

HOME LOAN/LAP APPLICATION FORM



CUSTOMER NAME : _____

LOAN AGREEMENT NO. : _____

HOME LOAN/LAP APPLICATION FORM



Application Form No.:

____/____/____
DD MM YYYY

I hereby apply to IDFC FIRST Bank Limited ("the Bank") to grant me Home Loan/Loan Against Property as mentioned in this Application Form. I furnish my particulars as mentioned below.

Product: ☐ Loan Against Property ☐ Small Ticket LAP ☐ Home Loan

Facility type: ☐ Term Loan ☐ Booster Home Loan ☐ Short & Sweet Home Loan ☐ LAP DOD

Scheme: _____

Sourcing / Person of doing OSV on KYC

Application Ref. No.: _____ City: _____

Business (Referral Group): ☐ LAP ☐ Suvidha ☐ HL Referrer Name (if any): _____

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

DSA/DST Code & Name : _____

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

FINANCE REQUIREMENT

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

Loan Amount (₹) _____ Desired Tenure _____ Type of Interest: ☐ Fixed ☐ Floating ☐ Hybrid

Name of Financier, If BT _____ Loan Outstanding _____

Type of Loan: ☐ New Loan ☐ Balance Transfer ☐ Balance Transfer + Top Up ☐ Top Up ☐ Other _____

COMPANY DETAILS

☐ Primary Applicant ☐ Co-Applicant ☐ Guarantor Property Owner: ☐ Yes ☐ No

Company Name: _____

Company Type: ☐ Partnership ☐ Private Ltd. ☐ Public Ltd. ☐ Proprietorship ☐ Others (Please specify) _____

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

Number of years in current office: _____ PAN: _____

Office Address: _____

(Stamp or Seal of Proprietor,
Partner & Pvt Ltd & sign required)

District _____ State _____ City _____ Pin _____

Landmark _____

Country _____

Date of Incorporation: ____/____/____ Nature of Business: ☐ Wholesaler ☐ Retailer ☐ Manufacturer ☐ Services ☐ Others(Please specify) _____

DD MM Y Y Y Y Annual Turnover for Last 3 years' (please mention years in blocks, for eg., 2018-19) rupees - in Lacs:

Year 1: _____ Year 1: _____ Year 1: _____

BSR Code _____ Industry Classification _____

Telephone: STD Code: _____ No. _____

Telephone: STD Code: _____ No. _____

Mobile No: _____ Email Id: _____

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

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

Whether Senior Officer of the Bank - Yes ☐ No ☐

AUTHORISED SIGNATORY/PARTNER/MAJORITY SHAREHOLDER

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

Name: _____

First Name

Middle Name

Last Name

Date of Birth: ____/____/____ Designation/Relation with Company: _____

DD MM YYYY

HOME LOAN/LAP APPLICATION FORM



☐ Primary Applicant ☐ Co-Applicant ☐ Guarantor

Property Owner - ☐ Yes ☐ No

Relationship with Main Applicant: _____

Are you an existing customer : ☐ Yes ☐ No

If yes, please provide the Loan Account

Number.: _____

Title: ☐ Mr. ☐ Ms.

