residency</b>
		<b>Tax Identification Number</b>
C	Exclusion Category, if applicable, for tax residents outside India (Refer Glossary)	Details
1	US Persons	
2	Other than US Persons	

**Note:** Please attach a copy of the Tax Residency Certificate/Copy of Incorporation or Equivalent Document for each of the countries mentioned above.

**ANNEXURE 4: FATCA/CRS DECLARATION**

A. Listed entity/its related entity	Yes	No
a) Whether the entity is a listed entity? If yes, Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>
b) Whether the entity is a related entity <sup>^</sup> of a listed entity? Specify the name of the listed company _____ Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>
<small><sup>^</sup> An entity is a related entity of another entity if either entity controls the other entity, or the two entities are under common control (i.e., Ownership of more than 50% of the votes/value in an entity)</small>		
B. Non - Individuals other than Listed entity/its related entity (Tick applicable category)		
a) Government Entity	<input type="checkbox"/>	<input type="checkbox"/>
b) International Organization	<input type="checkbox"/>	<input type="checkbox"/>
c) Central Bank	<input type="checkbox"/>	<input type="checkbox"/>
d) Entity wholly owned by a, b or c above	<input type="checkbox"/>	<input type="checkbox"/>
e) Tax-exempt Entity engaged in a Charitable Purpose	<input type="checkbox"/>	<input type="checkbox"/>
C. Business		
a) Holding Company (with subsidiaries engaged in non-financial trade or business)	<input type="checkbox"/>	<input type="checkbox"/>
b) Company providing, financing and hedging services to related entities	<input type="checkbox"/>	<input type="checkbox"/>
D. Income/Assets Criteria		
a) 50% or more of the income in preceding financial year is from trading/business activities <b>AND</b>	<input type="checkbox"/>	<input type="checkbox"/>
b) 50% or more of the assets in preceding financial year are held for trading/business purposes	<input type="checkbox"/>	<input type="checkbox"/>

**ANNEXURE 5: BENEFICIAL OWNERSHIP DECLARATION**

(Not to be filled in for listed entities, subsidiaries of listed entities, Government Entities, and International Organisations)

Please tick the relevant option below:

The following natural person(s) (listed in table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/entitlement of the specified limit (Note 1) of shares/capital/profit/property or exercise control through other means such as voting rights, agreement, arrangement etc.

**OR**

There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, therefore details of all partner(s) (for partnership)/trustees (for trust)/senior managing official (for unincorporated bodies)/directors/senior management (for companies) who are natural person(s) as stated in the below table.

**Table 1:** For each beneficial owner/controlling natural person, please fill in the following details:

Sr. No	Name	Address as per OVD R - Residence / O - Office	Date of Birth	Gender	Control Details	
					Type (Note 2)	%
1.		<input type="checkbox"/> R <input type="checkbox"/> O				
2.		<input type="checkbox"/> R <input type="checkbox"/> O				
3.		<input type="checkbox"/> R <input type="checkbox"/> O				
4.		<input type="checkbox"/> R <input type="checkbox"/> O				
5.		<input type="checkbox"/> R <input type="checkbox"/> O				

Sr. No	Nationality	Resident of India	Documents (Note 3)		Father's Name (Note 4)	Occupation (Service/ Business/ Others)	Country of Birth	Country of Tax Residence	Tax Identification Number
			PAN	Document					
1.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident							
2.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident							
3.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident							
4.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident							
5.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident							

**Note:**

- 25% or more in case of a company and 15% or more in other type of entities
- Types of control - please use the applicable one  
(a) Ownership (b) Other means (c) Senior managing official (d) Trustee (e) Settlor (f) Protector (g) Beneficiary (h) others
- Please quote PAN. Provide a copy of any of the following documents: Passport/Voter ID/Driving Licence/National Population Register letter and mention the same in the space above.
- Father's name is mandatory if PAN is not provided

Applicable for Indian nationals/resident individuals. For other countries, functional equivalent of PAN (like Tax identification number or any unique number like SSN) can be provided

I/We agree that I/We will notify **IDFC FIRST Bank** without delay of any changes to the Beneficial Owner/Controlling natural person, as declared in the table above.

1. Signature of Authorised Signatories:

Name \_\_\_\_\_

Designation \_\_\_\_\_

Date

2. Signature of Authorised Signatories:

Name \_\_\_\_\_

Designation \_\_\_\_\_

Date

**COLLATERAL SECURITY**

Address	Ownership	Type



**ANNEXURE 6 : GST ANNEXURE**

Customer ID

Branch Name

Customer Name

GST Status  Registered  Unregistered

Are you exempted from GST?  Yes (Please submit documentary evidence for the exemption)  No

Related person to IDFC FIRST Bank  Yes  No (Referossary of terms for definition of related person)

If Registered, Please provide State wise GST details below:

# Please mention the primary GSTN against the corresponding Account Number. Primary GSTN will be considered as the default GSTN for the purpose of invoicing.

