

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
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 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

IDFCFIRST/APP-HL_LAP_Co-App/06012019V.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 _____

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

_____ Company Name: _____
 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 _____

_____ 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 _____

_____ Gross Annual Income: _____

Wholesaler Retailer Manufacturer

Services Others _____

_____ Industry/Profession: _____

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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 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.

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



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:	