☐ Others (Please specify) _____

Name: _____

First Name Middle Name Last Name

Gender: ☐ Male ☐ Female ☐ Transgender

Date of Birth: ____/____/____ E-mail ID: _____

D D M M Y Y Y Y

Marital Status: ☐ Single ☐ Married ☐ Others

No. of Dependents: _____

Qualification: ☐ Undergraduate ☐ Graduate ☐ Postgraduate

☐ Others (Please specify) _____

Current Residential: _____

Address: _____

District: _____

State: _____ City: _____

Country: _____ Pin: _____

Landmark: _____

Citizenship: _____

Residence Details: ☐ Rented ☐ Self-owned ☐ Parental

☐ Company Provided

Residential Status: ☐ Resident Individual ☐ Non Resident Indian

☐ Foreign National ☐ PIO

Number of Year(s) of Stability @ Residence : _____

Telephone: STD Code: _____ No. _____

Mobile: _____

Father's Name: _____

First Name Middle Name Last Name

Spouse's Name: _____

Mother Name: _____

Permanent _____

Residence Address: _____

(if different for current) District _____ State _____

City _____ Pin _____

Country _____ Landmark _____

Residence Details: ☐ Rented ☐ Self-owned ☐ Parental

☐ Company Provided ☐ Others (Please specify) _____

Telephone: STD Code: _____ No. _____

Preferred Mailing

Address: ☐ Current Residence ☐ Permanent Residence

☐ OfficeAddress

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

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

Whether Senior Officer of the bank - Yes ☐ No ☐

Debit Card Application - ATM/Debit Card (Applicable for Short & Sweet in Home loan & Short & Sweet and Drop line Overdraft (DOD) in LAP)

Type of card: ☐ Domestic Debit Card ☐ International Debit Card

Mode of Operation: ☐ Singly ☐ Jointly ☐ Either or Survivor



☐ Primary Applicant ☐ Co-Applicant ☐ Guarantor

Property Owner - ☐ Yes ☐ No

Relationship with Main Applicant: _____

Are you an existing customer : ☐ Yes ☐ No

If yes, please provide the Loan Account

Number.: _____

Title: ☐ Mr. ☐ Ms.

☐ Others (Please specify) _____

Name: _____

First Name Middle Name Last Name

Gender: ☐ Male ☐ Female ☐ Transgender

Date of Birth: ____/____/____ E-mail ID: _____

D D M M Y Y Y Y

Marital Status: ☐ Single ☐ Married ☐ Others

No. of Dependents: _____

Qualification: ☐ Undergraduate ☐ Graduate ☐ Postgraduate

☐ Others (Please specify) _____

Current Residential: _____

Address: _____

District: _____

State: _____ City: _____

Country: _____ Pin: _____

Landmark: _____

Citizenship: _____

Residence Details: ☐ Rented ☐ Self-owned ☐ Parental

☐ Company Provided

Residential Status: ☐ Resident Individual ☐ Non Resident Indian

☐ Foreign National ☐ PIO

Number of Year(s) of Stability @ Residence : _____

Telephone: STD Code: _____ No. _____

Mobile: _____

Father's Name: _____

First Name Middle Name Last Name

Spouse's Name: _____

Mother Name: _____

Permanent _____

Residence Address: _____

(if different for current) District _____ State _____

City _____ Pin _____

Country _____ Landmark _____

Residence Details: ☐ Rented ☐ Self-owned ☐ Parental

☐ Company Provided ☐ Others (Please specify) _____

Telephone: STD Code: _____ No. _____

Preferred Mailing

Address: ☐ Current Residence ☐ Permanent Residence

☐ OfficeAddress

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

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

Whether Senior Officer of the bank - Yes ☐ No ☐

Debit Card Application - ATM/Debit Card (Applicable for Short & Sweet in Home loan & Short & Sweet and Drop line Overdraft (DOD) in LAP)

Type of card: ☐ Domestic Debit Card ☐ International Debit Card

Mode of Operation: ☐ Singly ☐ Jointly ☐ Either or Survivor



HOME LOAN/LAP APPLICATION FORM



ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE

☐ Same as Current Address ☐ Same as Permanent Address

Address _____
 Landmark Area _____
 City/Town/Village _____ District _____
 Zip/Post Code _____ State / UT _____
 Country _____

Identification document

CKYC Number : _____
 PAN: _____ (If not applicable, please provide duly filled form 60/61)
 Voter ID: _____
 Aadhar Card: _____
 Driving License: _____
 Driving License Expiry Date _____
 Passport: _____
 Passport Issue Date: _____
 Passport Expiry Date _____
 Others _____

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE

☐ Same as Current Address ☐ Same as Permanent Address

Address _____
 Landmark Area _____
 City/Town/Village _____ District _____
 Zip/Post Code _____ State / UT _____
 Country _____

Identification document

CKYC Number : _____
 PAN: _____ (If not applicable, please provide duly filled form 60/61)
 Voter ID: _____
 Aadhar Card: _____
 Driving License: _____
 Driving License Expiry Date _____
 Passport: _____
 Passport Issue Date: _____
 Passport Expiry Date _____
 Others _____

GOODS AND SERVICES TAX DETAILS

GST Regd No. : ☐ Yes ☐ No GSTIN No. _____

That I have shared correct GSTIN., hence separate verification of my GSTIN is not required and I shall not hold IDFC FIRST Bank Limited liable for loss of credit arising on account of incomplete, erroneous or wrong GST details.

