

**IDFCFIRST/PLAG/20082022/V8**

**CUSTOMER NAME :** \_\_\_\_\_

**LOAN ACCOUNT NUMBER :** \_\_\_\_\_

**General Instructions**

- 1) The Signature of the Borrower and Co-borrower should be the same on the Loan Agreement & Application Form.
- 2) The full Signature of the Borrower and Co-borrower is to be put in all places where there is a mark.
- 3) Customer Loan Agreement Copies are located at <https://www.idfcfirstbank.com/banking-products/loans/personal-loan-agreement.html>

**IDFC FIRST Bank Limited** (formerly IDFC Bank Limited)

**Registered Office :** KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600 031 Tel.: +91 44 4571 6400,  
CIN: L65110TN2014PLC097792, [bank.info@idfcfirstbank.com](mailto:bank.info@idfcfirstbank.com), [www.idfcfirstbank.com](http://www.idfcfirstbank.com)

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

Sign against appropriate box

# PERSONAL LOAN AGREEMENT

This Agreement made on the day, month and year set out in the Annexure hereto between the person(s) named in the annexure to this Agreement (hereinafter referred to as "the Borrower", which expression shall, unless the context otherwise requires, include his/ her/their heirs, executors and permitted assigns) of One Part;

AND

IDFC FIRST Bank Limited, formerly known as IDFC Bank Limited a company registered under the Companies Act, 2013 and a banking company within the meaning of Banking Regulation Act, 1949 having its Registered Office at KRM Tower, 8th Floor, No: 1, Harrington Road, Chetpet, Chennai-600031, Tamilnadu, India, and among others, a branch office at the place specified in Annexure hereto (hereinafter called "The Bank" which expression shall, unless it be repugnant to the subject or context thereof, include its successors and assigns) of the Second Part.

The Borrower and the Bank are hereinafter collectively referred to as 'Parties' and individually as the 'Party'.

WHEREAS, The Borrower has/have approached the Bank for grant of loan for the amount and the purpose ("Purpose") as stated in the Schedule hereto which the Bank, has agreed to grant/extend to the Borrower. The Parties hereto are desirous of recording the terms and conditions in relation to the Loan to be made by the Bank to the Borrower on the terms and conditions hereinafter contained.

Unless a contrary indication appears, any reference in this Agreement to:

- i) Any expression not defined herein but defined in the General Clauses Act, 1897, the meaning or interpretation assigned to such expression therein shall also carry the same meaning herein;
- ii) A person includes any person, firm, company, corporation, government, state or agency of a state or any association, trust or partnership (whether or not having separate legal personality);
- iii) The singular includes the plural (and vice versa);
- iv) Reference to the masculine gender includes references to the feminine gender and the neuter gender and vice versa.

NOW, THESE PRESENTS WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS-

## INTEREST

1.1.1. The Borrower shall pay interest on the Loan as per the Rate of Interest specified in the Annexure as amended from time to time and shall be computed and debited to the Loan Account as following-

- i) On the day of each calendar month/quarter/half year/year as stated in the Annexure;
- ii) Taking the basis of 365 days a year;
- iii) On the actual amount outstanding on the last day of the preceding period of one month/quarter/half year/year as stated in the Annexure.
- iii) On the actual amount outstanding on the last day of the preceding period of one month/quarter/half year/year as stated in the Annexure.

## 1.2.1 FEES/CHARGES/COSTS

The Borrower has paid/agreed to pay on or before the disbursement of the Loan to the Bank the processing charges, service charges, (including service tax, if any), disbursement charges, collection charges (if payments are made to a third party beneficiary), penalties (if any), registration charges, other charges/fees/costs etc. as mentioned in the Annexure. Such processing fees, service charge and /or other charges/fees/costs shall be non-refundable and would be payable to the Bank whether or not the Loan has been drawn down.

1.2.2 The Borrower agrees and covenants with the Bank to promptly pay (a) the applicable stamp duty on this Agreement and also on such other documents as may be executed in relation / incidental to the presents, (b) all present and future taxes which may include any duties, expenses and other charges whatsoever in relation to this Agreement, the Loan and/ or the Security or any other charges or benefits under this Agreement including interest (overdue interest/additional interest) penalty and (c) all other charges, costs and expenses from time to time specified by the Bank (including all costs and expenses incurred or paid by the Bank) in relation to this Agreement and/or any Security and/or for recovery of the Loan or any part thereof. In case of failure of the Borrower to pay the foregoing, the Bank shall be entitled to debit all other amounts due and payable by the Borrower under this Agreement to the Loan Account and the same shall form part of the Loan

## 2. DISBURSEMENT

The Bank shall, subject to the provisions of this Agreement and unless agreed between the Borrower and the Bank otherwise, disburse the Loan by issuing a Banker's Payment Order or a Demand Draft crossed as "A/c Payee only":

- i) In the name of such party(ies) as per the instructions of the Borrower
- ii) In the name of the previous financier towards the repayment of the previous loan to be taken over by utilising the Loan; or
- iii) in the name of the Borrower, at the discretion of the Bank. The disbursement made as above shall be deemed to be a disbursement to the Borrower.

