

PERSONAL LOAN TERMS AND CONDITIONS



IDFCFIRST/XSELL/06012019/V.1

City	
Name of Applicant	
Loan Account No.	
Loan Amount (₹)	

INDEX

Sr. No.	Particulars	Page No.
1	Instructions for Filling Documents	
2	Vernacular Declaration	
3	Personal Loan Application Form	1 to 4
4	Sanction Letter	5
5	Terms & Conditions Applicable to Personal Loan	6 to 7
6	Third party product declaration form	8
7	Personal Loan Schedule & Schedule of Charges	9
8	Sanction Letter- Customer Copy	10
9	Terms & Conditions Applicable to Personal Loan- Customer Copy	11-12
10	Third party product declaration form	13
11	Personal Loan Schedule & Schedule of Charges- Customer Copy	14
12	Demand Promissory Note	15
13	Insurance Proposal Forms - HDFC Life	17
14	Group TakeCare Insurance - Enrollment Form	19-20
15	Future Generali Form	21
16	NACH	23

INSTRUCTION FOR FILLING LOAN TERMS AND CONDITIONS

General Instructions

- 1) All applications to be filled in English in CAPITAL LETTERS using a ballpoint pen only.
- 2) There should not be any amendments/overwriting/erasures/cutting on the Loan Terms & Conditions and any amendments/overwriting/erasures/cutting should be undersigned.
- 3) The Signature of the Borrower should be the same on the Loan Terms & Conditions & Application Form.
- 4) The full Signature of the Borrower is to be put in all places where there is a mark.

Language	Declaration	Signature (Against appropriate box)
English	I have been read out and explained in the language known to me, the contents of the loan documents and all other documents incidental to availing the loan from IDFC FIRST Bank Ltd. and I have signed the said documents after having understood them and by signing the same I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same.	
Hindi	आईडीएफसी फर्स्ट बैंक लिमिटेड से ऋण (लोन) प्राप्त करने के लिए ऋण दस्तावेजों तथा आवश्यक अन्य सभी दस्तावेजों की विषय वस्तु को मुझे समझ में आने वाली भाषा में पढ़कर समझा दिया गया है. और इन दस्तावेजों को समझने के बाद मैंने उन पर हस्ताक्षर किए हैं. और उन पर हस्ताक्षर करके एतद्वारा मैं ऋण के समग्री नियमों व शर्तों तथा उनके क्लॉज का पालन करने को सहमत हूँ.	
Marathi	मला कजच्या दस्तऐवजातील आणि आयडीएफसी फर्स्ट बँक लिमिटेड यांचे कडून कर्ज घेण्याशी संबंधित इतर सर्व आनुषांगिक दस्तऐवजातील माहिती, मला समजल्याऱ्या भाषेत वाचून दाखविण्यात आली आहे आणि स्पष्ट करून सांगण्यात आली आहे आणि मला ते दस्तऐवज समजल्यानंतरमी त्यावर स्वाक्षरी केली आहे आणित्यावर स्वाक्षरी करून मी ह्याद्वारे कर्जाचे सर्व नियम व अटी आणि मुद्दे यांचे पालन करण्याचे मान्य करत आहे	
Gujarati	મને આઈડીએફસી ફર્સ્ટ બેંક લિમિટેડ પાસેથી લોન મેળવવા લોપ દસ્તાવેજો તેમ જ અન્ય દસ્તાવેજોની બધી વિગતો/વખાણં હુંજાણું છું એ બાબામાં મને વાંચી સંભળાવવામાં અને સમજાવવામાં આવ્યું છે અને મેં તે સમગ્ર તીધા પછી સૂચિત દસ્તાવેજોમાં સહી કરી છે તથા તેમાં સહી કરીને હું આ ઢ્ઠારા લોનનાં બધાં જ બિયમો અને શરતો તેમ જ ધારાઓનું પાલન કરવા સહમત થાઉં છું.	
Bengali	আইডিএফসি ফার্স্ট ব্যাঙ্ক লিমিটেড থেকে লোন ভোগ করতে আমার জানা ভাষায় লোন দস্তাবেজ এবং অন্য সব আনুষঙ্গিক দস্তাবেজের বিষয়বস্তু আমাকে পড়ে শোনানো এবং ব্যাখ্যা করা হয়েছে আর সেগুলো বোধগম্য করার পরে বিবৃত দস্তাবেজে আমি স্বাক্ষর করেছি আর সমবিষয়ে স্বাক্ষর করার দ্বারা আমি এতদ্বারা লোনের সমস্ত নিয়ম ও শর্ত তথা সমবিষয়ের ধারাগুলো মেনে চলতে একমত হচ্ছি।	
Assamese	আইডিএফসি ফার্স্ট বেঙ্ক লিমিটেড-ৰ লোন ডকুমেণ্টত থকা তথা ইয়াৰ পৰা লোন লওঁতে প্ৰয়োজন পৰা অন্যান্য সকলো ডকুমেণ্টত থকা কথাখিনি মোক পঢ়ি শুনোৱা হৈছে আৰু মই বুজি পোৱা ভাষাত মোক বুজাই দিয়া হৈছে, আৰু উক্ত ডকুমেণ্ট সমূহত মই চহী কৰিছো সেইবিলাক বুজি পোৱাৰ পিছতহে তথা সেইবিলাকত চহী কৰি মই লোন সংক্ৰান্ত সকলো নিয়ম আৰু চৰ্ত তথা তাৰ দফাসমূহ মানি চলিবলৈ ইয়াৰ দ্বাৰাই সন্মত হৈছো।	
Oriya	ଆଇଡିଏଫସି ଫାର୍ସ୍ଟ ବ୍ୟାଙ୍କ ଲିମିଟେଡ଼ରୁ ଲୋଡ଼ ପାଇବା ପାଇଁ ଲୋଡ଼ ଦସ୍ତାବିଜର ବିଷୟବସ୍ତୁ ଓ ଲୋଡ଼ ପ୍ରାପ୍ତି ପାଇଁ ପରବର୍ତ୍ତୀ ଅନ୍ୟ ସମସ୍ତ ଦସ୍ତାବିଜ ବିଷୟରେ ମୋତେ ପଢ଼ି ଶୁଣା ଯାଇଛି ଏବଂ ମୋତେ ଜଣା ଥିବା ଭାଷାରେ ବୁଝାଯାଇଛି, ମୁଁ ତାହାକୁ ବୁଝିବା ପରେ ଉକ୍ତ ଦସ୍ତାବିଜରେ ହସ୍ତାକ୍ଷର କରିଛି ଏବଂ ଏହାକୁ ହସ୍ତାକ୍ଷର କରିବା ସହିତ ମୁଁ ଲୋଡ଼ର ସମସ୍ତ ସର୍ତ୍ତ ଓ ନିୟମାବଳୀ ଓ ଏହାର ଧାରା ପାଳନ କରିବା ପାଇଁ ସହମତ ପ୍ରକାଶ କରୁଛି ।	
Punjabi	ਰਿਣ ਦਸਤਾਵੇਜਾਂ ਅਤੇ ਆਈਡੀਐਫਸੀ ਫਸਟ ਬੈਂਕ ਲਿਮਿਟੇਡ ਤੋਂ ਰਿਣ ਪ੍ਰਾਪਤ ਕਰਨ ਨਾਲ ਜੁੜੇ ਹੋਰ ਸਾਰੇ ਦਸਤਾਵੇਜਾਂ ਦਾ ਵੇਰਵਾ ਮੇਰੀ ਸਮਝ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੂਰੇ ਮੈਨੂੰ ਸੁਣਾਇਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ ਅਤੇ ਮੈਂ ਦੱਸੇ ਦਸਤਾਵੇਜਾਂ ਨੂੰ ਸਮਝਣ ਦੇ ਬਾਅਦ ਉਹਨਾਂ ਤੇ ਦਸਤਖਤ ਕੀਤੇ ਹਨ ਅਤੇ ਉਹਨਾਂ ਤੇ ਦਸਤਖਤ ਕਰਨ ਨਾਲ ਮੈਂ ਇਸ ਦੇ ਦੁਆਰਾ ਰਿਣ ਦੇ ਸਾਰੇ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਅਤੇ ਉਸ ਦੀਆਂ ਧਾਰਾਵਾਂ ਦਾ ਪਾਲਨ ਕਰਨ ਲਈ ਰਾਜ਼ੀ ਹਾਂ।	
Tamil	ஐ.டி.எஃஃசி ஃர்ஸ்ட் ஃபாங்க் லிமிடெட்டிலிருந்து கடன் பெறுவதற்காக கடன் ஆவணம் மற்றும் இடர ஆவணங்களில் எழுதியுள்ளவை எனக்குத் தெரிந்த மொழியில் படித்து விவரிக்கப்பட்டுவிட்டது. அவற்றை புரிந்து கொண்டு அந்த ஆவணங்களில் நான் கையொப்பமிட்டுள்ளேன். மேலும் கடனிற்கான அனைத்து விதிமுறைகளையும் நிபந்தனைகளையும், அதிலுள்ள விதிகளையும் நான் கடைப்பிடிப்பேன் என்று ஒப்புதல் அளிக்கிறேன்.	
Telugu	ఐడిఎఫ్సీ ఫర్స్ట్ బ్యాంక్ లిమిటెడ్ నుంచి రుణం పొందడానికి రుణ పత్రాలు మరియు సంబంధిత ఇతర పత్రాల్లోని విషయాలన్నింటినీ నాకు తెలిసిన భాషలో నేను చదివాను మరియు నాకు వివరించారు మరియు వీటిని అర్థంచేసుకున్న తరువాత నేను పత్రాలన్నీ నేను సంతకం చేశాను మరియు వీటిపై సంతకం చేయడం ద్వారా రుణం యొక్క నియమ నిబంధనలన్నీ మరియు వాటి ఛాజాలకు కట్టుబడివుండటానికి నేను ఇందు మూలంగా అంగీకరిస్తున్నాను.	
Kannada	ನನ್ನಿಗೆ ಐಡಿಎಫ್‌ಸಿ ಫರ್ಸ್ಟ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ ನಿಂದ ಸಾಲ ಪಡೆದುಕೊಳ್ಳುವುದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ದಸ್ತಾವೇಜುಗಳು ಮತ್ತು ಇತರ ದಸ್ತಾವೇಜುಗಳ ವಿಷಯಗಳನ್ನು ನನ್ನಿಗೆ ತಿಳಿದಿರುವ ಭಾಷೆಯಲ್ಲಿ ಓದಿ ಹೇಳಾಗಿದೆ ಮತ್ತು ವಿವರಿಸಲಾಗಿದೆ ಮತ್ತು ಅವನ್ನು ತಿಳಿದುಕೊಂಡ ನಂತರವೇ ನಾನು ಆ ದಾಸ್ತಾವೇಜುಗಳಿಗೆ ಸಹಿ ಮಾಡಿದ್ದೇನೆ ಮತ್ತು ಅವುಗಳಿಗೆ ಸಹಿ ಮಾಡುವ ಮೂಲಕ ಸಾಲದ ಎಲ್ಲಾ ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಮತ್ತು ಅವುಗಳ ಉಪ ನಿಯಮಗಳನ್ನು ಸಾಲಿಸಲು ನಾನು ಈ ಮೂಲಕ ಒಪ್ಪಿಕೊಳ್ಳುತ್ತೇನೆ.	
Malayalam	ഐഡിഎഫ്സി ഫസ്റ്റ് ബാങ്ക് ലിമിറ്റഡിൽ നിന്ന് വായ്പ എടുക്കുന്നതിനുള്ള വായ്പാ രേഖകളും അതോടൊപ്പമുള്ള മറ്റു രേഖകളും എനിക്ക് വായിച്ചു തരികയും എനിക്ക് മനസ്സിലാക്കുന്ന ഭാഷയിൽ വിശദീകരിച്ചു തരികയും അവ മനസ്സിലാക്കിയ ശേഷം ഞാൽ ഈ രേഖകളിൽ ഒപ്പുവയ്ക്കുകയും ഇതിൽ ഒപ്പുവയ്ക്കുന്നതിലൂടെ വായ്പയുടെ എല്ലാ നീബന്ധനകളും ഉപാധികളും അവയുടെ വ്യവസ്ഥകളും പാലിച്ചുകൊള്ളാമെന്ന് ഞാൽ സമ്മതിച്ചുകൊള്ളുകയും ചെയ്യുന്നു.	
Konkani	आयडीएफसी फर्स्ट बँक लिमिटेड हांचेकडल्यान घेवपाच्या रिणाच्या कागदपत्रांचे आनी रिणाक लागू जाता अश्या हेर सगल्या कागदपत्रांचे मजकूर, म्हाका कळटा त्या भाशेंत म्हाका वाचून दाखयलां आनी समजावन सांगला आनी हांवें हें कथीत कागदपत्र समजल्या उपरांत तांचेर हस्ताक्षर केला आनी तांचेर हस्ताक्षर करून हांव ह्यावरवीं रिणाच्यो अटी आनी सर्ती आनी त्याच्या कलमांचे पालन करपाक मान्यताय दिता.	
Urdu	آئی ڈی ایف سی فرسٹ بینک لمیٹیڈ سے لون حاصل کرنے سے متعلق لون کے دستاویزات اور دیگر تمام دستاویزات کے متذکرہ کو میری جانی جانے والی زبان میں پڑھ لیا گیا ہے اور وضاحت کردی گئی ہے اور انہیں سمجھنے کے بعد میں نے مذکورہ بالا دستاویزات پر دستخط کر دیئے ہیں اور اس پر دستخط کرکے میں یہاں اس بات سے راضی ہوں کہ میں لون تمام شرطوں اور ضابطوں اور اُس کی تمام دفعات کی پابندی کروں گا۔	