For all GST purposes the mailing address will be consider as place of supply i.e. GST address

BANK DETAILS

1) Bank Name: _____
 Account Number _____
 Account Type : ☐ Savings ☐ Current ☐ Others
 Branch Address: _____

2) Bank Name: _____
 Account Number _____
 Account Type : ☐ Savings ☐ Current ☐ Others
 Branch Address: _____

OCCUPATION DETAILS

Occupation: ☐ Business ☐ Professional ☐ Self employed ☐ Retired
☐ Housewife ☐ Student ☐ Public Sector ☐ Pvt Sector
☐ Govt. Sector ☐ Not Categorised

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

☐ Others _____

Office Address: _____

District _____

State _____ City _____ Pin: _____

Landmark _____ Country _____

Telephone: STD Code: _____ No. _____

If Salaried: Designation _____

Department _____ Number of years in office _____

If in work for less than 1 year, Name & Address of previous employer. _____

If Self-employed: Relationship to Business _____

Number of years in Business _____

Gross Annual Income: _____

Nature of Business: ☐ Wholesaler ☐ Retailer ☐ Manufacturer

☐ Services ☐ Others _____

Industry/Profession: _____

Occupation: ☐ Business ☐ Professional ☐ Self employed ☐ Retired
☐ Housewife ☐ Student ☐ Public Sector ☐ Pvt Sector
☐ Govt. Sector ☐ Not Categorised

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

☐ Others _____

Office Address: _____

District _____

State _____ City _____ Pin: _____

Landmark _____ Country _____

Telephone: STD Code: _____ No. _____

If Salaried: Designation _____

Department _____ Number of years in office _____

If in work for less than 1 year, Name & Address of previous employer. _____

If Self-employed: Relationship to Business _____

Number of years in Business _____

Gross Annual Income: _____

Nature of Business: ☐ Wholesaler ☐ Retailer ☐ Manufacturer

☐ Services ☐ Others _____

Industry/Profession: _____

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

HOME LOAN/LAP APPLICATION FORM



TWO BUSINESS REFERENCE DETAILS

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

COLLATERAL PROPERTY DETAILS

Collateral Property Details 1

☐ Same as Residence Address ☐ Same as Entity/Office Address

Flat No./House No./Office No.: _____

Building Name/Colony Name: _____

Name of Builder: _____ Street/Road: _____

District _____ State: _____ City: _____ Pin code: _____

Landmark: _____ Country _____

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

Status of property: ☐ Under construction ☐ Vacant ☐ Rented ☐ Self occupied ☐ Others (Please specify) _____

Nature of property: ☐ Residential ☐ Commercial ☐ Mixed use ☐ Industrial ☐ Plot ☐ Others (Please specify) _____

Estimated Property Value (₹) _____

Collateral Property Details 2

☐ Same as Residence Address ☐ Same as Entity/Office Address

Flat No./House No./Office No.: _____

Building Name/Colony Name: _____

Name of Builder: _____ Street/Road: _____

District _____ State: _____ City: _____ Pin code: _____

Landmark: _____ Country _____

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

Status of property: ☐ Under construction ☐ Vacant ☐ Rented ☐ Self occupied ☐ Others (Please specify) _____

Nature of property: ☐ Residential ☐ Commercial ☐ Mixed use ☐ Industrial ☐ Plot ☐ Others (Please specify) _____

Estimated Property Value (₹) _____

AUTHORISATION

hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary the Bank shall not be liable for use/ sharing of the information. I authorise the bank and/ or its representatives, agents to communicate/ call/ SMS to me/ us with respect to this Application or any other promotional activities. I/we would like to know as well avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/ calls/ SMSs received from the Bank, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back. The Bank shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/Co-Applicant /Guarantor. I/we authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/we hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address. Debit Card Application - Declaration:

DECLARATION

- I/We 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- I/We agree and understand that IDFC FIRST Bank Ltd. reserves the right to reject any application in case I/we do not fit in the policy norms set by IDFC FIRST Bank Ltd.