2.2. The borrower is aware that if disbursement/further drawdown is not

accepted or not encashed by the borrower/previous financier within the period of 90 days then Bank shall be entitled to the following:-

- a) The Bank shall have the right to recall the credit facility or stop further drawdown/disbursement.
- b) The BT Cheque or DD issued in the name of previous financier/ Borrower shall be cancelled.
- c) The undrawn/ uncashed amount by the borrower/previous financier shall be adjusted towards Principal outstanding as part prepayment of the loan amount, by giving effect to the EMI in the Loan and keeping the loan tenor constant.
- d) Part payment charges won't be levied on aforementioned adjusted amount.
- e) Revised loan repayment schedule shall be assigned to the borrower.
- f) Borrower won't be entitled for refund of any processing fees, service charge and /or other charges/fees/costs(if any). All these charges( if applicable) would be payable to the Bank whether or not the Credit facility has been drawn by the borrower.

2.3. The borrower is aware that BT Cheque OR DD will be reissued within the span of 90 days of disbursement only if the said Cheque or DD is mutilated or has spelling error or for any reason is not acceptable by the previous financier.

2.4. The Bank may not disburse at any time, any amount under the Loan unless the following conditions are complied with in the sole discretion of the Bank: i) This Agreement is duly executed and delivered to the Bank by the Borrower;

ii) The Borrower's submission to the satisfaction of the Bank of a certificate of employment from his employer and his financial statements;

iii) The Borrower's submission to the Bank, post-dated cheques towards repayment instalments; and

iv) Any other document or writing as the Bank may require in its sole discretion.

v) The Borrower(s) having furnished such Security as may be required by the Bank, as more specifically detailed in the annexure, in a form and manner satisfactory to the Bank.

## 3. Repayment

3.1. The Loan (including the principal, interest thereon and any other charges, premium, fees, taxes levies or other dues payable by the Borrower to the Bank in terms of this Agreement) shall be repayable by the Borrower to the Bank-

i) At the Branch (or at any other branch of the Bank or at any other place as may be notified by the Bank) by way of standing instruction and/or electronic clearing system or in any other manner as the Bank may specify from time to time in writing.

ii) By way of EMI as mentioned in the Annexure towards repayment of principal and interest; and

3.2 Notwithstanding anything to the contrary contained in the present, the Borrower agrees with the Bank that the Bank shall have the right at any time or from time to time to review and reschedule the repayment terms of the Loan or of the outstanding amount thereof in such manner and to such extent as the Bank may at its sole discretion decide.

3.3 The Borrower also undertakes and agrees to pay the interest on the loan, free from any deduction whether on account of tax or otherwise.. The Borrower shall hold the Bank harmless and fully indemnified for any claim which may be made in this regard by any tax authorities and undertake to pay forthwith any such demands which the Bank may become liable to pay. If the Borrower fails to pay the amount so demanded by the Bank, then the Borrower hereby authorises the Bank to enforce any Security that might have been created in relation to the Loan, for the purpose of recovery of the said tax amount.

## 3.4 Delay in payment of EMI etc.

i) On happening of any Event of Default as set out in Article 6 of this Agreement:

a) Such defaulted amount shall carry Default Interest Rate, computed from the respective due dates and shall be compounded on daily basis; and

b) The Borrower shall at its own cost create additional security interest in such form and manner as may be required by the Bank.

ii) The default interest shall be charged/debited to the Loan Account on the respective due dates and shall be deemed to form part of the outstanding Loan.

iii) The Borrower agrees to issue ECS/SIs (referred to as 'Repayment Instructions' in the agreement) for the repayment of the Loan and is fully cognizant that dishonor of the repayment of the Loan is a criminal offence under the law. Additionally, the Bank will also accept payment through NEFT/RTGS and the Borrower can choose to avail such options when required to make payment towards the loan account.

iv) The Borrower acknowledges that the ECS/SI mode of repayment is issued in favor of the Bank, in advance for the payment of the EMIs. The Bank may at any time at its sole discretion, with prior notice to the Borrower, make a demand for the repayment of the loan and dues thereto. The Borrower shall not revoke the ECS/SI mode for payment of the EMIs during the tenure of this Agreement, except with the prior

approval of the Bank. In case the Borrower revokes his/her consent to participate in the ECS/Sl mode without obtaining the prior written consent of the Bank, the same shall be deemed to be an 'Event of Default', as defined in this Agreement the Bank shall have the right to forthwith recall the Loan without giving any notice to the Borrower. Notwithstanding anything contained herein, the Bank shall have the right to initiate criminal action or take any other action/remedy available under the applicable laws against the Borrower.

