

NEW CAR LOAN APPLICATION FORM



Type of Applicant

☐ Individual

☐ Corporate

(Please write in BLOCK LETTERS)

Applicant's Email ID:

Location:

SO Code:

RO Code:

Sales Point:

Sales Point Type:

☐ Branch

☐ Direct

☐ DST

☐ Call Centre

☐ DSA

☐ Dealer

Supplier Name:



TELL ME ABOUT YOURSELF

Title:

☐ Mr

☐ Mrs

☐ Miss

Name:

First Name

Middle Name

Last Name

Gender:

☐ Male

☐ Female

☐ Thirdgender

Mother First Name:

Mother Last Name:

Date of Birth:

Age:

Mobile:

Marital Status:

☐ Married

☐ Unmarried

No. of Dependents:

Educational Qualification

☐ Undergraduate

☐ Graduate

☐ Post Graduate

☐ Others

Father First Name:

Father Last Name:

Spouse First Name:

Spouse Last Name:

Citizenship :

PAN:

Driving License No.

Passport No.:

Voter ID:

Passport /DI 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

☐

Whether Politically Exposed Person - Yes

☐ No

☐

PLEASE PROVIDE YOUR OCCUPATIONAL DETAILS

Employment Type:

Annual Gross Income:

Customer Category:

Employer Name:

Work Email Address:

Occupation Type /Customer category:

☐ Salaried

☐ Self employed

☐ Pensioner

☐ Housewife

☐ Student

Residential Status:

☐ Resident Individual

☐ Non Resident Indian

☐ Foreign National

☐ PIO

Property Status:

☐ OWN

☐ PARENTAL

☐ COMPANY PR

☐ RELATIVE

Non-Profit Organisation:

☐ Religious

☐ Charitablbe

☐ Others

Industry/Profession:

Type of Organisation:

Designation

Department

Nature of Business:

Years at Current job/Business :

Number of Months in Current Company

Previous Employer Name

Years at Previous Job/Business:

No of months at previous job/business

PLEASE PROVIDE YOUR BANK DETAILS

Bank Name 1:

Bank Branch Address:

Account Number:

Account Type:

Account Duration in Current Bank:

Bank Name 2:

Bank Branch Address:

Account Number:

Account Type:

Account Duration in Current Bank:

Note: IDFC First Bank Limited shall be at its sole and absolute discretion to reject/approve this Application Form submitted by the Applicant.

# The New Car Loan is available without other offerings. In relation to availing insurance from ICICI Prudential Life Insurance, the Applicant shall deal with ICICI Prudential Life Insurance directly and IDFC First Bank Limited does not assume any responsibility.

(Customer Signature)

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PLEASE PROVIDE LOAN & ASSET DETAILS

Brand: \_\_\_\_\_ Supplier: \_\_\_\_\_ Category: \_\_\_\_\_

Model: \_\_\_\_\_ Model Number: \_\_\_\_\_

Registration State: \_\_\_\_\_ Registration City: \_\_\_\_\_

Promotion Code: \_\_\_\_\_ Valuation Amount: \_\_\_\_\_ Margin Money: \_\_\_\_\_

Loan Amount: \_\_\_\_\_ Tenure: \_\_\_\_\_ No of Advance EMI: \_\_\_\_\_

ROI: \_\_\_\_\_ EMI Amount: \_\_\_\_\_ Insurance Type: \_\_\_\_\_ ☐ Funded ☐ Not Funded

ICICI Prudential Premium: \_\_\_\_\_ Loan Management Fee \_\_\_\_\_

PLEASE PROVIDE YOUR ADDRESS DETAILS

PROPERTY STATUS

☐ OWN ☐ PARENTAL ☐ COMPANY PR ☐ RELATIVE ☐ RENTED

RESI ADDRESS:

STREET NAME/PO & PS: \_\_\_\_\_

ADDRESS LINE I:

\_\_\_\_\_

ADDRESS LINE II:

\_\_\_\_\_

CITY: \_\_\_\_\_ DISTRICT: \_\_\_\_\_ STATE: \_\_\_\_\_

COUNTRY: \_\_\_\_\_ NEAREST LAND MARK: \_\_\_\_\_

PINCODE: \_\_\_\_\_ Phone: \_\_\_\_\_

PROPERTY STATUS

☐ OWN ☐ PARENTAL ☐ COMPANY PR ☐ RELATIVE ☐ RENTED

PERMANENT ADDRESS:

STREET NAME/PO & PS: \_\_\_\_\_

ADDRESS LINE I:

\_\_\_\_\_

ADDRESS LINE II:

\_\_\_\_\_

CITY: \_\_\_\_\_ DISTRICT: \_\_\_\_\_ STATE: \_\_\_\_\_

COUNTRY: \_\_\_\_\_ NEAREST LAND MARK: \_\_\_\_\_

PINCODE: \_\_\_\_\_ Phone: \_\_\_\_\_

PROPERTY STATUS

☐ OWN ☐ COMPANY PR ☐ RENTED

OFFICE ADDRESS:

STREET NAME/PO & PS: \_\_\_\_\_

ADDRESS LINE I:

\_\_\_\_\_

ADDRESS LINE II:

\_\_\_\_\_

CITY: \_\_\_\_\_ DISTRICT: \_\_\_\_\_ STATE: \_\_\_\_\_

COUNTRY: \_\_\_\_\_ NEAREST LAND MARK: \_\_\_\_\_

PINCODE: \_\_\_\_\_ Phone: \_\_\_\_\_

(Customer Signature)

PLEASE PROVIDE TWO REFERENCES

REF. 1 NAME:

\_\_\_\_\_

RELATION:

\_\_\_\_\_

REF. 1 PHONE:

\_\_\_\_\_

ADDRESS:

STREET NAME/PO & PS: \_\_\_\_\_

ADDRESS LINE I:

\_\_\_\_\_

DRESS LINE II:

\_\_\_\_\_

CITY: \_\_\_\_\_ DISTRICT: \_\_\_\_\_ STATE: \_\_\_\_\_

NEAREST LAND MARK: \_\_\_\_\_ PINCODE: \_\_\_\_\_ Phone: \_\_\_\_\_

REF. 1 NAME:

\_\_\_\_\_

RELATION:

\_\_\_\_\_

REF. 1 PHONE:

\_\_\_\_\_

ADDRESS:

STREET NAME/PO & PS: \_\_\_\_\_

ADDRESS LINE I:

\_\_\_\_\_

DRESS LINE II:

\_\_\_\_\_

CITY: \_\_\_\_\_ DISTRICT: \_\_\_\_\_ STATE: \_\_\_\_\_

NEAREST LAND MARK: \_\_\_\_\_ PINCODE: \_\_\_\_\_ Phone: \_\_\_\_\_

NEW CAR LOAN APPLICATION FORM



CHARGES			
NEW CAR CHARGES	CHARGE AMOUNT (In Rs.)	NEW CAR CHARGES	CHARGE AMOUNT (In Rs.)
EMI Bounce charges per presentation	500 +GST	Document retrieval charges (per retrieval)	500 +GST
Late payment/Penal charges (per month)	2% per month of the unpaid EMI or Rs 300 whichever is higher+GST	Stamping Charges	As per actuals
		Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	100 +GST
Cancellation & Rebooking charges	10000 +GST towards Cancellation Cancellation to be received within 30 days or 1st EMI presentation date whichever is earlier. Post which it will be treated as foreclosure. Note: Cases beyond 30 days would be treated towards cancellation only with requisite approval. Interest charges as applicable from the date of disbursement	Easy Buy Card Annual Fee (If Easy Buy Card Applicable)	99 +GST
Processing fees	Up to 10000 (Inclusive of GST)	EMI Pickup/ Collection Charges	500 +GST
Foreclosure / Prepayment charges	5% of principle outstanding amount if booked on Fixed ROI (+GST)	List of Documents	NA
		Initial Money Deposit/ Application Fees (Non-refundable)	NA
Part Payment charges	5% of Part Payment value + GST	Transaction/Other Fees (if applicable)	As per actuals
Duplicate No Objection Certificate (NOC) Issuance Charges	a. 500 Exclusive of GST b. Special NOC charges 500 Exclusive of GST c. Commercial NOC - 2250 Exclusive of GST d. Inter-State NOC -Refundable Security Deposit (non-interest bearing) of Rs. 5,000 will be taken. It will be the borrower's responsibility to provide the transferred Registration Certificate to the bank. In addition, NOC charge would be Rs. 500 Exclusive of GST	PDD Charges	2000 (Exclusive of GST)
Physical Repayment Schedule	500 +GST	Loan Management Fee/ Bundled Fee (If applicable)	Up to 10000 (Inclusive of GST)
Physical Statement of Account	500 +GST	Legal/Collections/Repossession and Incidental Charges	As per actuals

The above Schedule of Charges are subject to be revised from time to time by the Bank, as will be updated on the official website of the Bank. Any change in charges will be effective prospectively.