DECLARATION/I/We hereby declare and agree to the following on behalf of the Applicant(s). I/We declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information whatsoever. I/We confirm that no suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against the Applicant(s). I/We hereby confirm that no action or any steps have been taken or legal proceedings started by or against the Applicant(s) in any court of law/other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets. I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application except for the application fees mentioned for or Processing fees or any other fees prescribed in the Application Form to the executive collecting my/our application/and I/We/Applicant(s) shall not hold the Bank liable for any such payment made by us to the executive collecting this application. I/We understand and confirm that the Application Form and all other documents submitted by me/us to the Bank shall not be returned to me/us and the Bank shall have the right to retain the same. That submission of loan application to the Bank does not imply automatic approval of the Bank and that the Bank will decide the quantum of the loan at its sole and absolute discretion, the Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. in case of rejection , the Bank shall not be required to give any reason. In the case of loan cancellation, the applicable pro-rate interest charges on any outstanding loan amount will have to be borne by me/us. I/We understand that Processing fees, stamp duty are non-refundable charges and would not be waived/refundable in case of loan cancellation or where the loan has not been disbursed I/We have read the application form and brochures and are agreeable to all the terms/conditions of availing finance from the Bank/its Group Companies.I/We undertake to inform the Bank/its Group Companies/its Agents regarding the change in Applicant(s)' addresses and to provide any further information that the Bank/its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by the Applicant(s) with other banks/financial institutions/non banking finance companies has been disclosed hereinabove. I/We agree that the Bank may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We agree and understand that the Bank reserves the right to reject this application without assigning any reason (unless required as applicable). I/We confirm that I/we shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities/speculative or antisocial purpose.I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from the Bank by me/us/by Mr./Ms. (RO/SO name) and I/we have signed the said Application Form

I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the FEMA Regulations 2000 Governing EEEF Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. I/We confirm that except to the extent disclosed to the Bank, no director or a relative (as specified by RBI) of a director of a banking company (as specified by RBI) or a relative of a senior officer of the Bank (as specified by RBI) is - the applicant(s), or a partner, managing agent, manager, employee, director of our concern, or of our subsidiary or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Country of birth _____ Place of birth _____ Country of residence as per tax laws _____ Foreign TIN _____ TIN Issuing country _____ I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

Common Seal

Stamp and Seal of company with date

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

Date:

D	D	M	M	Y	Y

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

HOME LOAN/LAP APPLICATION FORM



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
- ☐ MSME:

Please tick relevant box as per WDV of Investment in Plant & Machinery/Equipment and Turnover:

- ☐ Micro WDV of Investment in Plant & Machinery/Equipment up to 1 Crore; Turnover up to 5 Crores
- ☐ Small WDV of Investment in Plant & Machinery/Equipment above 1 Crore up to 10 Crores; Turnover above 5 Crores up to 50 Crores
- ☐ Medium WDV of Investment in Plant & Machinery/Equipment above 10 Crores up to 50 Crores; Turnover above 50 Crores up to 250 Crores

Basis of Identification ☐ Udyam Registration Certificate

☐ Weaker Section:

- i. Individual women beneficiaries up to ☐ 1 lakh ii. Loans to: ☐ SC ☐ ST ☐ Others iii. Religion: ☐ Hindu ☐ Muslim ☐ Christians ☐ Zoroastrians ☐ Sikh
☐ Buddhists ☐ Jain ☐ Others (Please specify) _____ iv. if Minority communities: ☐ Yes ☐ No v. Annual household Income : _____
- vi. Preference category: ☐ Widow ☐ Working ☐ Disability ☐ Others (Please specify)

ADDRESS

IDFC First Bank Limited (formerly IDFC Bank Limited)

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

Registered Office: KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600031. Tel: +91 44 4564 4000 Fax: +91 44 4564 4022
CIN: L65110TN2014PLC097792, bank.info@idfcbank.com, www.idfcfirstbank.com

HOME LOAN/LAP APPLICATION FORM



MOST IMPORTANT INFORMATION

Attention: PLEASE READ CAREFULLY BEFORE SIGNING
ACKNOWLEDGEMENT FORM

I/We refer to application Sr. No. _____

dated _____ submitted by me/us to the Bank. I/We have been provided the following information and have accordingly filled up the aforesaid application form.

