

HOME LOAN APPLICATION FORM



No. IDFCFIRST/APP-HL/07062022/V.18

CUSTOMER NAME : _____

LOAN AGREEMENT NO.: _____

HOME LOAN APPLICATION FORM



Application Form No.:

DD / MM / YYYY

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

Product: ☐ Home Loan

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

1. Term Loan - _____% 2. Short & Sweet - _____%

Scheme: _____

Sourcing / Person of doing OSV on KYC

Application Ref. No.: _____ City: _____

Business (Referral Group): ☐ 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 ☐ Connector ☐ Others

DSA/DST Code & Name: _____

TL/CBM/Connector 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

☐ 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 YYYY

Telephone: STD Code: _____ No. _____

Telephone: STD Code: _____ No. _____

Mobile No: _____ Email Id: _____

Director of IDFC FIRST Bank Ltd - Yes ☐ No ☐

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

Director of any other Bank - Yes ☐ No ☐

Relative to Director of any other Bank - Yes ☐ No ☐

Senior Officer of Bank - Yes ☐ No ☐

Relative to Senior Officer of 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 APPLICATION FORM



APPLICANT/CO-APPLICANT/GUARANTOR DETAILS**

☐ Applicant ☐ Co-Applicant ☐ Guarantor
 Relationship with Main Applicant: _____
Property Owner: ☐ Yes ☐ NoAre 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: _____

DD MM 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 of residence as per tax laws _____

Zip / Pin Code _____ Landmark _____

Citizenship _____

Residence Details: ☐ Rented ☐ Self-owned ☐ Parental ☐ Company ProvidedResidential 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
☐ Office AddressDirector of IDFC FIRST Bank Ltd - Yes ☐ No ☐Relative to Director of IDFC FIRST Bank Ltd - Yes ☐ No ☐Director of any other Bank - Yes ☐ No ☐Relative to Director of any other Bank - Yes ☐ No ☐Senior Officer of Bank - Yes ☐ No ☐Relative to Senior Officer of Bank - Yes ☐ No ☐

Debit Card Application - ATM/Debit Card

Type of card: ☐ Domestic Debit Card ☐ International Debit CardMode of Operation: ☐ Singly ☐ Jointly ☐ Either or Survivor
☐ Applicant ☐ Co-Applicant ☐ Guarantor
 Relationship with Main Applicant: _____
Property Owner: ☐ Yes ☐ NoAre you an existing customer : ☐ Yes ☐ No

If yes, please provide the Loan Account

Number.: _____

☐ Mr. ☐ Ms.☐ Others (Please specify) _____

First Name Middle Name Last Name

☐ Male ☐ Female ☐ Transgender

____ / ____ / ____ E-mail ID: _____

DD MM Y Y Y Y

☐ Single ☐ Married ☐ Others☐ Undergraduate ☐ Graduate ☐ Postgraduate☐ Others (Please specify) _____

District: _____

State _____ City _____

Country of residence as per tax laws _____

Zip/Pin _____ Landmark _____

Citizenship _____

☐ Rented ☐ Self-owned ☐ Parental ☐ Company Provided☐ Resident Individual ☐ Non Resident Indian☐ Foreign National ☐ PIO

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

STD Code: _____ No. _____

First Name Middle Name Last Name

District _____ State _____

City _____ Pin _____

Country _____ Landmark _____

☐ Rented ☐ Self-owned ☐ Parental☐ Company Provided ☐ Others (Please specify) _____

STD Code: _____ No. _____

☐ Current Residence ☐ Permanent Residence☐ Office AddressDirector of IDFC FIRST Bank Ltd - Yes ☐ No ☐Relative to Director of IDFC FIRST Bank Ltd - Yes ☐ No ☐Director of any other Bank - Yes ☐ No ☐Relative to Director of any other Bank - Yes ☐ No ☐Senior Officer of Bank - Yes ☐ No ☐Relative to Senior Officer of Bank - Yes ☐ No ☐

Debit Card Application - ATM/Debit Card

Type of card: ☐ Domestic Debit Card ☐ International Debit CardMode of Operation: ☐ Singly ☐ Jointly ☐ Either or Survivor

IDFCFIRST/APP-HL/07062022/V.18

HOME LOAN 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 _____

Foreign TIN & TIN issuing country _____

PAN: _____ (If not applicable, please provide duly filled form 60/61)