- v) The Borrower undertakes that in the event of any variation in:
  - a) The date of payment of EMI or any other amount payable under this Agreement; In case the Borrower has availed internet banking facility of the Bank for repayment of the Loan, then in that event, the Borrower shall, in addition to the provisions of the presents, be bound by the rules and regulations formulated by the Bank in regard to internet banking facility.
  - b) The amount of interest, principal or EMIs;
  - c) The numbers thereof;
- vi) If the Borrower at any time during the tenure of the Loan, wishes to replace any Repayment Instrument (Sl/ NACH mandate) with another then the Borrower will be required to pay swap charges as may be determined by the Bank for every Repayment Instrument so replaced. It is clarified that it shall be at the sole discretion of the Bank to either replace the Repayment Instrument or to refuse the same.
- vii) Notwithstanding anything to the contrary contained in this Agreement and irrespective of the mode of repayment selected by the Borrower, upon any default by the Borrower in repayment of any of the EMI/any other amount due under the Agreement, the Bank shall be entitled, without prejudice to its other rights under the Agreement or law, to present and/or re-present the Repayment Instrument issued by the Borrower in favour of the Bank.

- 3.5. In case the Borrower has availed internet banking facility of the Bank for repayment of the Loan, then in that event, the Borrower shall, in addition to the provisions of the presents, be bound by the rules and regulations formulated by the Bank in regard to internet banking facility.

#### Prepayment of Loan

- 3.6.1. The Bank may, at its sole discretion and on such terms as to part pre-payment fees, etc., as it may prescribe from time to time, permit pre-payment or acceleration of EMIs at the request of the Borrower. Subject to the applicable laws and if permitted by the Bank, the Borrower shall and pay to the Bank such part Pre-payment charges mentioned in the Annexure, as amended from time to time.
- 3.6.2. If the Borrower pre-pays only a part of the Loan, the Bank shall be entitled to adjust the amount pre-paid against the amount payable by the Borrower in such manner as the Bank thinks fit. In such an event the Bank shall be entitled to reschedule the repayment schedule at its sole discretion (including an option to reduce the tenor of the Loan while keeping EMIs payable by the Borrower the same) and the Borrower agrees to adhere to such altered re-payment schedule.
- 3.6.3. The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower. Subject to the applicable laws and if permitted by the Bank, the Borrower shall and pay to the Bank such Foreclosure charges mentioned in the Annexure, as amended from time to time. Provided that the Borrower shall not have a right to foreclose the Loan upto the date of payment of 6 EMIs commencing from the repayment of the Loan.

#### 3.7. Recall of the Loan by the Bank:

The Borrower agrees that the Bank shall be entitled to, at any time, in its discretion, recall the Loan by giving to the Borrower notice in writing. It is specified that the repayment schedule set out in the Annexure is without prejudice to the Bank's right to recall the entire Loan and to demand payment of the Loan. Upon the expiry of the period of notice, if any given, the Loan shall immediately stand repayable by the Borrower to the Bank.

#### 4. Loan Protection/ Insurance

- 4.1. The Borrower shall procure such Loan Protection Insurance from a Bank enlisted insurance service provider, as may be acceptable to the Bank, in order to protect the Borrower against any risk of payment incapacities in case of critical illness/ disability/death/job loss, as per the scope of the Insurance Policy. The premium of such Insurance, if opted, may be paid either separately by the Borrower or may be included in the loan amount. Any cancellation of such Insurance may be permitted during the tenor of the loan, as defined in the scope of the Insurance Policy. Such Insurance shall be assigned to the Bank in a form and manner satisfactory to the Bank. The Bank shall be mentioned as the FIRST loss payee under the insurance policy.

- 4.1.1. Insurance is non-mandatory and offered only to customer who voluntarily choose to opt for the same.
- 4.1.2. In case if the loan is cancelled, the insurance policy will also get cancelled automatically and the certificate of insurance (if received/issued) will remain cancelled/ revoked.