DECLARATION

etc. as may be required or as they may deem fit and shall not hold IDFC First 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 IDFC First Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including IDFC First 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 consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address I/We hereby declare and agree to the following on behalf of the x' Applicant(s). I hereby provide the consent to the Bank to pull my KYC details from CERSAI & PAN details from NSDL as and when required by the Bank for the compliance.

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 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 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.required to be done for these presents. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. 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.

Signature of Authorised Signatory: \_\_\_\_\_

Common Seal

Stamp and Seal of company with date

ACKNOWLEDGEMENT

We acknowledge the receipt of your application for a loan from IDFC First Bank Limited. In order to ascertain the status of your Loan Application, please contact the nearest outlet of the Bank within 30 days. The period of processing the application is 7 working days subject to the applicant furnishing all required information, fulfilling submission of all documents required by IDFC First Bank Limited. For any queries or suggestions, please write to us at banker@idfcfirstbank.com or visit www.idfcfirstbank.com or our nearest Bank Outlet.

Applicant's Name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
DD MM YYYY

Application Reference No.: \_\_\_\_\_

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

# NEW CAR LOAN APPLICATION FORM



## DISCLAIMER

1. IDFC First Bank Ltd is collecting the Insurance premium on behalf of the insurer and liability for pay any claim is solely of the insurer.
2. The policy cover will commence from date of acceptance of your insurance proposal by the insurer.
3. If your insurance proposal is not accepted by the insurer, IDFC First Bank Ltd shall refund the premium or adjust it against your outstanding EMI/loan amount.

## GOODS AND SERVICES TAX DETAILS

GST 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 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

## AUTHORISATION

I/We authorise IDFC First Bank Ltd ("the Bank") and/or its agents, in relation to my application to conduct credit checks, references, enquiries in its sole discretion and share and/or obtain information, records from any third parties, as it may consider necessary.

I/We hereby authorize IDFC First Bank Limited("The Bank")and its associates and agents to contact me/us, for providing information about my loans and offers, new products,promotions etc and also for receiving feedback or surveys etc by Whatsapp,email,sms,phone calls or by any other means of communication and express to exempt such actions by you or them for the purpose of Do Not Disturb guidelines issued by Telecom Regulatory & Development Authority (TRAI) or any other authority.

I/We authorise the Bank to use the information provided in my application as it may deem fit and proper. The Bank reserves the right to retain the documents submitted with the application and shall not returned back.

I would like to 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.

☐ Insurance

## DOCUMENTS REQUIRED

Photo identity proof\*: Passport, PAN card, voters identity card, driving license, Aadhar card

Address proof: passport, driving license, IDFC FIRST Bank statement, Aadhar card

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 ofPractice(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.

VERNACULAR DECLARATION

The contents of the Loan Application Form has been explained by me (the witness) to the Applicant/Co-applicant/Guarantor in \_\_\_\_\_ (name of language in which the Applicant has signed) and the same has been understood by the Applicant/Co-applicant/Guarantor.

Name of Witness: \_\_\_\_\_ Signature of Applicant's/Co-applicant's/Guarantor's: \_\_\_\_\_

Address of Witness: \_\_\_\_\_ Signature of Witness: \_\_\_\_\_

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Applicant's/Co-applicant's/Guarantor's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Place: \_\_\_\_\_

OSV

Date: \_\_\_\_\_ Name of person doing OSV: \_\_\_\_\_

Employee Code: \_\_\_\_\_ Employee Branch: \_\_\_\_\_ Employee Designation: \_\_\_\_\_

OFFICE USE ONLY

Relationship Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Place: \_\_\_\_\_

Authorised Signatory's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Place: \_\_\_\_\_

IDFC First Bank Limited (formerly IDFC Bank Limited)

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