Sign against appropriate box

PERSONAL LOAN TERMS AND CONDITIONS



APPLICATION FORM - PERSONAL LOAN

(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 Ltd (The Bank) to grant me Personal Loan as mentioned in this Application Form. I furnish my particulars as mentioned below.

Application Ref. No.:

City: Branch:

S.O. Name: S.O.Code :



FINANCE REQUIREMENT

Loan Amount (₹): Desired Tenure:

Purpose of Loan: Marriage expenses ☐ Education needs ☐ Medical Emergency ☐ Holiday ☐ Home Related ☐
 Daughter ☐ Son ☐ Daughter ☐ Son ☐ Children ☐ Parents ☐ Festival ☐ Pilgrimage ☐ Repair/Renovation ☐
 Sister/Brother ☐ Self ☐ Sister/Brother ☐ Self ☐ Self ☐ Spouse ☐ Home Furniture/Furnishing ☐
 Investments ☐ Asset/Consumer ☐ Debt Consolidation/Debt Transfer ☐

PERSONAL DETAILS

Title: Mr. ☐ Ms. ☐ Others (Please specify)

Name: First Name Middle Name Last Name

Father's / Spouse's Name:

Mother's Name :

Gender: Male ☐ Female ☐ Transgender ☐ Citizenship :

Date of Birth: E-mail ID: Marital Status: Single ☐ Married ☐ Others
 DD MM YYYY

No. of Dependents: Qualification: Under Graduate ☐ Graduate ☐ Post Graduate ☐ Others (Please specify)

Current Residential Address:

District: State City Country Pin Landmark:

Residence Details: Rented ☐ Self-owned ☐ Parental ☐ Company Provided ☐ Others (Please specify)

Telephone: STD Code: No. Mobile: Alternate No.:

Permanent Residence Address:

State City Country Pin Landmark: District:

Telephone: STD Code: No.

Identification Document: PAN Card ☐ Voter ID ☐ Driving License ☐ Passport ☐ Aadhaar Card ☐ (Tick Any One)

PAN Card /Voter ID Passport: Passport Expiry Date:

Driving License: Driving License Expiry Date :

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

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

WORK EXPERIENCE

Type of Employment : Self- Employed ☐ Salaried ☐ Professional ☐ Business ☐ Retired ☐ Housewife ☐ Others ☐

Company Name:

Company /Entity Type: Closely Held ☐ Government ☐ HUF ☐ MNC ☐ Partnership ☐
 Private Limited ☐ Public Ltd. Unlisted ☐ Public Ltd. Listed ☐ PSU ☐ Proprietorship ☐

Company Address:

District: State City Country Pin Landmark

Telephone: STD Code: No. Mobile:

If Salaried: Designation Department No. of years in Current Organization

If Self - employed: Relationship to business No. of years in business

Nature of Business: Wholesaler ☐ Retailer ☐ Manufacturer ☐ Service ☐

Industry: Profession:

Note: IDFC FIRST Bank Ltd shall be entitled at its sole and absolute discretion to reject/approve this Application Form submitted by the Applicant

BANK DETAILS

Preferred Mode of Repayment: NACH ☐ Existing Open ECS ☐ Other ☐ Bank Name:

Account Number: Account Type: Savings ☐ Current ☐

Branch Address:

PERSONAL LOAN TERMS AND CONDITIONS



GST DECLARATION

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 Ltd 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

TWO REFERENCE DETAILS

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

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

MOST IMPORTANT TERMS & CONDITIONS

CHARGES			
EMI Bounce charges per presentation	400 Exclusive of GST	Physical Statement of Account	500 Exclusive of GST
Late payment/Penal charges/ Overdue interest (per month)	2% per month (Exclusive of GST) of the unpaid EMI or Rs 300 (Exclusive of GST) whichever is higher	Document retrieval charges (per retrieval)	500 Exclusive of GST
Cheque Swap charges (per swap)	500 Exclusive of GST	Stamping Charges	As per actuals
Cancellation/Rebooking charges	10000 exclusive of GST within 30 days of disbursement or 1st EMI presentation whichever is earlier Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	EMI Pick up/ Collection Charges	350 Exclusive of GST
Processing fees	Up to 3.5% of the total loan amount (Exclusive of GST)	ICICI Lombard OPD Charges	
Foreclosure / Prepayment charges	5% of Principal Outstanding amount (Exclusive of GST) The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower subject to the applicable laws and if permitted by the Bank, the Borrower shall pay to the Bank such Foreclosure charges mentioned in the Annexure, as amended from time to time. Provided that the Borrower shall not have a right to foreclose the Loan upto the date of payment of 12 EMIs commencing from the repayment of the Loan.	Credit Vidya Charges	
Part Payment charges	Part Payment is not allowed.	Other Charges	
Duplicate No Objection Certificate Issuance Charges	500 Exclusive of GST	HDFC Insurance Charges	
Physical Repayment Schedule	500 Exclusive of GST		

IDFC FIRST Bank Ltd 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. the Bank 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.

DECLARATION

I/We authorise IDFC FIRST Bank Ltd to make any enquires regarding my application and authorise the bank to make any queries/verification with any other finance company/ bank/ credit bureau agencies/ statutory bodies etc. as may be required or as they may deem fit and shall not hold the bank (or any of its group companies or its/their agents/ representatives) liable for use/sharing of this information. Except to the extent disclosed to the bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including the bank) or a relative/near relation (as specified by RBI) of a senior officer of IDFC FIRST Bank (as specified by RBI) is the applicant(s), or a partner 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.

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 EEEFC 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 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 IMD 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 fi nance 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 and 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 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)

PERSONAL LOAN TERMS AND CONDITIONS



as notified by Central Board of Direct Taxes (CBDT) in this regard.

Country of birth _____ Place of birth _____ Country of residence as per tax laws _____ Foreign TIN _____ TIN Issuing country _____

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:DECLARATION1. 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.

Applicant Signature : _____ Date: _____ Place: _____

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"/> Housing Loan:	<input type="checkbox"/> MSME / SSI Certificate.

(* 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)

OFFICE USE ONLY

Original seen & Verified by : Name : _____ Designation : _____

DSA/Referral Name: _____ Sign: _____

Code: _____

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
CIN: L65110TN2014PLC097792, bank.info@idfcbank.com, www.idfcfirstbank.com

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 Tax/Nat 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.

SANCTION LETTER

Application Reference No.:

Date:

(Name and address of Borrower)

Ref Application dated: to IDFC FIRST Bank Ltd, a Company incorporated under the Companies Act, 2013, having its registered office at KRM Tower, 7th Floor, No.1, Harrington Road, Chetpet, Chennai - 600031 referred to "The Bank" and which shall include its successors in interest or assigns) for sanction of a Personal Loan

Dear Mr./Ms./Mrs. :

Thank you for choosing us as your financial service partner. It gives us great pleasure to welcome you as a member of the Bank family.

Pursuant to your application, the Bank is pleased to sanction you a Loan subject to the following most important terms and conditions.

1. Loan Amount: ₹ only
2. Rate of Interest (Fixed).....%p.a+additional taxes as determined by credit appraisal process of the Bank. The risk gradation is based on inter alia the quantum and tenor of loan, the security offered by the customer, cost of funds and the credit profile
3. Description and details of the Product:
4. Processing fee: ₹ only
5. Tenure of loan : months
6. Number of EMI's :
7. Amount of each EMI: ₹ only
8. Date of commencement of 1st EMI or standing instructions or Electronic Clearing Service (ECS) instruction:
9. Date of last EMI :
10. Effective date (Disbursal date) :

11. CHARGES			
EMI Bounce charges per presentation	400 Exclusive of GST	Physical Statement of Account	500 Exclusive of GST
Late payment/Penal charges/Overdue interest (per month)	2% per month (Exclusive of GST) of the unpaid EMI or Rs 300 (Exclusive of GST) whichever is higher	Document retrieval charges (per retrieval)	500 Exclusive of GST
Cheque Swap charges (per swap)	500 Exclusive of GST	Stamping Charges	As per actuals
Cancellation/Rebooking charges	10000 exclusive of GST within 30 days of disbursement or 1st EMI presentation whichever is earlier Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	EMI Pick up/ Collection Charges	350 Exclusive of GST
Processing fees	Up to 3.5% of the total loan amount (Exclusive of GST)	ICICI Lombard OPD charges	
Foreclosure / Prepayment charges	5% of Principal Outstanding amount (Exclusive of GST) The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower subject to the applicable laws and if permitted by the Bank, the Borrower shall pay to the Bank such Foreclosure charges mentioned in the Annexure, as amended from time to time. Provided that the Borrower shall not have a right to foreclose the Loan upto the date of payment of 12 EMIs commencing from the repayment of the Loan.	Credit Vidya Charges	
Part Payment charges	Part Payment is not allowed	Other Charges	
Duplicate No Objection Certificate Issuance Charges	500 Exclusive of GST	Reducing Rate*	
Physical Repayment Schedule	500 Exclusive of GST	HDFC Insurance Charges	

Note: a) Taxes as applicable by the Government from time to time.