#### 5. Borrower's Representations, Warranties, Covenants and Undertakings

- 5.1. With a view to induce the Bank to grant the Loan, the Borrower, hereby represents/warrants to/covenants/undertakes with the Bank that the Borrower-
  - 5.1.1. Has furnished true and complete details in the Application are complete and correct; and not for any improper / illegal / unlawful / speculative / capital market related activities neither for purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of Gold Exchange Traded Funds(ETF) and units of gold Mutual Funds.
  - 5.1.2. Shall utilise the Loan only for the purpose for which the same is availed of;

- 5.1.3. There are no pending claims demands litigation or proceedings against the Borrower before any court or authority;
- 5.1.4. Shall (in case of more than one borrower) be jointly and severally liable to repay the Loan, interest and all other sums due and payable under this Agreement and to observe its terms and conditions;
- 5.1.5. Shall notify the Bank regarding the change in his/her/their status as a resident/non-resident Indian. In case of being non- resident Indian/ person of India origin, shall abide by and fulfill the provisions of Foreign Exchange Management Act, 1999, as amended from time to time and all other applicable laws with respect to purchasing, retaining, using, selling immovable property in India and repatriating proceeds outside India and the Borrower shall indemnify and keep indemnified the Bank in that behalf.
- 5.1.6. The Borrower acknowledges and accepts the rates of interest and its calculation method, other fees, charges and all other amounts payable as per the terms of this Agreement as reasonable and the Borrower has understood the meaning of each terms and financial implications, amounts payable and liabilities and obligations created under this Agreement
- 5.1.7. Any security(ies) furnished by the Borrower(s), under any other agreement entered into or to be entered into with the Bank, including its subsidiaries shall be deemed to be the security(ies) under this Agreement. Further the Borrower(s) agree(s) that the security(ies) offered in respect of this Loan shall be deemed to be continuing security(ies) in respect of other loan(s)/ facility(ies) obtained/to be obtained by the Borrower(s) from the Bank and shall not be discharged till such time all the loan(s)/facility(ies) are fully discharged to the satisfaction of the Bank.
- 5.1.8. The Borrower is aware that Sanctioned terms shall be read in conjunction with the provisions of this Loan Agreement and in the event of any conflict the terms of Loan Agreement will prevail over the said Sanctioned Terms/ Key Fact Statement/Schedule, also the Bank/IDFC FIRST shall be entitled to alter/vary/modify the terms and conditions of this Agreement at any time by notice in writing to the Borrower or notifying the same on its website, either on its own accord or as may be required by any Statutory Authority

#### 6. Events of default etc.

- 6.1. The Bank may by a written notice to the Borrower, declare all sums outstanding under the Loan (including the principal, interest, charges, expenses) to become due and payable forthwith and enforce the Security, if any, upon the occurrence (in the sole decision of the Bank) of any one or more of the following:

- 6.1.1. The Borrower fails to pay to the Bank any amount when due and payable under this Agreement.

The Borrower fails to pay to the Bank any amount when due and payable under this Agreement.

- i) The Borrower fails to pay to any person other than the Bank any amount when due and payable or any person other than the Bank demands repayment of the loan
- ii) Or dues or liability of the Borrower to such person ahead of its repayment terms as previously agreed between such person and the Borrower;
- iii) The Borrower defaults in performing any of his/her obligations under this Agreement or breaches any of the terms or conditions of this Agreement;
- iv) The Borrower defaults in performing any of his/her obligations under this Agreement or breaches any of the terms or conditions of this Agreement;
- v) Any of the information provided by the Borrower to avail the Personal Loan or any of his/her Representations, Warranties herein being found to be or becoming incorrect or untrue;
- vi) Any person other than the Bank commencing proceedings to declare the Borrower insolvent or if the Borrower shall become bankrupt or insolvent or commit act of insolvency;
- vii) If the Loan amount is used for investment made in shares, debentures, advances and inter corporate loans/deposits to other companies (including subsidiary companies)

#### 7. Consequences of default:

- 7.1. In the event of any default mentioned in Article 6 above the Bank shall have the right: - i) To recover the entire dues, ii) To suspend any withdrawal to be effected in the Loan Account, iii) Take any other action as it may deem fit for recovery of its dues and enforcement of the Securities.

In the Event of Default, the Bank/IDFC FIRST shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to procure assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/ or any place of work of the Borrower.

#### 8. Set Off

Without prejudice to what is stated herein, the Borrower hereby expressly agrees and confirms that in the event of the Borrower failing to pay the amount outstanding under the Loan or any other loan/ facility, whether as borrower or guarantor or otherwise, in addition to any general or similar lien to which the Bank or any of its subsidiary/affiliates may be entitled by law, the Bank shall, without prejudice to any of its specific rights under any other agreements with the Borrower, at its sole discretion and without notice to the Borrower, be at liberty to apply any other money or amounts standing to the credit of the Borrower in any account (including fixed deposit account) of the Borrower (whether singly or jointly with another or others) with the Bank or any of its subsidiary/affiliates in or towards payment of the monies due from the Borrower. The rights of the Bank under this Agreement are in addition to other rights and remedies (including without limitation other rights or set off) which the Bank may have under applicable law or otherwise.