Voter ID: _____

Aadhar Card: _____

Driving License: _____

Driving License Expiry Date _____

Passport: _____

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 _____

_____ (If not applicable, please provide duly filled form 60/61)

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: _____

OCCUPATION DETAILS

Occupation: ☐ Business ☐ Professional ☐ Self employed ☐ Retired

☐ Housewife ☐ Student ☐ Public Sector ☐ Pvt Sector

☐ Govt. Sector ☐ Not Categorised

Company Name: _____

Company/Entity Type: ☐ Closely Held ☐ Government ☐ HUF ☐ MNC

Partnership ☐ Private Ltd. ☐ Public Ltd.-Unlisted ☐ Public Ltd.-Listed

☐ PSU ☐ Proprietorship ☐ Others _____

Office Address: _____

District _____ State _____

City _____ Pin: _____

Landmark _____ Country _____

Telephone: _____ STD Code: _____ No. _____

If Salaried: _____ Designation _____

Department _____ Number of years in office _____

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

If Self-employed: _____ Relationship to Business _____

Number of years in Business _____

Gross Annual Income: _____

Nature of Business: ☐ Wholesaler ☐ Retailer ☐ Manufacturer

☐ Services ☐ Others _____

Industry/Profession: _____

☐ Business ☐ Professional ☐ Self employed ☐ Retired

☐ Housewife ☐ Student ☐ Public Sector ☐ Pvt Sector

☐ Govt. Sector ☐ Not Categorised

☐ Closely Held ☐ Government ☐ HUF ☐ MNC

☐ Private Ltd. ☐ Public Ltd.-Unlisted ☐ Public Ltd.-Listed

PSU ☐ Proprietorship ☐ Others _____

District _____ State _____

City _____ Pin: _____

Landmark _____ Country _____

STD Code: _____ No. _____

Designation _____

Department _____ Number of years in office _____

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

Relationship to Business _____

Number of years in Business _____

☐ Wholesaler ☐ Retailer ☐ Manufacturer

☐ Services ☐ Others _____

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

HOME LOAN APPLICATION FORM



TWO BUSINESS REFERENCE DETAILS

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

COLLATERAL PROPERTY DETAILS

Collateral Property Details 1

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

FlatNo./HouseNo./OfficeNo.: _____

BuildingName/Colony Name: _____

Name of Builder: _____ Street/Road: _____

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

Landmark: _____ Country _____

Ifunderconstruction,specifycompletionstage% _____ TitleofPropertyinnameof: _____

Status of property: ☐ Under construction ☐ Vacant ☐ Rented ☐ Selfoccupied ☐ 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

FlatNo./HouseNo./OfficeNo.: _____

Name of Builder: _____ Street/Road: _____

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

Landmark: _____ Country _____

Ifunderconstruction,specifycompletionstage% _____ Titleofpropertyinnameof: _____

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 (₹) _____

AUTHORIZATION CUM UNDERTAKING

1. I/We 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.

2. I/We 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.

3. I/We authorize the Bank to finance me/us for the premium of any third-party product available with the Bank, taken by me/us as per my/our own wish from the said third-party of my/our choice 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 third-party product shall be incurred and paid by me/us, however, in case I/we has availed such product, then Bank will not be responsible for any cancellations of any third-party product and or after sales service.

4. I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.

5. I/We undertake to submit the receipt for all the disbursements made from the loan account.

6. I /We will procure and furnish the securities in favour of bank as and when stipulated and in the form and manner to the satisfaction of the bank.

7. 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 or from UIDAI through SMS/mail on the above registered number/email address.

8. 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.

9. I/We explicitly consent and authorize IDFC FIRST Bank Limited, its associate companies, agents, agencies, partners, educational institutions, credit reporting agencies and any other entity to verify any information such as enrolment verification, residence verification, employment verification, telephone verification, Credit Bureau check, document verification, reference checks etc, and also exchange, share, part with all information related to transaction history as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring for verification or risk management and shall not hold IDFC FIRST Bank Limited liable for use or disclosure of this information.