- b) "IDFC FIRST Bank Ltd 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 Limited. IDFC FIRST Bank Ltd 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."

From the date of first disbursement, customer will be required to pay Pre-EMI interest (at the rate applicable to loan) till the time the loan is fully disbursed. Pre-EMI(if any) will be deducted from the disbursed amount and subsequent to that your EMI payments will begin

The above sanction is a financial sanction and is subject to below conditions:-

1. "The Bank" expression shall include its subsidiaries, successors and assigns.
2. This Sanction letter should not be construed as giving rise to binding obligations on the part of the Bank to provide the loan mentioned overleaf (the "Facility"). The Facility mentioned overleaf will be available solely at the Bank's discretion and the Bank will not be liable for any action taken by the customer on the basis of this sanction letter
3. The Bank shall be entitled to revoke the sanction of the Facility, inter- alia, in any of the following circumstances:
 - a) There is any material change in the purpose(s) for which the Facility have been sanctioned ("the purpose(s)")
 - b) In the sole judgment of the Bank, any material fact has been concealed and / or become subsequently known;
 - c) Any statement made by you or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) There is a default under or a breach of the terms and conditions of this letter or any other loan / facility offered by the Bank or any other person/entity, to you / any of you;
 - f) The legal and Internal Checks/Verifications are positive.

I / We have read the terms and conditions mentioned in this Sanction letter and accept the same

Borrower's Name & Signature :

Place :

Date :

The above information is applicable only in case of successful loan disbursal.

TERMS & CONDITIONS APPLICABLE TO PERSONAL LOAN

The person(s) named in the Schedule hereto (hereinafter referred to as the "Schedule") being borrowers, hereinafter collectively referred to as "Borrower" which expression shall, unless it be repugnant to the context or meaning thereof be deemed to mean and include his/her heirs, administrators and executors.

In favour of:

IDFC FIRST Bank Ltd, a Company incorporated under the Companies Act, 2013 and having its registered office at IDFC FIRST Bank Ltd address KRM Tower, 7th Floor, No.1, Harrington Road, Chetpet, Chennai - 600031 and a branch office in India at the address mentioned in the Schedule, hereinafter referred to as "The Bank" (which expression shall, unless repugnant to the context or meaning thereof, shall be deemed to mean and include its successors, transferees and assigns). In case of there being more than one Borrower, the reference to the term "Borrower" shall be deemed to be as if it were plural and this document shall be read accordingly as if made and liabilities undertaken by each of them jointly and severally. Reference to the masculine gender includes reference to the feminine and neuter genders and vice versa.

The Borrower hereby irrevocable and unconditionally agree to abide by the following terms and conditions:-

- Pursuant to the application made by the Borrower in the Loan Application Form("Application"), the Bank has sanctioned the loan not exceeding the amount mentioned in the Schedule hereto(hereinafter referred to as "Loan"), and the Borrower agrees to borrow the same, subject to and upon the terms and conditions contained in the Application and/or this document. The Bank may disburse the Loan or any part thereof ("Disbursement") at its own discretion. Notwithstanding anything contained herein: (i) The Bank may at its sole discretion, suspend or cancel the Loan if the same is not utilized within 15 days of the issuance of instrument/instruction for Disbursement or (ii) The Borrower may cancel the Loan within 15 days of Disbursement provided that in case of each(i) and (ii) the cancellation shall take effect only when the Borrower has paid to the Bank in full the total Outstanding Balance (defined hereinafter) including all the interest, and all other charges. The Borrower shall use the Loan only for the purpose stated in the Application and not for any other purpose including making investment in the capital market or any speculative or illegal or anti-social purpose.
- The Loan, interest, compound interest, default interest any other charges, dues and monies payable, costs and expenses reimbursable as outstanding from time to time and whether any of them due or not, are hereinafter collectively referred to as "Outstanding Balance". The Borrower shall pay interest on the Loan, the unpaid due interest and all other outstanding charges and monies(except the default interest), at the rate of interest specified in the Schedule hereto, on the outstanding daily balance from the date of disbursement, compoundable at monthly rests. The Bank in its sole discretion would be entitled to change the said rate interest from time to time including on account of changes made by the Reserve Bank of India, which would be intimated to the Borrower(s) and would be binding upon the Borrower(s). The Borrower shall also pay and bear all interest tax, if any, as applicable from time to time. The Borrower(s) shall repay the Loan and pay the interest that is due from time to time by way of equated monthly instalments (EMIs) as specified or as may be specified by the Bank from time to time(time being the essence of the contract). The Borrower has perused, understood and agreed to the Bank's method of calculating EMI's as also the appropriation thereof into principal and interest. The payment of all the monies by the Borrower including EMI's shall be made on or before the respective due dates, at such place as the Bank may require, without any set-off or counterclaim or withholding or deduction(save as required by law in which case the amount payable by the Borrower to the Bank shall be increase to the amount which after making such deduction or withholding equals the original due amount as if no withholding or deduction were required), by way of one or more modes and instruments including post-dated cheques("PDCs"), Standing Instructions(SI)/Electronic Clearing System(ECS) instructions/other mode/instrument, as acceptable to the Bank from time to time. If any due date fall on a non business day of the Bank, the payment shall be made by the Borrower on the immediate preceding business day of the Bank. In case of cheques/ other instrument, the payment shall be deemed to have been made by the Borrower only at the point of time the sum is credited and realised fully in the Bank's account irrespective of the date of instrument or time of receipt or presentation of instrument. In case of any default, the Borrower shall without prejudice to the Bank's right and remedies, pay additional/default interest at the rate mentioned in the Schedule hereto/Application or as may be prescribed by the Bank., over and above the then applicable rate of interest till full payment is made/default is cured. This liability shall not act as justification for any default.
- The Borrower(s) shall pay to the Bank, the charges, fees, commissions, etc., specified on the Schedule hereto/Application or as specified by the Bank from time to time, within such time or upon occurrence of such events as specified and if not specified then forthwith upon demanded by the Bank. All other present and future costs and expenses, taxes as applicable from time to time), any related levy, stamp duty, in all jurisdictions, in relation to this/other documents/any transaction pursuant thereto, irrespective of who the beneficiary is, shall be borne and payable solely by the Borrower, including for creation, enforcement, preservation of security, recovery, initiation/defending/pursuing any legal proceedings/ action by the Bank. In case of any such sums if paid or incurred by the Bank, the Borrower shall be liable to reimburse the same to the Bank in full forthwith.
- Any Payments made by/on behalf/for the Borrower or any realisations in relation to the Loan, security, shall be appropriated towards the Outstanding Balance and /or Liabilities (as defined hereinafter) in the following order: (a) Firstly, towards costs and expenses incurred by the Bank; (b) Secondly, towards any charges, commissions, fees, taxes, levies (wherever applicable); (c) Thirdly, towards additional/default interest; (d) Fourthly, towards interest; (e) Fifthly, towards principal amount(s). Any statement of account furnished by the Bank shall be accepted by and be binding on the Borrower(s) and shall be conclusive proof of the correctness of the amounts mentioned therein except for any manifest error therein.
- The Borrower who are liable to deduct the TDS, must pay TDS as per applicable rate for the interest and fees being paid to the Bank. Borrower must deposit the TDS amount so due into the government account within the due date prescribed. Once returns are filed, borrower must submit request letter along with TDS certificates in Form 16A generated from the income tax website to the Bank. Original TDS certificate should be submitted for claiming the refund.
- The Borrower confirms that the Goods and Service Tax Identification Number (GSTIN) (if applicable) provided in the application form/ declaration is true and correct. The Borrower agrees and undertakes that the applicable tax rate will be determined using the information provided by the Borrower and the input tax credit (ITC) will be available to the

Borrower (if applicable) based on the GSTIN and the related information/details provided by the Borrower in the application form/ declaration. The Borrower further agrees and undertakes that the Borrower shall not hold the Bank Limited liable for any loss of ITC arising due to incomplete, erroneous or wrong details pertaining to GST provided by the Borrower in the application form/ declaration. The Borrower also further agrees and undertakes that if the Borrower fails to furnish GSTIN, then the Borrower shall be treated as unregistered for Goods and Service Tax (GST) purpose and no credit of GST will be provided to the to the Borrower.