The Bank may at its absolute discretion appropriate any payments made by the Borrower under this loan Agreement towards repayment of any other loan outstanding under any other loan agreement or transaction entered into by the Borrower with the Bank and/or towards any other Indebtedness of the Borrower and such adjustment and/or appropriation shall be final and binding on the Borrower and the Borrower shall continue to remain liable to the Bank for payment of dues under this loan Agreement in



respect of which such sums of money were so paid but were appropriated towards another outstanding dues under any other loan this Agreement or transaction entered into by the Borrower with the Bank or towards another Indebtedness of the Borrower. In addition, the Borrower hereby authorises the Bank to appropriate/adjust any balance amounts of the sale proceeds in possession of the Bank post appropriation/adjustment of the sale proceeds consequent of proceeds

has the power to upon sell/transfer or otherwise disposal of any and/or all security created in its favour of the Bank under the security documents or pursuant to this Agreement upon default/ breach of terms of this Agreement, or deposited with Bank or under its possession or control and appropriate the same towards satisfaction/repayment of any other loan/ amounts due to the Bank on account of under any another agreement or transaction entered into by the Borrower with the Bank and/ or the Indebtedness of the Borrower.

The Bank shall have right to apply and/or appropriate and/or set off any credit balance of the Borrower(s) or any monies/assets (including but not limited to property, assets, securities, shares, stocks, and the like) belonging to the borrower(s) coming in the hands of the Bank towards repayment of loan under this agreement or any other agreement upon occurrence of the event of default. Exercise any such right shall be binding on the Borrower(s)

## 9. Appointment of the Bank as the Borrower's Attorney

The Borrower shall appoint the Bank as its true and lawful attorney to do and execute for and in the name and on behalf of the Borrower and where the Borrower is more than one individual, jointly and severally, all or any of the acts, deeds and things, specified therein. The powers so vested in the Bank shall be irrevocable and subsists in favour of the Bank till all dues of the Borrower to the Bank are fully satisfied.

## 10. Assignment and Transfer

The Bank shall have a right to sell or transfer (by way of assignment, securitisation or otherwise) whole or part of the Loan and outstanding amounts under the Loan or any other rights under this Agreement or any other document pursuant hereto to any person in a manner or under or under such terms and conditions as the Bank may decide in its sole discretion including reserving a right to the Bank to retain its power hereunder to proceed against the Borrower(s) on behalf of the purchaser, assignee or transferee, any or all outstanding and dues of the Borrower(s), to any third party of the Bank's choice without reference to or without intimation to the Borrower(s). Any such action and any such state, assignment, securitisation or transfer shall bind the Borrower(s) to accept such third party as creditor exclusively or as a joint creditor with the Bank, or as creditor exclusively with the right to the Bank to continue to exercise all powers hereunder on behalf of such third party and to pay over such outstanding and dues to such third party and or to the Bank as the Bank may direct. The third party shall have the authority of the Borrower(s) to collect the due amounts.

The Borrower shall not transfer or assign the rights under this Agreement without previous written consent of the Bank.

## 11. Disclosure/Sharing of Information

- The Borrower agrees that the Bank/IDFC FIRST may be required to disclose Borrower personal and financial information to the statutory authorities in connection with any legal process that may be initiated by such authorities in accordance with applicable laws.
- The Bank/IDFC FIRST discourages the Borrower from sending or posting to the Bank's web site any information that the Borrower considers to be confidential or proprietary. Please note that if the Borrower do send or post any such information or material, the Bank/IDFC FIRST will assume that it is not confidential. By sending or posting any information or material, the Borrower grant the Bank/IDFC FIRST an unrestricted, irrevocable license to use, reproduce, display, perform, modify, transmit and distribute those materials or information, and the Borrower agrees that the Bank/IDFC FIRST is free to use any ideas, concepts, know-how or techniques that the Borrower sends or post for any purpose on this web site.
- The Borrower agrees that the Bank/IDFC FIRST may also share Borrower information to provide Borrowers with superior services and a range of offers. The Bank/IDFC FIRST may use this information to advise Borrowers about products, services and other marketing materials, which the Bank/IDFC FIRST think may be of interest to Borrowers. The Bank/IDFC FIRST further reserves the right to disclose the information to any third party if the disclosure of the same is for getting any additional service, products which may be beneficial to the Borrower, as per the sole assessment and discretion of The Bank/IDFC FIRST.
- The Bank/IDFC FIRST will limit the collection and use of Borrower information only on a need-to-know basis to deliver better service to the Borrowers. The Bank/IDFC FIRST may use and share the information provided by the Borrowers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Borrowers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the Borrower information to one or more agents and contractors of the Bank/IDFC FIRST and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from the Bank/IDFC FIRST only for the said purposes. The Borrower authorises the Bank/IDFC FIRST to exchange, share, part with all information related to the details and transaction history of the Borrower to its Affiliates/ banks/ financial institutions/ credit bureaus/ agencies/ participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management or any of the aforesaid purposes and shall not hold The Bank/IDFC FIRST liable for use or disclosure of this information. The Bank/IDFC FIRST values relationship with Borrower and will at all times strive to ensure Borrower's privacy.