Sr. No.	Name of the State	GST Registration Number#	Address as per GSTN records <sup>\$</sup>	Account Number#	Remarks (Exempt Yes / No)
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>			

<sup>\$</sup> Address as per GSTN records is the address of receiving the service.  
 \*If Exempt, please submit documentary evidence/ provide notification reference.  
 Note: If more than 10 GST Registration No., a separate Annexure to be provided.

**Definition of related person under GST is as under :**

- Persons shall be deemed to be "related persons" if only -
- (a) they are officers or directors of one another's business;
  - (b) they are legally recognized partners in business;
  - (c) they are employer and employee;
  - (d) any person directly or indirectly owns, controls or holds twenty five per cent or more of the outstanding voting stock or shares of both of them;
  - (e) one of them directly or indirectly controls the other;
  - (f) both of them are directly or indirectly controlled by a third person;
  - (g) together they directly or indirectly control a third person; or
  - (h) they are members of the same family;

Explanation I. - The term "person" also includes legal persons.

Explanation II. - Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

Name\_\_\_\_\_

Designation\_\_\_\_\_

Signature and Stamp

Name\_\_\_\_\_

Designation\_\_\_\_\_

Signature and Stamp

**DETAILS OF GUARANTOR**

Sr. No.	Name of Guarantor	Residential Address	PAN No.	Phone No.	Occupation	Relationship With Promoter

**STATUS REGARDING STATUTORY OBLIGATIONS**

Whether complied with (Select Yes/No). If not applicable then select N.A.		
1. Registration under Shops and Establishment ACT	Yes/No/NA	
2. Registration under MSME (Provisional/Final)	Yes/No/NA	
3. Drug License	Yes/No/NA	
4. Latest Sales Tax Return Filed	Yes/No/NA	
5. Latest Income Tax Returns Filed	Yes/No/NA	
6. Any other Statutory dues remaining outstanding	Yes/No/NA	

Photograph of Partner/Director/Guarantor

Photograph of Partner/Director/Guarantor

Photograph of Partner/Director/Guarantor

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Photograph of Partner/Director/Guarantor

Photograph of Partner/Director/Guarantor

Photograph of Partner/Director/Guarantor

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

**Note:** One photo of proprietor/each partner/each working Director is required to be axed & cross signed.

**BANK USE SECTION**

**Booking Fee Details**      Amount            
   
  Cheque/DD    
  NEFT/RTGS

Cheque No.            
   
 Bank Name \_\_\_\_\_    
 Branch Name \_\_\_\_\_

Branch Code \_\_\_\_\_    
 Branch Name \_\_\_\_\_    
 Product Code \_\_\_\_\_

Sourcing Branch Code \_\_\_\_\_    
 DSA Name \_\_\_\_\_    
 \*Lead Generator \_\_\_\_\_

Lead Warmer \_\_\_\_\_    
 \*Lead Converter \_\_\_\_\_    
 Profit Centre \_\_\_\_\_

Lead ID        
   
 Other Details \_\_\_\_\_

**Banker Certification**  
 I have met the customer at:   
  Communication Address   
  Business Address   
  Other \_\_\_\_\_  
 I have seen the original KYC documents and returned these to the customer. Copy/Photo taken for record   
  The customer has signed in my presence

**Signature/Stamp**

Name \_\_\_\_\_

 Date      

Employee ID/RM Code \_\_\_\_\_

**DECLARATION (PARTNER / DIRECTOR / GUARANTOR)**

- 1) I/We hereby certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except is in the application; that there is no over dues/statutory dues against me/us/promoters except as indicated in the application; that I/We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assessment of account etc. in our factory/business premises as given above.
- 2) I/We shall advise the bank in writing of any change in my/our residential or employment/business address.
- 3) I/We confirm that the funds shall be used for stated purpose and will not be used for speculative or anti-social purpose.
- 4) I/We had not defaulted with any bank/financial institution in the past.
- 5) I/We authorize IDFC FIRST Bank to make any enquiries regarding my application.
- 6) I/We authorize IDFC FIRST Bank to make enquiries with other finance companies/registered credit bureau.
- 7) IDFC FIRST Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the borrower.
- 8) I/We have read the application form/ brochures and am/are aware of all terms and conditions of availing finance from IDFC FIRST Bank.
- 9) I/We understand that the sanction of this loan is at the sole discretion of the bank and upon my/our executing necessary documents and other formalities as required by the bank.
- 10) I/We authorize IDFC FIRST Bank, to conduct such credit checks as it considers necessary in its sole discretion and also authorize the Bank to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. I/We further agree that my/our loan shall be governed by the rules of IDFC FIRST Bank, which may be in force from time to time. All loans are at the sole discretion of IDFC FIRST Bank.
- 11) In an event of finding out that we have deposited fake document or have manipulated certain information for getting the loan processed in our favour, we will be liable to pay the bank, the amount equal to processing fee or higher as penalty to cover the loss bank will go through for processing your loan application.
- 12) The loan amount and disbursal is at the sole discretion of IDFC FIRST Bank and no commitment has been given regarding the same.
- 13) I/We confirm that I/We have no insolvency proceeding against me/ us nor have I/We ever been adjudicated insolvent. I/We also confirm that, save as disclosed at the time of this application, there have been no demands served on me/us in relation to any overdue debt, I/We owe nor any legal proceedings being commenced against me/us.
- 14) RELATIONSHIP (Details of relationship, of borrower with other banks) Borrower is a director of any Bank or is a firm in which any director is interested partner/guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or directors. Yes/No (Nature of Relationship) \_\_\_\_\_
- 15) I/We hereby authorize & give consent to the bank to disclose, without notice to me/us, information furnished by me/us in the application form(s)/related documents executed in relation to facilities availed from the Bank, to the Bank's other branches/subsidiaries/aliates Credit Bureaus/Rating Agencies, Service Providers, Banks/financial institution, governmental/regulatory authorities or third parties for KYC verification, credit risk analysis, or for other related purpose that the Bank may deem fit. I/We waive the privilege of privacy & privity of contract.
- 16) I/We have been explained that the processing fees shall be 2% of the loan amount. Charges for Pre facility survey, valuation of the property(s) & title search report shall be Rs. 25000/- . Documentation charges shall be Rs. 5000/- and Stamp duty will be charged as per applicable State Laws. In addition, all the charges will attract applicable taxes.
- 17) The tenure/repayment/interest/other terms and conditions of the loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirement or at Bank's discretion. The Bank reserves the right to review and amend the terms of the loan/credit facility in such extent as it may deem fit.