- Notwithstanding anything stated in any document, the continuation of the Loan shall be at sole absolute discretion of the Bank and the Bank at any time in its sole discretion and without assigning any reason call upon the Borrower to pay the Outstanding Balance and upon such demand by the Bank, the Borrower shall, within 48 hours of being so called upon, pay the whole of the Outstanding Balance to the Bank without any delay or demur.
- The Borrower shall be entitled to prepay the Loan: (i) only if the Bank permits the same upon at least 15 day's written notice from Borrower communicating intention to prepay at the Bank's lending branch; and (ii) only after expiry of 12 EMI's from Disbursement date; and (iii) subject to such conditions as the Bank may prescribe including payment of the prepayment charges as mentioned in the Schedule hereto/Application or as specified from time to time by the Bank. Such prepayment shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank.
- The Bank may at its own discretion and upon Borrower's request, also finance the Borrower for the insurance premium of insurance policy taken by Borrowers as per Borrower's own wish from any insurance company of Borrower's choice, which sum(s) shall be added to the principal amount under the Loan and all the terms and conditions shall be additionally applicable thereto. All expenses, charges, fees, taxes etc., as applicable on any such insurance shall be incurred and paid by the Borrower, however, in case paid by the Bank on Borrowers behalf, the Borrower shall reimburse the same to the Bank within 24 hours of the Bank's demand. The Borrower shall instruct the insurance company to add the Bank as loss payee in any such insurance policy.
- The Borrower shall furnish and create such security from time to time in favour of or for the benefit of the Bank, of such value, in such form and in such manner, as may be deemed fit by the Bank, forthwith upon so required by the Bank. The Bank shall also have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan; which shall be binding on the Borrower.
- Each of the Borrowers represent(s) and warrant(s) that (which shall be deemed to have been repeated to the Bank on the date of Disbursement and on each date thereafter till entire repayment) : (a) The Borrower is a citizen of India and a major (in terms of age) and is of sound mind and is competent to contract and enter into and perform his/her obligations contemplated under this document/other document/in respect of the Loan; (b) There is no impediment or restriction, whether under law, judgment, order, award, contract or otherwise, for any of the Borrowers entering into and/or performing any of the transactions contemplated by this/other documents/in respect of the Loan and all approvals and consents, wherever necessary have been duly obtained and are and will continue to be in full force; (c) The execution hereof constitutes legal, valid and binding obligations of the Borrower. (d) That there is no Event of Default existing; (e) All declarations made by Borrower are true and complete and no material information has been suppressed /withheld. (e) The Borrower(s) agree that if there are two or more Borrower(s), the Borrower(s) liabilities under this Loan terms and conditions shall be joint and several.
- The Borrower agree that all amounts payable by the Bank and/or Borrower to the Bank shall be payable and be paid at the branch location or such other place where the Bank operates and the same to be decided by the Bank at its discretion and all the terms and conditions so far as a possible shall be performed and carried out at the location.
- Negative Covenants : The Borrower covenants and agrees that, save and except with the prior, specific and express written consent of the Bank, the Borrower shall not : (a) create, assume or incur any further indebtedness to any person; or lend or advance any amounts to any person; or undertake any guarantee or security obligations; (b) except in favour of the Bank, sell, license, let lease, transfer, alienate, dispose of in any manner whatsoever, surrender or otherwise encumber any of its assets, rights, title or interest, receivables, or any part thereof; or create, facilitate or permit to exist any charge, encumbrance or lien of any kind whatsoever over any of its property or grant any option or other right to purchase, lease or otherwise acquire, any such assets or part thereof; (c) permit of effect any direct or indirect change in the legal of beneficial ownership or control; (d) Change /cease/retire from/terminate/resign from the present employment/profession /business disclosed in the Applications; or change, terminate or open any bank account.
- The following events shall constitute events of default (each an "Event of Default"), and upon the occurrence of any of them the entire Outstanding Balance shall become immediately due and payable by the Borrower and further enable the Bank inter alia to recall the entire Outstanding Balance and/or enforce any security and transfer/sell the same and/or take, initiate and pursue any actions/proceedings as deemed necessary by the Bank to recovery of the dues; (a) Failure on Borrower's part to perform any of the obligations or terms or conditions or covenants applicable in relation to the Loan including under this/other documents including non – payment in full of any part of the Outstanding Balance when due or when demanded by the Bank; (b) any misrepresentations or misstatement by the Borrower; or (c) occurrence of any circumstance or event which adversely affects Borrower's ability/capacity to pay/repay the Outstanding Balances or any part thereof or perform any of the obligations; (d) if any attachment, distress, execution or other process against the Borrowers/its assets or any of the security is threatened, enforced or levied upon by any person; or (e) fall, reduction or decrease, in the opinion of the Bank, in values of any security lower than the values required by the Bank; (f) the event of death, insolvency, failure in business, commission of an act of bankruptcy of the Borrower, or change or termination of employment/profession/business for any reason whatsoever.
- Notwithstanding anything to the contrary in this document or any other document or any other document/arrangement : (i) in respect of all and any of Borrower's present and future liabilities to the Bank, its affiliates, group entities, associate entities, parent, subsidiaries, any of their branched (collectively "Relevant Entities"), whether under this document or under any other obligation/loan facilities/borrowing/document, whether such liabilities are/be crystallised, actual or contingent, primary of collateral or several or jointly with others, whether in same currency or different currencies, whether as principle debtor and/or as guarantor and/or otherwise howsoever (collectively "Liabilities"), each of the Bank and the Relevant Entities shall in addition to any general lien or similar right to which any of them as bankers may be entitled by law, practice, custom or otherwise,

(Borrower)

have a specific and special lien on all the Borrower's present and future stocks, shares, securities, property, book debts, all moneys in all accounts whether current, savings overdraft, fixed or other deposits, held with or in custody, legal or constructive, with the Bank and/or any Relevant Entities, now or in future, whether in same or different capacity of the Borrower, and whether severally or jointly with others, whether for any banking relationship, safe custody, collections, or otherwise whether in same currency or different currencies; and (ii) separately, each of the Bank and the Relevant Entities shall have the specific and express right to, without notice to and without consent of the Borrower, set-off, transfer, sell, realize, adjust appropriate all such amounts in all accounts (whether prematurely or upon maturity as per the Bank's discretion), securities, amounts and property as aforesaid for the purpose or realizing or against any of dues in respect of any of the Liabilities whether earmarked for any particular Liability or not, combine or consolidate all or any of accounts of the Borrower and set-off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents pertaining to the respective Liabilities or upon any default in payment of any part of any the Liabilities. (iii) the Bank and the Relevant Entities shall be deemed to have and hold and continue to have first charge on any assets including on any assets including any deposit on which security has been/will be created in respect of the Loan, as security also for any of the other Liabilities and all the rights and powers vested in the Bank in terms of any security or charge created for the Loan shall be available to the Bank and/or the Relevant Entities also in respect of such other Liabilities, irrespective of the fact whether the Loan is at any time outstanding, repaid or satisfies or not and even after the Loan has been repaid or prepaid.

16. The Bank shall at any time, without any consent of or notice to the Borrower (s) be entitled to securitise, sell assign, discount or transfer all or any part of the Bank's rights and obligations under the Loan, this document or any other document, to any person (s) and in such manner and on such terms as the Bank may decide. Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, the benefit or obligation under the Loan, this / other document.
17. The Bank shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to receiving assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
18. The Bank shall be entitled at its discretion to engage/avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/ agency, for anything required to be done for/in relation to/pursuant to the Loan, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts /deeds/matters and things connected thereto, as the Bank may deem fit.
19. Except to the extent disclosed to the Bank: (i) all the Borrower's contracts or agreements with, or any commitments to, any affiliates or group companies (if applicable) are on arms' length basis; (ii) (a) where the Borrower is an individual, he/ she is not a director or specified near relation of a director of a banking company; (b) where the Borrower is a partnership firm/HUF/limited liability partnership firm, none of the partners or members of the HUF is a director or specified near relation of a director of a banking company; and (c) where the Borrower is a joint stock company, none of its directors, is a director or specified near relation of a director of a banking company; (iii)(a) where the Borrower is an individual, that he/ she is not a specified near relation to any senior officer of the Bank, (b) where the Borrower is a partnership firm/HUF/ limited liability partnership firm, none of the partners or members of the HUF, is a specified near relation of any senior officer of the Bank, and (c) where the Borrower is a joint stock company, none of its directors, is a specified near relation of any senior officer of the Bank. The Borrower agrees that the bank has an unconditional right to revoke and/or recall the entire loan facility if the disclosure as mentioned in this clause is found to be false.
- 19.1 The Borrower shall ensure that neither the Borrower nor any director/partner/member of the Borrower has been declared a wilful defaulter; in case any director/partner/member has been declared as a wilful defaulter, the Borrower shall take expeditious steps for removal of such person.
20. **DISCLOSURE/SHARING OF INFORMATION**
- 20.1 In the Event of Default, the Bank/IDFC First shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to procure assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
- 20.2 The Bank will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. The Bank may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and contractors of the Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from the Bank only for these purposes. The customer authorises the Bank to exchange, share, part with all information related to the details and transaction history of the customer to its Affiliates/ other banks/ financial institutions/ credit bureaus/ agencies/ participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit

scoring, verification or risk management or any of the aforesaid purposes and shall not hold the Bank liable for use or disclosure of this information. The Bank values your relationship and will at all times strive to ensure your privacy.

21. **Force Majeure**
The Borrower shall be liable to perform or fulfil its obligations at all point of time and shall not delay/postpone performance, its obligations in whole or in part, even on the ground of any force majeure event such as acts of God, floods, cyclones, earthquakes, fires, wars, riots, strikes, orders of governmental or other statutory authorities, national emergency, or any other similar causes.
22. The Bank shall have the right to not return the Application, the photographs, information and documents submitted by the Borrower. The Bank shall, without notice to or without any consent of the Borrower, be absolutely entitled and have full right, power and authority to make disclosure of any information relating to Borrower including personal information, details in relation to documents, Loan, defaults, security, obligations of Borrower, to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries/affiliates/rating agencies, service providers, other banks/financial institutions, and third parties, any assigns/potential assignees or transferees, who may need the information and may process the information, publish in such manner and through such may be deemed necessary by the publisher/the Bank/RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. In this connection, the Borrower waives the privilege of privacy and privacy of contract. The Bank shall have the right, without notice to or without any consent of the Borrower, to approach, make enquires, obtain information, from any person including other banks/finance entities/credit bureaus, Borrower's employer/family members, any other person related to the Borrower, to obtain any information for assessing track record, credit risk, or for establishing contact with the Borrower or for the purpose of recovery of dues from the Borrower.
23. Any notice, approvals, instructions, demand and other communications given or made by the Bank shall be deemed to be duly given and served if send by Normal post, courier, registered post, facsimile electronic mail, personal delivery, sms or by pre-paid registered mail addressed to the Borrower's address, phone/ mobile number, fax number or email as given in the Applications (or at the address changed on which the Bank's acknowledgment is duly obtained as hereinafter mentioned) such notice and service shall be deemed to take effect on the third working day following the date of posting thereof in case of normal post, courier, registered post, at the time of delivery if given by personal delivery, upon receipt of a transmission report if given by facsimile, upon sending the electronic mail or sms if given by electronic mail or sms. The Borrower undertakes to keep the Bank informed at all times in writing of any change in the mailing address, email id, phone and mobile number (s) as provided in the Applications and to obtain the Bank's written acknowledgment on the intimation given to the Bank for any such change.
24. **Governing Law, Jurisdiction and Arbitration:**
The Parties agree that this Agreement shall be governed by the laws of India. The Borrower hereby expressly agrees that all disputes arising out of and/or relating to this Agreement including any transaction document which is:
a) below the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held either in Delhi/ Mumbai/ Chennai/ Kolkata and/or such other place as may be notified at the sole discretion of the Bank.
b) above the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred at the sole discretion of the Bank to:
The exclusive jurisdiction of the courts/tribunals of the city in which the Branch/Bank Outlet of the Bank is situated. Provided that to the extent allowed by law, the Bank shall be entitled to take proceedings relating to a dispute in any court/tribunal of any place with jurisdiction.
Or
To arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held at Delhi/ Mumbai/ Chennai/ Kolkata and/or such other place as may be notified at the sole discretion of the Bank.
25. This document, Application and other documents have been explained to the Borrower in the language known to the Borrower and the Borrower has read and understood the same.
26. The Borrower has affixed their signature after verifying and understanding the contents of this document at the end of the schedule.

(Borrower)

ACKNOWLEDGEMENT

We acknowledge receipt of the application for Personal Loan from IDFC FIRST Bank Ltd. The bank Limited 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 Limited. For any queries or suggestions, please write to us at customercare@capitalfirst.com or visit www.capitalfirst.com/our-nearest-branch

Customer Name:

Date:

Application Reference Number:

DD MM YY

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

THIRD PARTY PRODUCT DECLARATION FORM

I/We request IDFC FIRST Bank Limited ("the Bank") to provide us a loan for the Membership/Insurance charges of ICICI Lombard General Insurance Co. Ltd., Future Generali and/or charges for the services provided by Credit Vidya etc., (hereinafter referred as "Service Providers"), and hereby authorize the Bank to deduct the said charges from the Loan amount and pay the amount to ICICI OR Future Generali and/or Credit Vidya OR as may be applicable.

I/We further understand that the aforementioned services are been offered to me/us by the aforesaid Service Providers and the Bank shall not be responsible in any way with regard to the services provided or any other terms and conditions of the insurance policies/products/facilities availed by me/us from the said service providers.