- The Borrower agrees that if the Borrower commits any breach of any provision of this Agreement or any default or delay in the repayment of the Loan or any amount payable under this Agreement whatsoever which the Borrowers is liable to pay, the Bank shall have the unqualified right to disclose or publish the Borrower's name and particulars (including photographs and particulars of accounts), as a defaulter in such manner as the Bank may deem fit.

## 11.1 The Borrower understands that:

- The Bank may at any time in its sole discretion and without assigning any reason may also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to receiving assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
- The Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.
- The Borrower is aware that the Bank 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 Loan Agreement/Sanctioned Terms/ Key Fact Statement/Schedule/ Schedule of Charges are the only charges levied by the Bank/IDFC FIRST. The Bank/IDFC FIRST 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.

## 12. Miscellaneous

### 12.1. Service of Notice

The addresses of the Parties shall be as mentioned under the Annexure. The Borrower shall forthwith inform the Bank of change in address, if any. Any notice or request required or permitted under this Agreement to be given by either Party to the other shall be only in writing and sent on the address email address of the other Party as mentioned in the Annexure (or in case to the Borrower, on the address of the Borrower last known to the Bank).

### 12.2. Severability

Every provision contained in this Agreement shall be severable and distinct from every other such provision and if at any time any one or more of such provisions is or becomes invalid, illegal or unenforceable in any respect under any applicable law, the validity, legality and enforceability of the remaining provisions hereof shall not be in any way affected or impaired thereby.

### 12.3. Entire Agreement & Counterpart

The Parties confirm that this Agreement and its Annexure and any other documentation pursuant to it represent one single agreement between the Parties. This Agreement may be executed in separate counterparts, each of which, when so executed and delivered, shall be deemed to be an original, but all such counterparts together shall constitute one and the same instrument only.

### 12.4. Supremacy & Amendment

This Agreement supersedes all discussions and Agreements (whether oral or written, including all correspondence) prior to the date of this Agreement between the Parties with respect to the subject matter of this Agreement. This Agreement may be modified or amended only by a writing duly executed by or on behalf of each of the Parties.

### 12.5. FORCE MAJEURE

The Borrower shall be liable to perform or fulfil its obligations at all point of time and shall not delay/postpone performance, its obligations in whole or in part, even on the ground of any force majeure event such as acts of God, floods, cyclones, earthquakes, fires, wars, riots, strikes, orders of governmental or other statutory authorities.

### 12.6 Governing Law & Jurisdiction

The Parties agree that this Agreement shall be governed by the laws of India. The Borrower hereby expressly agrees that all disputes arising out of and/or relating to this Agreement including any transaction document which is:

- below the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held either in Delhi/ Mumbai/ Chennai/ Kolkata and/or such other place as may be notified at the sole discretion of the Bank.

- above the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred at the sole discretion of the Bank to:

The exclusive jurisdiction of the courts/tribunals of the city in which the Branch/Bank Outlet of the Bank is situated. Provided that to the extent allowed by law, the Bank shall be entitled to take proceedings relating to a dispute in any court/tribunal of any place with jurisdiction.

Or

To arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held at Delhi/ Mumbai/ Chennai/ Kolkata and/or such other place as may be notified at the sole discretion of the Bank.

13. Dues shall mean the principal/interest/any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.
14. Overdue shall mean the principal/interest/any charges levied on the loan account which are payable, but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.
15. Non-Performing Asset(NPA) - is a loan or an advance where interest and /or installment of principal remains overdue for a period of more than 90 days in respect of a term loan.
16. "First In First Out"(FIFO) - The relevance of 'First in First Out'(FIFO) is in appropriation of payments into the borrower account. The Principle of FIFO i.e., 'First In First Out accounting method is relevant to arrive at the No of days of overdue for determining the SMA/NPA status. The FIFO principle assumes that, the oldest outstanding dues in the loan account needs to be cleared first. The FIFO method thus requires that what is due first must be paid by the borrower first.