Products/Type of charges	LAP	HOME LOAN
EMI Bounce charges per presentation	400	400
Late payment/Penal charges/ Default interest/Overdue (per month)	2% of the unpaid EMI or Rs 300 whichever is higher	2% per month of the unpaid EMI or Rs 300 whichever is higher
Cheque Swap charges (per swap)	500	500
Cancellation & Rebooking charges	10,000 towards Cancellation in case of uncashed disbursal Cheque; 10,000 + Interest from date of disbursal till receipt of cancellation request, in case of encased disbursal Cheque	1% of the loan amount + interest from date of disbursal till receipt of cancellation request Cancellation request to be received within 30 days or 1st EMI presentation date, post which cancellation will be treated as foreclosure
Foreclosure / Prepayment charges*	For individual borrower with personal use - Nil charges - For Floating rate non-individual borrower or individuals with business use - 4% of principal outstanding if <=24 EMIs are cleared - For non-individual borrower or individuals with business use with >24 EMI's cleared - 3% of principal outstanding - For Fixed rate loans - 5% of principal outstanding - For Fixed Rate MSME loans upto 50 lacs - Nil charges	0% for Floating rate loans - For Individual Personal Use only; 5% of Principle Outstanding for other floating rate loans; 5% of Principle Outstanding For Fixed Rate Loans
Loan re scheduling charges (per re scheduling)	1000	300
Duplicate No Objection Certificate Issuance Charges	500	500
Physical Repayment Schedule	500	500
Physical Statement of Account	500	500
Document retrieval charges (per retrieval)	500	500
Stamping Charges	As per actuals	As per actuals
Processing fees	Upto 3 % of Loan Amount	Upto 3 % of Loan Amount
List of Documents	1000	500
Part Payment charges	For Floating rate loans - Nil charges for individual borrower with personal use. - Nil charges upto a maximum of 20% of principal outstanding – allowed only once in a financial year - For Floating rate non-individual borrower or individuals with business use - 4% of principal outstanding if <=24 EMIs are cleared - For Floating rate non-individual borrower or individuals with business use - 3% of principal outstanding if >24 EMIs are cleared - For Fixed rate loans - 5% of principal outstanding - For Fixed Rate MSME loans up to 50 lacs - Nil charges	
Initial Money Deposit Charges	6500	NA
EMI Pickup/ Collection Charges	350	350
Switch fees (Applicable on floating rate loans for conversion from MCLR to EBR on the outstanding amount)	POS <= 3 Crs - 5000 POS > 3 Crs - 10,000	
Re-pricing fees (charged on loan outstanding, at the discretion of the bank)	Higher of 50% of the rate reduction*Applicable POS or 10,000	
Pre EMI charge	At loan ROI from disbursal date till first EMI start date	

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

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

HOME LOAN/LAP APPLICATION FORM



DECLARATION TOWARDS APPLICATION FEE

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

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

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

Applicant Name:	Place:
Signature: Signature Here	Date:

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

DOCUMENTS REQUIRED

Photo identity proof*: As per RBI defined KYC guidelines.

Address proof*: As per RBI defined KYC guidelines

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

OTHER AUTHORIZATIONS/DECLARATIONS:

1. I/We are aware that this document/application is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical signatures.
2. Electronic communications shall be deemed to have been received by me/us, when the said electronic communication is end to the email address / mobile number / details provided by me/us or any other third party. I/WE shall not hold Bank or Banks business partners/ service providers/ authorized third parties responsible for any such communications received from Bank/ its business partners/ service providers/ authorized third parties, nor will any such communication amount to spam, unsolicited communication or a violation of my/our registration on the national do not call registry.
3. I/We hereby expressly acknowledges and confirms that the I/We has read, verified, understood, irrevocably agreed to and accepted and delivered all the contents /terms and conditions contained in the Application Form, Key Fact Statement, (collectively, "Loan Documents") online by **ticking / clicking / checking the "I Agree" or "I Agree and Accept" or any similar icon/tab/option on the online system / Website / portal / platform of Merchant/ its agent/ service provider/partners** as well as by entering the one time password ("OTP") provided to the my/our mobile number registered with the Bank, and that there is no requirement of my/our any other signature or physical signature on the Loan Documents or of the my/ our signing the Loan Documents in physical form. I/We also acknowledges that the execution of the application would be complete only once the same is accepted by the Bank. The Bank shall be deemed to have accepted and signed this document online by way of sending an email/ letter/ SMS through its officer to me/us and attaching therewith the copy of this document.
4. " I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to IDFC FIRST Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent in connection with me availing the Financial Facility from IDFC and processing instructions for the said purpose and hereby give consent to IDFC for verification of my Aadhaar to establish its genuineness through any such acceptable manner stipulated by UIDAI or under any Act or law from time to time. I/We have also been explained that submission of this document is not mandatory. I/we have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time)The consent and purpose of collecting Aadhaar has been explained to me/us in local language. IDFC has informed me/us that I am/We are required to redact/ blacken out the first eight digits of Aadhaar number so that only last four digits of the Aadhaar number are visible; and in case I/We do not redact/ blacken out the first eight digits of Aadhaar number, I/We authorized IDFC FIRST Bank to redact/blacken out the Aadhaar number through appropriate means on my/our behalf". IDFC has also informed me that this consent and my Aadhar will be stored with IDFC.

FATCA/CRS DECLARATION

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

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

FATCA/CRS DECLARATION

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

Annexure 5* - BENEFICIAL OWNERSHIP DECLARATION

Note: Beneficial Owners are not required to be identified in the case of Listed Companies or Wholly Owned Subsidiaries of a Listed Company. In cases of trust/nominee or fiduciary accounts determine whether the customer is acting on behalf of another person as trustee/nominee or any other intermediary and obtain satisfactory evidence of the identity of the intermediaries and of the persons on whose behalf they are acting as well as details of the nature of the trust or other arrangements in place.

Please tick the relevant option below:

- The following natural person(s) ultimately have a controlling ownership interest of shares/capital/profit/property more than 25% for a company and more than 15% for a partnership/LLP/unincorporated association/body of individuals (Association/Society/etc.) or exercise control through other means such as management rights, voting/shareholders agreement, etc.
- There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above; therefore, details of partner(s) (for partnership firms)/ or senior managing official of a company/unincorporated association/body of individuals (Association/Society/etc.) have been provided in the table below.
- Where the customer is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Sr No	Name	Current Address	Does the OVD address match the current address (If "No" provide a deemed OVD)	Mobile number	Date of Birth (DOB)	Gender	Control Details Type	Controlling Ownership %

Nationality	Resident of India	PAN#	OVD & Deemed OVD	Father's name	Occupation	Country of Birth	Country of Tax Residence	Tax Identification Number (TIN)

Notes

Please quote PAN/form 60 in the PAN field.

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

- 1) Photograph of BO is mandatory
- 2) Either Mother, Father name or Spouse's name is mandatory. In case PAN is not available Father's name is mandatory.
- 3) Senior Managing Official would include key managers, and c-suite individuals (like CEO, CFO, COO etc)
- 4) In case Original Seen & Verified (OSV) certification is not possible for BOs who are Foreign Nationals / NRIs/ PIOs, the document needs to be certified by any one of the following authorities:
 - Authorized officials of overseas branches of Scheduled Commercial Banks registered in India
 - Branches of overseas banks with whom Indian banks have relationships

- Notary Public abroad
- Court Magistrate
- Judge
- Indian Embassy/ Consulate General in the country where the non-resident customer resides

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

1. Signature of Authorized Signatories:

Name

Designation

Date- DD/MM/YYYY

2. Signature of Authorized Signatories:

Name

Designation

Date- DD/MM/YYYY

Photograph of Beneficial Owners

Recent Color
Photograph

Name

Recent Color
Photograph

Name

Recent Color
Photograph

Name

Recent Color
Photograph

Name

Recent Color
Photograph

Name

Recent Color
Photograph

Name