I/We hereby undertake that the Bank or any of its directors/employee/agents/affiliates shall neither be held responsible for any damages or claims on account of aforementioned services or on account of simulated range of credit score not being the same or similar to the actual credit score nor shall hold the Bank or any of its directors/employee/agents/affiliates for any damages suffered by me/us on account of any financial decisions taken by me/us or anyone on my/our behalf on the basis of the interpretation, if any of the estimated credit score.

I/We, hereby declare that I/We have read all the Features, Benefits, Exclusions and Claim Process of the aforementioned products/ and have voluntarily opted for the same. I/We are aware that in Case of non-disclosure of material facts or fraud, there would be no refund of premium paid.

I/We agree to abide by the Terms & Conditions of the products/policies and provide my consent to share my personal details, as required for opting for aforementioned products/policies.

I/We hereby give consent to the Service Provider to pay the claim amount/service fees up to the outstanding loan amount to the financier.

I/We, the undersigned hereby declare that the above statements and particulars are true, accurate and complete and I/We declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the Service Providers.

Borrower

Co Borrower

Date:

Place:

PERSONAL LOAN SCHEDULE

Loan Account/Reference No	
Borrower's Name	
Date of execution of the Loan Terms and Conditions	
Effective Date (date of first disbursement of Loan)	
Branch/ Office Address	
Loan Amount Approved	
Term/ Tenure of the Loan	
Rate of Interest (Fixed)+additional taxes	_____ % P.A
Mode of Payment	
EMI amount	₹ _____ /- payable on _____ of every month
Booking Charges/ Processing Fee	₹ _____ /-
Service Charges	₹ _____ /-
Additional charges	_____% or ₹ _____ on per EMI overdue per month

CHARGES			
EMI Bounce charges per presentation	400 Exclusive of GST	Physical Statement of Account	500 Exclusive of GST
Late payment/Penal charges/ Overdue interest (per month)	2% per month (Exclusive of GST) of the unpaid EMI or Rs 300 (Exclusive of GST) whichever is higher	Document retrieval charges (per retrieval)	500 Exclusive of GST
Cheque Swap charges (per swap)	500 Exclusive of GST	Stamping Charges	As per actuals
Cancellation/Rebooking charges	10000 exclusive of GST within 30 days of disbursement or 1st EMI presentation whichever is earlier Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	EMI Pick up/ Collection Charges	350 Exclusive of GST
Processing fees	Up to 3.5% of the total loan amount (Exclusive of GST)	ICICI Lombard OPD Charges	
Foreclosure / Prepayment charges	5% of Principal Outstanding amount (Exclusive of GST) The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower subject to the applicable laws and if permitted by the Bank, the Borrower shall pay to the Bank such Foreclosure charges mentioned in the Annexure, as amended from time to time. Provided that the Borrower shall not have a right to foreclose the Loan upto the date of payment of 12 EMIs commencing from the repayment of the Loan.	Credit Vidya Charges	
Part Payment charges	Part Payment is not allowed.	Other Charges	
Duplicate No Objection Certificate Issuance Charges	500 Exclusive of GST	Reducing Rate*	
Physical Repayment Schedule	500 Exclusive of GST	HDFC Insurance Charges	

Place: _____ Signature of the Borrower: _____

Date: _____

SANCTION LETTER

Application Reference No.:

Date:

(Name and address of Borrower)

Ref Application dated: to IDFC FIRST Bank Ltd, a Company incorporated under the Companies Act, 2013, having its registered office at KRM Tower, 7th Floor, No.1, Harrington Road, Chetpet, Chennai - 600031 referred to "The Bank" and which shall include its successors in interest or assigns) for sanction of a Personal Loan

Dear Mr./Ms./Mrs. :

Thank you for choosing us as your financial service partner. It gives us great pleasure to welcome you as a member of the Bank family.

Pursuant to your application, the Bank is pleased to sanction you a Loan subject to the following most important terms and conditions.

1. Loan Amount: ₹ only
2. Rate of Interest (Fixed).....%p.a+additional taxes as determined by credit appraisal process of the Bank. The risk gradation is based on inter alia the quantum and tenor of loan, the security offered by the customer, cost of funds and the credit profile
3. Description and details of the Product:
4. Processing fee: ₹ only
5. Tenure of loan : months
6. Number of EMI's :
7. Amount of each EMI: ₹ only
8. Date of commencement of 1st EMI or standing instructions or Electronic Clearing Service (ECS) instruction:
9. Date of last EMI :
10. Effective date (Disbursal date) :

11. CHARGES			
EMI Bounce charges per presentation	400 Exclusive of GST	Physical Statement of Account	500 Exclusive of GST
Late payment/Penal charges/Overdue interest (per month)	2% per month (Exclusive of GST) of the unpaid EMI or Rs 300 (Exclusive of GST) whichever is higher	Document retrieval charges (per retrieval)	500 Exclusive of GST
Cheque Swap charges (per swap)	500 Exclusive of GST	Stamping Charges	As per actuals
Cancellation/Rebooking charges	10000 exclusive of GST within 30 days of disbursement or 1st EMI presentation whichever is earlier Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	EMI Pick up/ Collection Charges	350 Exclusive of GST
Processing fees	Up to 3.5% of the total loan amount (Exclusive of GST)	ICICI Lombard OPD Charges	
Foreclosure / Prepayment charges	5% of Principal Outstanding amount (Exclusive of GST) The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower subject to the applicable laws and if permitted by the Bank, the Borrower shall pay to the Bank such Foreclosure charges mentioned in the Annexure, as amended from time to time. Provided that the Borrower shall not have a right to foreclose the Loan upto the date of payment of 12 EMIs commencing from the repayment of the Loan.	Credit Vidya Charges	
Part Payment charges	Part Payment is not allowed	Other Charges	
Duplicate No Objection Certificate Issuance Charges	500 Exclusive of GST	Reducing Rate*	
Physical Repayment Schedule	500 Exclusive of GST	HDFC Insurance Charges	

Note: a) Taxes as applicable by the Government from time to time.

- b) "IDFC FIRST Bank Ltd 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 Limited. IDFC FIRST Bank Ltd 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."

From the date of first disbursement, customer will be required to pay Pre-EMI interest (at the rate applicable to loan) till the time the loan is fully disbursed. Pre-EMI(if any) will be deducted from the disbursed amount and subsequent to that your EMI payments will begin

The above sanction is a financial sanction and is subject to below conditions:-

1. "The Bank" expression shall include its subsidiaries, successors and assigns.
2. This Sanction letter should not be construed as giving rise to binding obligations on the part of the Bank to provide the loan mentioned overleaf (the "Facility"). The Facility mentioned overleaf will be available solely at the Bank's discretion and the Bank will not be liable for any action taken by the customer on the basis of this sanction letter
3. The Bank shall be entitled to revoke the sanction of the Facility, inter- alia, in any of the following circumstances:
 - a) There is any material change in the purpose(s) for which the Facility have been sanctioned ("the purpose(s)")
 - b) In the sole judgment of the Bank, any material fact has been concealed and / or become subsequently known;
 - c) Any statement made by you or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) There is a default under or a breach of the terms and conditions of this letter or any other loan / facility offered by the Bank or any other person/entity, to you / any of you;
 - f) The legal and Internal Checks/Verifications are positive.

I / We have read the terms and conditions mentioned in this Sanction letter and accept the same

Borrower's Name & Signature :

Place :

Date :

The above information is applicable only in case of successful loan disbursal.

TERMS & CONDITIONS APPLICABLE TO PERSONAL LOAN

The person(s) named in the Schedule hereto (hereinafter referred to as the "Schedule") being borrowers, hereinafter collectively referred to as "Borrower" which expression shall, unless it be repugnant to the context or meaning thereof be deemed to mean and include his/her heirs, administrators and executors.

In favour of:

IDFC FIRST Bank Ltd, a Company incorporated under the Companies Act, 2013 and having its registered office at IDFC FIRST Bank Ltd address KRM Tower, 7th Floor, No.1, Harrington Road, Chetpet, Chennai - 600031 and a branch office in India at the address mentioned in the Schedule, hereinafter referred to as "The Bank" (which expression shall, unless repugnant to the context or meaning thereof, shall be deemed to mean and include its successors, transferees and assigns). In case of there being more than one Borrower, the reference to the term "Borrower" shall be deemed to be as if it were plural and this document shall be read accordingly as if made and liabilities undertaken by each of them jointly and severally. Reference to the masculine gender includes reference to the feminine and neuter genders and vice versa.

The Borrower hereby irrevocable and unconditionally agree to abide by the following terms and conditions:-

- Pursuant to the application made by the Borrower in the Loan Application Form("Application"), the Bank has sanctioned the loan not exceeding the amount mentioned in the Schedule hereto(hereinafter referred to as "Loan"), and the Borrower agrees to borrow the same, subject to and upon the terms and conditions contained in the Application and/or this document. The Bank may disburse the Loan or any part thereof ("Disbursement") at its own discretion. Notwithstanding anything contained herein: (i) The Bank may at its sole discretion, suspend or cancel the Loan if the same is not utilized within 15 days of the issuance of instrument/instruction for Disbursement or (ii) The Borrower may cancel the Loan within 15 days of Disbursement provided that in case of each(i) and (ii) the cancellation shall take effect only when the Borrower has paid to the Bank in full the total Outstanding Balance (defined hereinafter) including all the interest, and all other charges. The Borrower shall use the Loan only for the purpose stated in the Application and not for any other purpose including making investment in the capital market or any speculative or illegal or anti-social purpose.
- The Loan, interest, compound interest, default interest any other charges, dues and monies payable, costs and expenses reimbursable as outstanding from time to time and whether any of them due or not, are hereinafter collectively referred to as "Outstanding Balance". The Borrower shall pay interest on the Loan, the unpaid due interest and all other outstanding charges and monies(except the default interest), at the rate of interest specified in the Schedule hereto, on the outstanding daily balance from the date of disbursement, compoundable at monthly rests. The Bank in its sole discretion would be entitled to change the said rate interest from time to time including on account of changes made by the Reserve Bank of India, which would be intimated to the Borrower(s) and would be binding upon the Borrower(s). The Borrower shall also pay and bear all interest tax, if any, as applicable from time to time. The Borrower(s) shall repay the Loan and pay the interest that is due from time to time by way of equated monthly instalments (EMIs) as specified or as may be specified by the Bank from time to time(time being the essence of the contract). The Borrower has perused, understood and agreed to the Bank's method of calculating EMI's as also the appropriation thereof into principal and interest. The payment of all the monies by the Borrower including EMI's shall be made on or before the respective due dates, at such place as the Bank may require, without any set-off or counterclaim or withholding or deduction(save as required by law in which case the amount payable by the Borrower to the Bank shall be increase to the amount which after making such deduction or withholding equals the original due amount as if no withholding or deduction were required), by way of one or more modes and instruments including post-dated cheques("PDCs"), Standing Instructions(SI)/Electronic Clearing System(ECS) instructions/other mode/instrument, as acceptable to the Bank from time to time. If any due date fall on a non business day of the Bank, the payment shall be made by the Borrower on the immediate preceding business day of the Bank. In case of cheques/ other instrument, the payment shall be deemed to have been made by the Borrower only at the point of time the sum is credited and realised fully in the Bank's account irrespective of the date of instrument or time of receipt or presentation of instrument. In case of any default, the Borrower shall without prejudice to the Bank's right and remedies, pay additional/default interest at the rate mentioned in the Schedule hereto/Application or as may be prescribed by the Bank., over and above the then applicable rate of interest till full payment is made/default is cured. This liability shall not act as justification for any default.
- The Borrower(s) shall pay to the Bank, the charges, fees, commissions, etc., specified on the Schedule hereto/Application or as specified by the Bank from time to time, within such time or upon occurrence of such events as specified and if not specified then forthwith upon demanded by the Bank. All other present and future costs and expenses, taxes as applicable from time to time), any related levy, stamp duty, in all jurisdictions, in relation to this/other documents/any transaction pursuant thereto, irrespective of who the beneficiary is, shall be borne and payable solely by the Borrower, including for creation, enforcement, preservation of security, recovery, initiation/defending/pursuing any legal proceedings/ action by the Bank. In case of any such sums if paid or incurred by the Bank, the Borrower shall be liable to reimburse the same to the Bank in full forthwith.
- Any Payments made by/on behalf/for the Borrower or any realisations in relation to the Loan, security, shall be appropriated towards the Outstanding Balance and /or Liabilities (as defined hereinafter) in the following order: (a) Firstly, towards costs and expenses incurred by the Bank; (b) Secondly, towards any charges, commissions, fees, taxes, levies (wherever applicable); (c) Thirdly, towards additional/default interest; (d) Fourthly, towards interest; (e) Fifthly, towards principal amount(s). Any statement of account furnished by the Bank shall be accepted by and be binding on the Borrower(s) and shall be conclusive proof of the correctness of the amounts mentioned therein except for any manifest error therein.
- The Borrower who are liable to deduct the TDS, must pay TDS as per applicable rate for the interest and fees being paid to the Bank. Borrower must deposit the TDS amount so due into the government account within the due date prescribed. Once returns are filed, borrower must submit request letter along with TDS certificates in Form 16A generated from the income tax website to the Bank. Original TDS certificate should be submitted for claiming the refund.
- The Borrower confirms that the Goods and Service Tax Identification Number (GSTIN) (if applicable) provided in the application form/ declaration is true and correct. The Borrower agrees and undertakes that the applicable tax rate will be determined using the information provided by the Borrower and the input tax credit (ITC) will be available to the