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

IDFCFIRST/APP-HL/07062022/V.18

DECLARATION

1. 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 declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and have not withheld any information whatsoever.
3. 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) nor any 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.
4. 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.
5. 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.
6. I / We agree that the Bank may at its discretion conduct discreet inquiries in respect of this application. I / We undertake to inform as to any change in my / our occupation / employment, residential address and to provide any further information that the Bank may require. Bank will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue.
7. 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.
8. I/We are aware 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.
9. 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.
10. I/We have read the application form and brochures and are agreeable to all the terms/conditions of availing finance from the Bank. 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.
11. 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.
12. 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.
13. 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 I/we have signed the said Application Form after having understood them and by signing the same.
14. 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.
15. 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 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.
16. 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.
17. 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.
18. I / We am / are aware that if I / We opt for loan at floating rates of interest, the Equated Monthly Instalment will comprise Principal and Interest based on IDFC First Bank's advance rate which is subject to change from time to time.
19. 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.

20. Country of birth _____ Place of birth _____ Country of residence as per tax laws _____

Foreign TIN _____ TIN Issuing country _____

21. However, to apply for PMAY subsidy, the proof of possession of Aadhaar number of the applicant/s along with the spouse/s would be mandatorily required.

22. I hereby declare that the KYC documents furnished above are true and correct to the best of my knowledge and belief. I have self-certified (self -attested) the said KYC documents and the originals of the said KYC documents are appropriately attested by the authorized officer of the Bank after verification of the originals. I undertake to inform the Bank of any changes therein, immediately. In case any of the above information/documents is/are found to be false or untrue or misleading or misrepresenting or fabricated, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.

Signature of Authorised Signatory: _____



Stamp and Seal of company with date

ACKNOWLEDGEMENT

The Bank would require a processing time of approximately 15 working days from the date of the completed application. This is subject to submission of all documents as required by the Bank. For any queries or suggestions, please use IDFC FIRST Bank Mobile App or Customer Portal or Net Banking www.idfcfirstbank.com or visit our nearest branch. You may even WhatsApp on 95555 95555. I/We understand that the Initial Money Deposit (IMD) fees paid by me/us is non -refundable irrespective of the sanction or rejection of this loan application.

Customer Name: _____ Application form no: _____

Application Reference Number: _____

Date: ____ / ____ / ____

DD MM YYYY

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

HOME LOAN APPLICATION FORM



COMMUNICATION

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

PRIORITY SECTOR LENDING

Housing	Home loan in Metropolitan * Cities	Primary Applicant to be Individual and Not IDFC Employee & Property Value <=45 lacs & Loan amount <=35 lacs	Based on credit assessment & declaration from customer that underlying collateral is the only dwelling unit of the family
	Home loan in Other Cities	Primary Applicant to be Individual and Not IDFC Employee & Property Value <=30 lacs & Loan amount <=25 lacs	
Home Improvement Loan	Home loan in Metropolitan * Cities	Primary Applicant to have Loan Purpose = Repairs of damaged house & Loan Amount <= 10 lacs	Architect certificate to confirm end use or based on credit assessment basis a substitute document if any
	Home loan in Other Cities	Primary Applicant to have Loan Purpose = Repairs of damaged house & Loan Amount <= 6 lacs	

I/We agree and confirm that I/We have not availed any other loan from any other sources for purchase / construction of a dwelling unit/pucca house ("purpose") and in the event this facility is granted to me/us by IDFC FIRST Bank, the same shall be utilized for only for the purpose defined hereinabove. Neither me/of us, nor any of my/our family members own any other dwelling units/pucca house in any other location whatsoever. For the purpose of this declaration, the term family shall mean and include the Applicant/Co applicant, his/her spouse and his/her dependent children respectively.