For example:- If in any loan account as on 01.02.2021 there are no over dues and an amount of Rs. X is due for payment towards principal installment/ interest/charges any payment being credited on or after 01.02.2021 in the

loan account will be used to pay off the dues outstanding on 01.02.2021. Assuming that nothing is paid/or there is partial payment (Rs Y) of dues during the month of February, the overdue as on 01.03.2021 will be Rs. X-Y.

Additionally, an amount of Rs Z becomes due as on 01.03.2021. Now any payment partial payment into the account on or after 01.03.2021 will be first utilized to payoff the partial due of 01.02.2021(Rs. X - Rs. Y). If there is more recovery that the Rs. X - Rs. Y then after recovering dues of 01.02.2021, the remaining amount will be treated as recovery towards due of 01.03.2021.

17. Age of Oldest Dues – The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid. In the aforesaid illustration, if the Dues relating to 1st February 2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.
18. Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)

Lending institutions will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA) The basis of classification of SMA /NPA Category shall be as follows:

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/ overdraft	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0		upto 30 days	
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days

Illustrative movement of an account to SMA category to NPA category based on delay in payment of dues and subsequent upgradation to Standard category at day end process:

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Categorisation	SMA Date since /SMA class date	Categorisation	NPA Date
01.01.2022	01.01.2022	Entire dues upto 01.01.2022		NIL			
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-O	01.02.2022		
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA-O	01.02.2022		NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA-O	01.02.2022		
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-O	01.03.2022		
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA- 1	01.02.2022 03.03.2022		
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not fully paid at EOD 1.03.2022	1	SMA-O	01.03.2022		

01.04.2022		No payment of dues of 01.02.2022 01.03.2022 and amount due on 01.04.2022 at EOD 01.04.2022	60	SMA 1	01.02.2022 03.03.2022		
		No payment of dues of 01.02.2022 till 01.04.22 at EOD 02.04.2022	61	SMA 2	01.02.2022 /02.04.2022		
01.05.2022		No payment of dues of 01.02.2022 till 01.05.22 at EOD 01.05.2022	90	SMA 2	01.02.2022 /02.04.2022		
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA		NPA	02.05.2022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA		02.05.2022
01.07.2022	01.07.2022	Paid entire dues of 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32			NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1				02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard Account with No Overdues			STD from 01.10.2022

Note- Examples are illustrative and not exhaustive in nature covering common scenarios and that the IRACP norms and clarifications provided by RBI on the subject will prevail.

19. Amortization Schedule/Repayment Schedule:-

The Amortization Schedule shall be provided separately after the disbursement of loan and shall consist details pertaining to exact due dates for repayment of loan, breakup between principal and interest, in case of loan facilities with moratorium on payment of principal and or interest, the exact date of commencement of repayment etc., shall also be specified in the said amortization schedule. In the aforesaid illustration, if the Dues relating to 1st February 2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

**Note:** I/We are aware of the First EMI start date i.e., either 2nd or 3rd or 5th of every month, depending upon the date of disbursement. I/We are aware that the effective interest rate calculation shall start prior to the First EMI start date from the month of disbursement, notwithstanding the date of disbursement and I/We acknowledge that I/We shall not raise any dispute on the excess interest being charged at the time of loan foreclosure owing to aforesaid calculation

Sr. No.	Key Fact Statement	Schedule of Charges (exclusive of GST)
i	Loan Amount: Rs. _____	EMI Bounce charges per presentation: 400
ii	Tenor : _____ months	Late payment/Penal charges/ Default interest/Overdue (per month) : 2% of the unpaid EMI or Rs 300 whichever is higher
iii	Disbursal date**: DD/MM/YYYY	Cheque Swap charges (per swap): 500
iv	EMI Amount: Rs. _____	EMI Pickup/ Collection Charges :350
v	EMI Period**: DD/MM/YYYY to DD/MM/YYYY	5% foreclosure charges on principal outstanding. Foreclosure to be made from customers own funds. Foreclosure/Prepayment of the loan is possible anytime during the loan tenure after payment of 6 or more EMIs
vi	Franking Amount (to be deducted from loan amt) Rs. _____	Duplicate NOC Issuance Charges: 500
vii	Pre EMI Amount**: Rs. _____	Physical Repayment Schedule: 500
viii	Product Type : Simple PL <input type="checkbox"/> Smart PL <input type="checkbox"/>	Physical Statement of Account : 500
ix	Employment Type: Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/>	Document retrieval charges (per retrieval): 500
x	Mode of Repayment: SI <input type="checkbox"/> NACH <input type="checkbox"/>	Stamping Charges : As per actuals
xi	Fixed ROI(p.a) : _____ %	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 of loan booking date or 1st EMI presentation date, whichever is earlier. Post which cancellation will be treated as foreclosure
xii	Processing fees(including GST): Rs. _____	
xiii	Purpose of loan/End use : _____	
xiv	Insurance Premium: Rs. _____	For Simple PL product : Part Payment is not allowed. However, loan can be foreclosed with 5% foreclosure charges on principal outstanding.
	ICICI Lombard: Rs. _____	For Smart PL product : Part Payment is allowed after initial 3 EMIs. Maximum of 40% of current Principal Outstanding (POS) is allowed as part payment in a financial year, this can be one bullet payment or maximum of 3 payments totaling 40% of POS. For availing this option 2% part payment charges is applicable on partial payment.
	Net loan amount disbursed**: Rs. _____	Part Payment to be made from customers own funds.
xv	Name of the Borrower: _____	Address: _____ Contact: _____ Email: _____ Constitution of Borrower: _
	Name of the Co-Borrower: _____	Address: _____ Contact: _____ Email: _____ Constitution of Co-Borrower: _____
xvi	Date on which annual outstanding balance statement will be issued	On Request
xvii	Date: _____	Branch of Bank: _____