Borrower (if applicable) based on the GSTIN and the related information/details provided by the Borrower in the application form/ declaration. The Borrower further agrees and undertakes that the Borrower shall not hold the Bank Limited liable for any loss of ITC arising due to incomplete, erroneous or wrong details pertaining to GST provided by the Borrower in the application form/ declaration. The Borrower also further agrees and undertakes that if the Borrower fails to furnish GSTIN, then the Borrower shall be treated as unregistered for Goods and Service Tax (GST) purpose and no credit of GST will be provided to the to the Borrower.

- Notwithstanding anything stated in any document, the continuation of the Loan shall be at sole absolute discretion of the Bank and the Bank at any time in its sole discretion and without assigning any reason call upon the Borrower to pay the Outstanding Balance and upon such demand by the Bank, the Borrower shall, within 48 hours of being so called upon, pay the whole of the Outstanding Balance to the Bank without any delay or demur.
- The Borrower shall be entitled to prepay the Loan: (i) only if the Bank permits the same upon at least 15 day's written notice from Borrower communicating intention to prepay at the Bank's lending branch; and (ii) only after expiry of 12 EMI's from Disbursement date; and (iii) subject to such conditions as the Bank may prescribe including payment of the prepayment charges as mentioned in the Schedule hereto/Application or as specified from time to time by the Bank. Such prepayment shall take effect only when entire Outstanding Balance has been paid to and realized by the Bank.
- The Bank may at its own discretion and upon Borrower's request, also finance the Borrower for the insurance premium of insurance policy taken by Borrowers as per Borrower's own wish from any insurance company of Borrower's choice, which sum(s) shall be added to the principal amount under the Loan and all the terms and conditions shall be additionally applicable thereto. All expenses, charges, fees, taxes etc., as applicable on any such insurance shall be incurred and paid by the Borrower, however, in case paid by the Bank on Borrowers behalf, the Borrower shall reimburse the same to the Bank within 24 hours of the Bank's demand. The Borrower shall instruct the insurance company to add the Bank as loss payee in any such insurance policy.
- The Borrower shall furnish and create such security from time to time in favour of or for the benefit of the Bank, of such value, in such form and in such manner, as may be deemed fit by the Bank, forthwith upon so required by the Bank. The Bank shall also have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan; which shall be binding on the Borrower.
- Each of the Borrowers represent(s) and warrant(s) that (which shall be deemed to have been repeated to the Bank on the date of Disbursement and on each date thereafter till entire repayment) : (a) The Borrower is a citizen of India and a major (in terms of age) and is of sound mind and is competent to contract and enter into and perform his/her obligations contemplated under this document/other document/in respect of the Loan; (b) There is no impediment or restriction, whether under law, judgment, order, award, contract or otherwise, for any of the Borrowers entering into and/or performing any of the transactions contemplated by this/other documents/in respect of the Loan and all approvals and consents, wherever necessary have been duly obtained and are and will continue to be in full force; (c) The execution hereof constitutes legal, valid and binding obligations of the Borrower. (d) That there is no Event of Default existing; (e) All declarations made by Borrower are true and complete and no material information has been suppressed /withheld. (e) The Borrower(s) agree that if there are two or more Borrower(s), the Borrower(s) liabilities under this Loan terms and conditions shall be joint and several.
- The Borrower agree that all amounts payable by the Bank and/or Borrower to the Bank shall be payable and be paid at the branch location or such other place where the Bank operates and the same to be decided by the Bank at its discretion and all the terms and conditions so far as a possible shall be performed and carried out at the location.
- Negative Covenants : The Borrower covenants and agrees that, save and except with the prior, specific and express written consent of the Bank, the Borrower shall not ; (a) create, assume or incur any further indebtedness to any person; or lend or advance any amounts to any person; or undertake any guarantee or security obligations; (b) except in favour of the Bank, sell, license, let lease, transfer, alienate, dispose of in any manner whatsoever, surrender or otherwise encumber any of its assets, rights, title or interest, receivables, or any part thereof; or create, facilitate or permit to exist any charge, encumbrance or lien of any kind whatsoever over any of its property or grant any option or other right to purchase, lease or otherwise acquire, any such assets or part thereof; (c) permit of effect any direct or indirect change in the legal of beneficial ownership or control; (d) Change /cease/retire from/terminate/resign from the present employment/profession /business disclosed in the Applications; or change, terminate or open any bank account.
- The following events shall constitute events of default (each an "Event of Default"), and upon the occurrence of any of them the entire Outstanding Balance shall become immediately due and payable by the Borrower and further enable the Bank inter alia to recall the entire Outstanding Balance and/or enforce any security and transfer/sell the same and/or take, initiate and pursue any actions/proceedings as deemed necessary by the Bank to recovery of the dues; (a) Failure on Borrower's part to perform any of the obligations or terms or conditions or covenants applicable in relation to the Loan including under this/other documents including non – payment in full of any part of the Outstanding Balance when due or when demanded by the Bank; (b) any misrepresentations or misstatement by the Borrower; or (c) occurrence of any circumstance or event which adversely affects Borrower's ability/capacity to pay/repay the Outstanding Balances or any part thereof or perform any of the obligations; (d) if any attachment, distress, execution or other process against the Borrowers/its assets or any of the security is threatened, enforced or levied upon by any person; or (e) fall, reduction or decrease, in the opinion of the Bank, in values of any security lower than the values required by the Bank; (f) the event of death, insolvency, failure in business, commission of an act of bankruptcy of the Borrower, or change or termination of employment/profession/business for any reason whatsoever.
- Notwithstanding anything to the contrary in this document or any other document or any other document/arrangement : (i) in respect of all and any of Borrower's present and future liabilities to the Bank, its affiliates, group entities, associate entities, parent, subsidiaries, any of their branched (collectively "Relevant Entities"), whether under this document or under any other obligation/loan facilities/borrowing/document, whether such liabilities are/be crystallised, actual or contingent, primary of collateral or several or jointly with others, whether in same currency or different currencies, whether as principle debtor and/or as guarantor and/or otherwise howsoever (collectively "Liabilities"), each of the Bank and the Relevant Entities shall in addition to any general lien or similar right to which any of them as bankers may be entitled by law, practice, custom or otherwise,

(Borrower)

have a specific and special lien on all the Borrower's present and future stocks, shares, securities, property, book debts, all moneys in all accounts whether current, savings overdraft, fixed or other deposits, held with or in custody, legal or constructive, with the Bank and/or any Relevant Entities, now or in future, whether in same or different capacity of the Borrower, and whether severally or jointly with others, whether for any banking relationship, safe custody, collections, or otherwise whether in same currency or different currencies; and (ii) separately, each of the Bank and the Relevant Entities shall have the specific and express right to, without notice to and without consent of the Borrower, set-off, transfer, sell, realize, adjust appropriate all such amounts in all accounts (whether prematurely or upon maturity as per the Bank's discretion), securities, amounts and property as aforesaid for the purpose or realizing or against any of dues in respect of any of the Liabilities whether earmarked for any particular Liability or not, combine or consolidate all or any of accounts of the Borrower and set-off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents pertaining to the respective Liabilities or upon any default in payment of any part of the Liabilities. (iii) The Bank and the Relevant Entities shall be deemed to have and hold and continue to have first charge on any assets including on any assets including any deposit on which security has been/will be created in respect of the Loan, as security also for any of the other Liabilities and all the rights and powers vested in the Bank in terms of any security or charge created for the Loan shall be available to the Bank and/or the Relevant Entities also in respect of such other Liabilities, irrespective of the fact whether the Loan is at any time outstanding, repaid or satisfies or not and even after the Loan has been repaid or prepaid.