Please confirm whether applicable or not

☐ YES ☐ NO

☐ 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

HOME LOAN 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	HOME LOAN
EMI Bounce charges per presentation	400
Late payment/Penal charges/ Default interest/ Overdue (per month)	2% per month of the unpaid EMI or Rs 300 whichever is higher
Cheque Swap charges (per swap)	500
Cancellation & Rebooking charges	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 Fees	<ul style="list-style-type: none"> • Nil for floating rate individual and non-individual Loans • For fixed rate individual and non-individual loans (MOB <= 12 months - 4% of principal outstanding & MOB >= 12 months - 3% of principal outstanding exclusive of taxes)
Part Payment Fees	<ul style="list-style-type: none"> • Nil for floating rate individual and non-individual loans. • 5% of amount prepaid for fixed rate individual and non-individual loans, if part payment exceeds 25% of principal outstanding in a financial year. (exclusive of taxes)
Loan re scheduling charges (per re scheduling)	300
Duplicate No Objection Certificate Issuance Charges	500
Physical Repayment Schedule	500
Physical Statement of Account	500
Document retrieval charges (per retrieval)	500
Stamping Charges	As per actuals
Processing fees	Upto 1 % of Loan Amount
List of Documents	500
Initial Money Deposit Charges	upto 5000
EMI Pickup/ Collection Charges	350

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.

IDFC FIRST BANK - SCHEDULE OF SERVICE CHARGES (SHORT & SWEET HOME LOANS)

Cash and DD charges	Charges in INR (excluding service tax)
Cash Deposit Free Limit	1 lac
Cash deposit -Charge above free limit	Rs 3 per 1000
DD payable at Correspondent Bank locations	Rs 30 per DD
Cheque Return	Cheque deposited – Rs. 50 per cheque Cheque issued – Rs. 250 per cheque
Debit Card & ATM charges	
Annual charges	Free
ATM transactions IDFC FIRST Bank Ltd. ATMS	Free
ATM transactions Non IDFC FIRST ATMS (Cash Withdrawal, Balance Enquiry)	5 Txn per month Free Above 5 txn, Balance Enquiry Rs 8 per Txn, Withdrawal Rs 20 Per Txn

IDFCFIRST/APP-HL/07062022/V.18

Reissuance (lost or damaged)	Free
Cross Country Mark Up for	
International transact ions (POS/ ATM)	2%
Pin Regeneration	Free
Payment Services	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - Net -banking	Free
RTGS Payment - Branch	Free
RTGS Payment - Net -banking	Free
NEFT Payment - Branch	Free
NEFT Payment - Net -banking	Free
NACH Payment	Free
IMPS	Free
Payable At Par Cheque Issuance	Free
DD payable at IDFC FIRST BANK locations	Free
DD - Duplicate Issuance	Free
DD Cancellation/ revalidation	Free
Miscellaneous Services	
Account Statement Physical (Branch/ Channel)	Free
Payable at Par Cheque Book	Free
Account Closure	Free
SMS/ E mail Alerts	Free
Phone Banking	Free
Net Banking	Free
Mobile Banking	Free
Standing Instruct ion- Set Up/ Execution/ Amendment	Free
Bill Payment - Net Banking	Free
Bankers Verification (Photo/ Signature/ Address)	Free
Balance Confirmation Certificate	Free
Record Retrieval	Free
Interest / TDS Certificate	Free
Stop Payment per Instruction	Free
Balance Enquiry (Branch/ Channels)	Free

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*: 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**):

- 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.
- 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 TaxNat 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.

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"/>

BENEFICIAL OWNERSHIP DECLARATION

(Not to be filled in for listed entities, Company listed on a stock exchange in India, or it is an entity resident in * jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government, Government Entities and integrated Organisations)

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

OR

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

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

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

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

Note:

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

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

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

1. Signature of Authorised Signatories:

Name _____

Designation _____

Date

2. Signature of Authorised Signatories:

Name _____

Designation _____

Date

COLLATERAL SECURITY

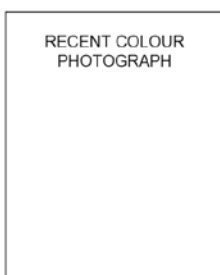
Address	Ownership	Type

Beneficiary Owners (BO) Name and Photo Annexure

1. Beneficiary Owner1

o Name : _____

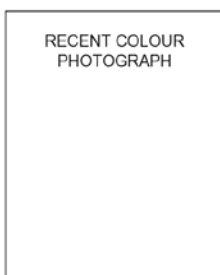
o Photo :



2. Beneficiary Owner2

o Name : _____

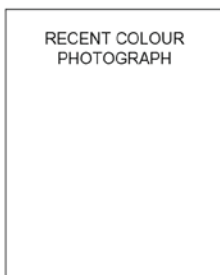
o Photo :



3. Beneficiary Owner3

o Name : _____

o Photo :



4. Beneficiary Owner4

o Name : _____

o Photo :