Signature/Stamp

Place \_\_\_\_\_

Date

D	D	M	M	Y	Y	Y	Y
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**MOST IMPORTANT DOCUMENTS**

Checklist of Documents

(Application No. \_\_\_\_\_ )

List of Documents	Yes/No	Remarks
1. Application form		
2. Signed colored Photograph of each co-borrower & guarantor		
3. Age proof (for borrower, co- borrower & guarantors)		
4. Signature verification		
5. Proof of identity/existence		
6. Address Proof		
7. CA certified/Audited financials (if applicable)		
8. Management certified Provisional Balance sheet with Annexure. (if applicable)		
9. Tax Audit report & Statutory Audit report (in case of company) (if applicable)		
10. ITR of borrowing entity		
11. PAN details, Address proof of borrower (MOA & AOA of company) (Partnership Deed)		
12. Latest sanction letter (Not later than 12 months)		
13. Bank statements of all banks for last 12 months		
14. List of Shareholder/Partners & Directors on letter Head of Company/Firm)		
15. GST return for current year, till latest month		

**IMPORTANT NOTE:**

- The receipt of your application form for the loan does not imply automatic approval of the loan by IDFC FIRST Bank Ltd.
- Incomplete/defective application will not be processed and IDFC FIRST Bank Ltd. shall not be responsible in any manner for the resulting delay or otherwise.
- IDFC FIRST Bank Ltd. may request for additional documents other than those collected in connection with the application.
- IDFC FIRST Bank Ltd. shall not be liable for loss or delay in the receipt of documents.
- IDFC FIRST Bank Ltd. reserves the right to reject any application without assigning any reasons.
- IDFC FIRST Bank Ltd. reserves the right to retain the photograph and documents submitted along with the applications from and shall not return the same to borrower.
- IDFC FIRST Bank Ltd. will decide quantum of the loan at its sole discretion.
- The applicable ROI would be revised subject to terms as specified in the loan sanction letter/loan agreement.

**ACKNOWLEDGMENT**

 Received on Date        

Application No. \_\_\_\_\_

Notification of Acceptance/Rejection will be mailed to you after receipt of completed application form with supporting documents, post assessment of proposal as per IDFC FIRST Bank Limited policy.

Booking Fees of Rs. \_\_\_\_\_ received by Cheque No./Cash/DD \_\_\_\_\_

dated \_\_\_\_\_ drawn on \_\_\_\_\_ Bank.

**OR**

Booking Fees of Rs. \_\_\_\_\_ received by Account Debit Mandate form for \_\_\_\_\_ (Account No.) and further tariff details, apart from those mentioned above, can be checked on our website. Please refer to [www.idfcfirstbank.com](http://www.idfcfirstbank.com) for details of tariff for various products.

Fees and charges are subject to change at the sole discretion of the Bank. Booking fee collected at the time of application will not be refunded.

Call 1800 419 4332 (Toll free) and mention your Loan application number [**Lead ID**] to know the status of your application

**OR**

You can check on our website [www.idfcfirstbank.com](http://www.idfcfirstbank.com) for the status.

Our representatives will be in touch with you on the matters

**Bank Official Signature (Stamp)**

 Bank Official Name                     

 Phone No.                     

 Location                     

 Date        

Note: IDFC FIRST Bank shall scrutinize and process the loan application for a credit limit or enhancement in the existing credit limit above Rs. 5 lakh and up to Rs. 25 lakh within 3 weeks; and for credit limit above Rs. 25 lakh within 6 weeks from the date of receipt, provided the application is complete in all respects and is accompanied by all required documentations.