16. The Bank shall at any time, without any consent of or notice to the Borrower (s) be entitled to securitise, sell assign, discount or transfer all or any part of the Bank's rights and obligations under the Loan, this document or any other document, to any person (s) and in such manner and on such terms as the Bank may decide. Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, the benefit or obligation under the Loan, this / other document.
17. The Bank shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to receiving assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
18. The Bank shall be entitled at its discretion to engage/avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/ agency, for anything required to be done for/in relation to/pursuant to the Loan, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts /deeds/matters and things connected thereto, as the Bank may deem fit.
19. Except to the extent disclosed to the Bank: (i) all the Borrower's contracts or agreements with, or any commitments to, any affiliates or group companies (if applicable) are on arms' length basis; (ii) (a) where the Borrower is an individual, he/ she is not a director or specified near relation of a director of a banking company; (b) where the Borrower is a partnership firm/HUF/limited liability partnership firm, none of the partners or members of the HUF is a director or specified near relation of a director of a banking company; and (c) where the Borrower is a joint stock company, none of its directors, is a director or specified near relation of a director of a banking company; (iii)(a) where the Borrower is an individual, that he/ she is not a specified near relation to any senior officer of the Bank, (b) where the Borrower is a partnership firm/HUF/ limited liability partnership firm, none of the partners or members of the HUF, is a specified near relation of any senior officer of the Bank, and (c) where the Borrower is a joint stock company, none of its directors, is a specified near relation of any senior officer of the Bank. The Borrower agrees that the bank has an unconditional right to revoke and/or recall the entire loan facility if the disclosure as mentioned in this clause is found to be false.
- 19.1 The Borrower shall ensure that neither the Borrower nor any director/partner/member of the Borrower has been declared a wilful defaulter; in case any director/partner/member has been declared as a wilful defaulter, the Borrower shall take expeditious steps for removal of such person.
20. **DISCLOSURE/SHARING OF INFORMATION**
- 20.1 In the Event of Default, the Bank/IDFC First shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to procure assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
- 20.2 The Bank will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. The Bank may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and contractors of the Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from the Bank only for these purposes. The customer authorises the Bank to exchange, share, part with all information related to the details and transaction history of the customer to its Affiliates/ other banks/ financial institutions/ credit bureaus/ agencies/ participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit

scoring, verification or risk management or any of the aforesaid purposes and shall not hold the Bank liable for use or disclosure of this information. The Bank values your relationship and will at all times strive to ensure your privacy.

21. **Force Majeure**
The Borrower shall be liable to perform or fulfil its obligations at all point of time and shall not delay/postpone performance, its obligations in whole or in part, even on the ground of any force majeure event such as acts of God, floods, cyclones, earthquakes, fires, wars, riots, strikes, orders of governmental or other statutory authorities, national emergency, or any other similar causes.
22. The Bank shall have the right to not return the Application, the photographs, information and documents submitted by the Borrower. The Bank shall, without notice to or without any consent of the Borrower, be absolutely entitled and have full right, power and authority to make disclosure of any information relating to Borrower including personal information, details in relation to documents, Loan, defaults, security, obligations of Borrower, to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries/affiliates/rating agencies, service providers, other banks/financial institutions, and third parties, any assigns/potential assignees or transferees, who may need the information and may process the information, publish in such manner and through such may be deemed necessary by the publisher/the Bank/RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. In this connection, the Borrower waives the privilege of privacy and privacy of contract. The Bank shall have the right, without notice to or without any consent of the Borrower, to approach, make enquires, obtain information, from any person including other banks/finance entities/credit bureaus, Borrower's employer/family members, any other person related to the Borrower, to obtain any information for assessing track record, credit risk, or for establishing contact with the Borrower or for the purpose of recovery of dues from the Borrower.
23. Any notice, approvals, instructions, demand and other communications given or made by the Bank shall be deemed to be duly given and served if send by Normal post, courier, registered post, facsimile electronic mail, personal delivery, sms or by pre-paid registered mail addressed to the Borrower's address, phone/ mobile number, fax number or email as given in the Applications (or at the address changed on which the Bank's acknowledgment is duly obtained as hereinafter mentioned) such notice and service shall be deemed to take effect on the third working day following the date of posting thereof in case of normal post, courier, registered post, at the time of delivery if given by personal delivery, upon receipt of a transmission report if given by facsimile, upon sending the electronic mail or sms if given by electronic mail or sms. The Borrower undertakes to keep the Bank informed at all times in writing of any change in the mailing address, email id, phone and mobile number (s) as provided in the Applications and to obtain the Bank's written acknowledgment on the intimation given to the Bank for any such change.
24. **Governing Law, Jurisdiction and Arbitration:**
The Parties agree that this Agreement shall be governed by the laws of India. The Borrower hereby expressly agrees that all disputes arising out of and/or relating to this Agreement including any transaction document which is:
a) below the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held either in Delhi/ Mumbai/ Chennai/ Kolkata and/or such other place as may be notified at the sole discretion of the Bank.
b) above the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred at the sole discretion of the Bank to:
The exclusive jurisdiction of the courts/tribunals of the city in which the Branch/Bank Outlet of the Bank is situated. Provided that to the extent allowed by law, the Bank shall be entitled to take proceedings relating to a dispute in any court/tribunal of any place with jurisdiction.
Or
To arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held at Delhi/ Mumbai/ Chennai/ Kolkata and/or such other place as may be notified at the sole discretion of the Bank.
25. This document, Application and other documents have been explained to the Borrower in the language known to the Borrower and the Borrower has read and understood the same.
26. The Borrower has affixed their signature after verifying and understanding the contents of this document at the end of the schedule.

(Borrower)

ACKNOWLEDGEMENT

We acknowledge receipt of the application for Personal Loan from IDFC FIRST Bank Ltd. The bank Limited 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 Limited. For any queries or suggestions, please write to us at customer-care@capitalfirst.com or visit www.capitalfirst.com/our-nearest-branch

Customer Name:

Date:

Application Reference Number:

DD MM YY

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

THIRD PARTY PRODUCT DECLARATION FORM

I/We request IDFC FIRST Bank Limited ("the Bank") to provide us a loan for the Membership/Insurance charges of ICICI Lombard General Insurance Co. Ltd., Future Generali and/or charges for the services provided by Credit Vidya etc., (hereinafter referred as "Service Providers"), and hereby authorize the Bank to deduct the said charges from the Loan amount and pay the amount to ICICI OR Future Generali and/or Credit Vidya OR as may be applicable.

I/We further understand that the aforementioned services are been offered to me/us by the aforesaid Service Providers and the Bank shall not be responsible in any way with regard to the services provided or any other terms and conditions of the insurance policies/products/facilities availed by me/us from the said service providers.

I/We hereby undertake that the Bank or any of its directors/employee/agents/affiliates shall neither be held responsible for any damages or claims on account of aforementioned services or on account of simulated range of credit score not being the same or similar to the actual credit score nor shall hold the Bank or any of its directors/employee/agents/affiliates for any damages suffered by me/us on account of any financial decisions taken by me/us or anyone on my/our behalf on the basis of the interpretation, if any of the estimated credit score.

I/We, hereby declare that I/We have read all the Features, Benefits, Exclusions and Claim Process of the aforementioned products/ and have voluntarily opted for the same. I/We are aware that in Case of non-disclosure of material facts or fraud, there would be no refund of premium paid.

I/We agree to abide by the Terms & Conditions of the products/policies and provide my consent to share my personal details, as required for opting for aforementioned products/policies.

I/We hereby give consent to the Service Provider to pay the claim amount/service fees up to the outstanding loan amount to the financier.

I/We, the undersigned hereby declare that the above statements and particulars are true, accurate and complete and I/We declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the Service Providers.

Borrower

Co Borrower

Date:

Place:

PERSONAL LOAN SCHEDULE

Loan Account/Reference No	
Borrower's Name	
Date of execution of the Loan Terms and Conditions	
Effective Date (date of first disbursement of Loan)	
Branch/ Office Address	
Loan Amount Approved	
Term/ Tenure of the Loan	
Rate of Interest (Fixed)+additional taxes	_____ % P.A
Mode of Payment	
EMI amount	₹ _____ /- payable on _____ of every month
Booking Charges/ Processing Fee	₹ _____ /-
Service Charges	₹ _____ /-
Additional charges	_____% or ₹ _____ on per EMI overdue per month

CHARGES			
EMI Bounce charges per presentation	400 Exclusive of GST	Physical Statement of Account	500 Exclusive of GST
Late payment/Penal charges/ Overdue interest (per month)	2% per month (Exclusive of GST) of the unpaid EMI or Rs 300 (Exclusive of GST) whichever is higher	Document retrieval charges (per retrieval)	500 Exclusive of GST
Cheque Swap charges (per swap)	500 Exclusive of GST	Stamping Charges	As per actuals
Cancellation/Rebooking charges	10000 exclusive of GST within 30 days of disbursement or 1st EMI presentation whichever is earlier Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	EMI Pick up/ Collection Charges	350 Exclusive of GST
Processing fees	Up to 3.5% of the total loan amount (Exclusive of GST)	ICICI Lombard OPD Charges	
Foreclosure / Prepayment charges	5% of Principal Outstanding amount (Exclusive of GST) The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower subject to the applicable laws and if permitted by the Bank, the Borrower shall pay to the Bank such Foreclosure charges mentioned in the Annexure, as amended from time to time. Provided that the Borrower shall not have a right to foreclose the Loan upto the date of payment of 12 EMIs commencing from the repayment of the Loan.	Credit Vidya Charges	
Part Payment charges	Part Payment is not allowed.	Other Charges	
Duplicate No Objection Certificate Issuance Charges	500 Exclusive of GST	Reducing Rate*	
Physical Repayment Schedule	500 Exclusive of GST	HDFC Insurance Charges	

Place: _____ Signature of the Borrower: _____

Date: _____

DEMAND PROMISSORY NOTE

Date: _____

On demand I/we, _____ promise to pay IDFC FIRST Bank Ltd, (including its successors or assigns),
or order, a sum of _____/- (Rupees _____ only) together with interest thereon at _____ % p.a. for value received.

Name and Signature of all Borrowers: _____



Signature of all Directors/Partners in individual capacity: _____

Revenue Stamp of ₹1/-
(sign across Revenue Stamp)
(Rubber Stamp to be affix)

Designation and details of documents showing authorisation in case of a company: _____

(along with common seal)



MEMBER ENROLLMENT FORM – SMQ

REGULATED ENTITY

[IMPORTANT NOTE: Any cancellation and alteration must be countersigned by Life to be Insured.]

[Please do not sign blank Proposal form]

Plan:	<input type="checkbox"/> HDFC Group Term Insurance Plan	<input type="checkbox"/> HDFC Life Group Credit Protect	<input checked="" type="checkbox"/> HDFC Life Group Credit Protect Plus
Option:	N.A.	<input type="checkbox"/> Accelerated Critical Illness <input type="checkbox"/> Accidental Death Benefit	<input type="checkbox"/> Life Option <input type="checkbox"/> Critical Life Option 1 <input type="checkbox"/> Extra Life Option <input type="checkbox"/> Critical Life Option 2 <input type="checkbox"/> Terminal Life Option <input type="checkbox"/> Life Disability Option

Sum Assured (INR) _____ Premium (INR) _____ Policy Term (yrs) ☐☐ Moratorium Period (yrs) ☐☐

Main benefit: _____ Interest Rate: ☐☐%
level / decreasing for decreasing option

Particulars of Life Assured: Mr/Mrs. _____
Address: _____

Date of Birth/Age(yrs): dd/mm/yyyy / _____ Gender: M / F / Tg Loan Account No. _____ Loan Type _____

Nominee / Appointee Details:

	Name	Date of Birth	Gender	Contact No.	Relationship to
Nominee:		dd/mm/yyyy			Life Assured
Appointee:		dd/mm/yyyy			Nominee if nominee is below 18 yrs of age

HEALTH DETAILS OF LIFE TO BE ASSURED:

	Yes	No
1 Have you ever suffered or are currently suffering from: (a) Chest Pain or heart attack or any other heart disease (b) Cancer, tumor, growth or cyst of any kind (c) Stroke, paralysis, Epilepsy, any psychiatric / mental disorder, disorder of brain/nervous system or any kind of physical disabilities (d) Asthma, Tuberculosis or other lung disorder (e) Diseases or disorder of muscles, bones or joints, arthritis or blood disorder (anemia) or any endocrine disorder (f) Diseases of the kidney, digestive system (stomach, pancreas, gall bladder, intestine)	<input type="checkbox"/>	<input type="checkbox"/>
2 During the last 5 years have you undergone any major surgery or been hospitalized for more than one week?	<input type="checkbox"/>	<input type="checkbox"/>
3 Do you take part in any adventurous sports or hobbies? (like paragliding, mountaineering, deep sea diving, motor racing, bungee jumping, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
4 Do you smoke more than 10 cigarettes a day?	<input type="checkbox"/>	<input type="checkbox"/>
5 Has more than one of your parents and siblings died before the age of 60 years as a result of heart attack, stroke, cancer, diabetes, HIV?	<input type="checkbox"/>	<input type="checkbox"/>
6 Are you taking any medication or has a doctor ever attended to you for any conditions, diseases or impairment not mentioned above (except for cough or cold)?	<input type="checkbox"/>	<input type="checkbox"/>
7 For Female Lives: (a) Are you presently pregnant? (b) Do you have a history in the past of an abortion, miscarriage or caesarian section due to complications during pregnancy or due to any other cause? (c) Have you given birth to a child with any congenital disorder such as Down Syndrome, congenital heart disease, etc? (d) Have you ever had any disease of breast, uterus, cervix, ovaries or any other part of the reproductive system?	<input type="checkbox"/>	<input type="checkbox"/>
8 Have you ever been declined, deferred, and accepted at special terms, had cover reduced or had exclusion imposed for any life, health or accident insurance cover?	<input type="checkbox"/>	<input type="checkbox"/>
9 Do you have any history of conviction under any criminal proceedings in India or abroad?	<input type="checkbox"/>	<input type="checkbox"/>

Date & Place: _____ Signature/Thumb impression of the Insured Member _____

I understand, agree and confirm that these statements and this declaration are basis of the contract between the insurer and the policyholder. If any untrue statement are contained herein or there has been any non disclosure of any material fact, the policy to be issued by the insurer in the name of the policyholder may be treated as void as far as I am concerned.

I confirm that I have read and understood, the rules and any additional rules of the plan, the standard Policy provisions and any additional provisions that govern the policy to be issued by insurer in the name of the policyholder and on my life, and I agree and confirm that the same shall be binding on me. I authorise the policyholder to disclose to the insurer such particulars as they may require including the details given above and any changes to the same, pay the premium payable on my behalf / collected from me to the Insurer. I understand that any statutory levy or charges including any indirect tax may be charged to me either now or in future by the insurer and I agree to pay the same. I understand that HDFC SLIC has the right to reject a proposal without giving reasons thereto and client to give an undertaking thereof that he shall not raise any claims thereof. I understand the significance of the contract and the contract will be governed by the provisions of the Insurance Act 1938 as amended from time to time and that the same will not commence until written acceptance of this application by Insurer issue on its normal terms and conditions is received.

PAYMENT AUTHORISATION

I do hereby declare that I have received a loan from M/s _____ (“Master Policyholder”). In order to secure the said loan I have taken the above referenced policy from HDFC Standard Life Insurance Company Limited (“HDFC Life”). In consideration of receiving the said loan I hereby authorize HDFC Life to make payment of Outstanding Loan Balance amount to Master Policyholder by deducting from the claim proceeds payable on happening of the contingent event covered by the Group Life Insurance Scheme/ Policy referenced above.

Signature/Thumb impression of Witness*

Name & Address _____

Occupation _____

Signature / Thumb Impression of the Insured Member

Date & Place: _____

* Witness Signature, Address and Occupation is along with signature of Insured Member

Declaration to be made by a 3rd person where: a) The insured member has affixed his/her thumb impression; OR b) The insured member has signed in vernacular; OR c) The insured member has not filled the application.

I hereby declare that I have explained the contents of this application form to the insured member in _____ language and have truthfully recorded the answers provided to me. I further declare that the insured member has signed/affixed his/ her thumb impression in my presence.

Name and address of Declarant _____

Signature of the Declarant _____

Declaration made by life to be assured: I hereby declare that the content of the form and document has been fully explained to me and I have fully understood the significance of the proposed contract.

Signature/Thumb impression of life to be assured _____

Group TakeCare Insurance - Enrollment Form

Insured Information

Insured Name 1			
Address with Pin Code			
Mobile No.		Email ID	
Date of Birth	DD / MM / YYYY	Gender	
Aadhaar Number	NA	PAN	
Date from which the policyholder has been continuously obtaining health insurance cover in India without break			NA

Risk Details

Period of Insurance: From (DD/MM/YYYY) To Midnight (DD/MM/YYYY)

Does the individual proposed to be insured form part of one Group or Association or Corporate body? Yes /No

Coverage Details

Features, Benefits, Exclusions and Claim process			
Features	<ul style="list-style-type: none"> Tele Consult Consultation with a Medical Practitioner through our Health Service Providers for assessing the medical records or routine health issues of the Insured Person over the phone. Covers unlimited tele-consultation during the policy period Doctor Consultation Consultation with a Medical Practitioner within IL TakeCare Cashless OPD network. Covers upto 4 Cashless OPD consultation during the policy period Pharmacy Cover Upto Rs 3000 can be availed during the policy period. Pharmacy Services can be availed only post consultation with an ICICI Lombard Cashless OPD network Doctor (for the medications prescribed by the doctor).The customer can avail cashless online services through our Network Centres. Diagnostics Upto Rs 1500 can be availed during the policy period. Diagnostic Services can be availed only post consultation with an ICICI Lombard Cashless OPD network Doctor (for the tests prescribed by the doctor).The customer can avail cashless online services through our Network Centres. Routine Physical & Preventive Examinations: Insured Person can undertake the pre-defined routine physical and preventive examinations specified in the Policy Certificate during the Period of Cover, through network centres only on a cashless basis. Covers the test list worth Rs. 500 per person upto 2 people. Emergency Ambulance Service: If the Insured Person suffers an Illness or sustains an Injury during the Period of Cover which requires the Insured Person to be transported to a Hospital in an emergency for Medically Necessary Treatment to be rendered through IL TakeCare emergency service. Covers unlimited emergency service during the Policy Period. 		
Member Cover	Self, Spouse & children Only	Maximum Days covered	NA
Age	18 years to 65 years only	Policy Tenure	1year
Waiting period	10 working Days	Pre Existing Disease	Covered from Day1
Exclusions	<p style="text-align: center;"><u>Permanent exclusions: (Please refer to Policy documents for clarifications)</u></p> <p>We shall not be liable to make any payment for any Claim under Section B of this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following. Others specific policy related exclusions may be defined in Policy Certificate or any exclusions mentioned below may be covered if mentioned as inclusions in the Policy Certificate.</p> <ol style="list-style-type: none"> 1. Expenses incurred due to contraction of any Illness necessitating Hospitalization. 2. Personal comfort, cosmetics convenience and hygiene related items, services and treatments 3. Alternative treatment except AYUSH treatment. 4. Unproven/Experimental treatment, and treatment or device not consistent with or incidental to the usual diagnosis and treatment of any Illness or Injury. 5. Expenses relating to any Illness contracted by the Insured Person during the Waiting Period as specifically defined in Policy Certificate. This exclusion shall not however, apply if in the opinion of a panel of Medical Practitioners constituted by Us for this purpose, the Insured Person could not have known of the existence of the Illness or any symptoms or complaints thereof at the time of making the proposal for insurance to Us. 6. Illness, Accident or Injury directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not). 7. Convalescence, defects or anomalies, sterility, venereal disease, intentional self-injury (whether arising from an attempt to suicide or otherwise) and use of intoxicating drugs and/or alcohol. 8. All expenses arising out of any condition directly or indirectly caused to or associated with Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV -III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any syndrome or condition of a similar kind. 		

	9. Illness, Accident or Injuries directly or indirectly caused by or contributed to by nuclear weapons/materials or contributed to by or arising from ionising radiation or contamination by radioactivity by any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. 10. Voluntary medical termination of pregnancy during the first 12 weeks from the date of conception. 11. Any expenses incurred on instruments used in treatment of sleep apnoea syndrome or continuous ambulatory peritoneal dialysis (C.A.P.D.), oxygen concentrator for bronchial asthmatic condition, unless necessitated by an Accident or required intra-operatively. 12. Sterility, venereal disease or any sexually transmitted disease. 13. Aesthetic treatment, cosmetic surgery and plastic surgery including any complications arising out of or attributable to these, unless necessitated due to Accident or as a part of any Illness. 14. Any treatment/ Surgery for change of sex or treatment/ Surgery / complications/ Illness arising as a consequence thereof. 15. Any Illness or Injury resulting or arising from or occurring during the commission of continuing perpetration of a violation of law by You with criminal intent 16. Treatment received outside India.			
Claims Process	Only Cashless Services upto the SI/Count Defined can be claimed during the Policy Period			
Policy Tenure : 1 Yr	Premium excluding GST	2796/-	Premium including GST	Rs. 3299/-

1. I/We hereby give my/our consent to enrol me/us into Group TakeCare Insurance policy underwritten by ICICI Lombard General Insurance Co. Ltd. (IRDA Reg No 115)
2. I/We agree to abide by the Terms & Conditions of the policy and provide my consent to share my personal details, asrequired, regarding my enrolment into the policy with the Insurer
3. I/We, hereby declare that I/We have read all the Features, Benefits, Exclusions and Claim Process of Group TakeCareInsurance product and would like to voluntarily opt for the same
4. I/We, the undersigned hereby declare that the above statements and particulars are true, accurate and complete and I/We declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the Insurance Company
5. I hereby confirm that the premium towards my insurance cover will not be borne by any third party entity / person(s), with the exception of my spouse, parents, children, siblings or employer

Insured Signature:

Date:

Insured Name:

Place:

Disclaimer: This is a group product and the benefits opted are as chosen by the group administrator for its members

GROUP PERSONAL ACCIDENT ENROLLMENT FORM

- 1) Loanee / Insured's Name -----
- 2) Loan account number -----
- 3) Loan Disbursement Date -----
- 4) Residential Address-----
- 5) Village -----
- 6) District -----
- 7) State -----
- 8) Occupation-----
- 9) Marital Status-----
- 10) Sum Insured -----
- 11) Nominee Name -----
- 12) Nominee Relationship -----
- 13) If covered under any other Personal Accident scheme, please provide details -----

Terms & conditions:

- 1) I agree that the proposal is the basis of this agreement between me & Future Generali India Insurance Company Limited.
- 2) I hereby declare on my behalf that the above statements, answers and/or particulars given by me are true and complete in all respect to the best of my knowledge.
- 3) I agree to follow the terms & conditions including any changes in the Policy.
- 4) In Case of non-declaration of material facts or fraud, there would be no refund of premium paid.
- 5) I agree to submit all required documents for the claim processing.
- 6) I hereby give consent to Insurance Company to pay the claim amount up to the outstanding loan amount to the financier and balance **(Total sum insured minus outstanding loan amount)** to the named nominee as stated in this form.

I have read all the terms and conditions & agree for the same

Insured's Signature ----- Date-----