\*Charges above are exclusive of GST

\*\*Disbursal Date, EMI Period, Pre-EMI amount and Net Disbursal Amount shall be communicated as per operational processing. Pre-EMI amount will be applicable if disbursal is after 10th of the month. Pre-EMI amount is computed daily on pro-rata basis till the commencement of the 1st EMI. Net Loan Amount disbursed is loan amount net of applicable charges and pre-EMI amount as applicable. EMI will be due on 2nd or 3rd or 5th of every month. 1st EMI starts next month and if disbursal is post 10th of the month, then subsequent to next month.

Signed and Delivered by the Borrower & Co- Borrower (s) in token of and in witness of them having read (and / or being explained), verified, understood, irrevocably agreed to, accepted, confirmed and declared all the clauses viz., 1 to 27 on all the pages No's 1 & 2 of the Terms & Conditions document, the Schedule, all contents thereof including the receipt of key fact statement and authenticated the accuracy and correctness of the same.

The borrower(s) is aware that the schedule hereto, the terms and conditions, charges are currently prevalent and can be changed and/or fresh/new conditions, charges can be added to anytime and from time to time at sole and absolute discretion of the Bank and such changes shall be binding on the Borrower(s)" Customer Terms & Conditions Copies are located at <https://www.idfcfirstbank.com/banking-products/loans/terms-conditionsV3.html>

1. \_\_\_\_\_  
Signature of the Borrower

2. \_\_\_\_\_  
Signature of the Co-Borrower





Sr. No.	Key Fact Statement	Schedule of Charges (exclusive of GST)
i	Loan Amount: Rs. _____	EMI Bounce charges per presentation: 400
ii	Tenor : _____ months	Late payment/Penal charges/ Default interest/Overdue (per month) : 2% of the unpaid EMI or Rs 300 whichever is higher
iii	Disbursal date**: DD/MM/YYYY	Cheque Swap charges (per swap): 500
iv	EMI Amount: Rs. _____	EMI Pickup/ Collection Charges :350
v	EMI Period**: DD/MM/YYYY to DD/MM/YYYY	5% foreclosure charges on principal outstanding. Foreclosure to be made from customers own funds. Foreclosure/Prepayment of the loan is possible anytime during the loan tenure after payment of 6 or more EMIs
vi	Franking Amount (to be deducted from loan amt) Rs. _____	Duplicate NOC Issuance Charges: 500
vii	Pre EMI Amount**: Rs. _____	Physical Repayment Schedule: 500
viii	Product Type : Simple PL <input type="checkbox"/> Smart PL <input type="checkbox"/>	Physical Statement of Account : 500
ix	Employment Type: Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/>	Document retrieval charges (per retrieval): 500
x	Mode of Repayment: SI <input type="checkbox"/> NACH <input type="checkbox"/>	Stamping Charges : As per actuals
xi	Fixed ROI(p.a) : _____ %	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 of loan booking date or 1st EMI presentation date, whichever is earlier. Post which cancellation will be treated as foreclosure
xii	Processing fees(including GST): Rs. _____	
xiii	Purpose of loan/End use : _____	
xiv	Insurance Premium: Rs. _____	For Simple PL product : Part Payment is not allowed. However, loan can be foreclosed with 5% foreclosure charges on principal outstanding.
	ICICI Lombard: Rs. _____	For Smart PL product : Part Payment is allowed after initial 3 EMIs. Maximum of 40% of current Principal Outstanding (POS) is allowed as part payment in a financial year, this can be one bullet payment or maximum of 3 payments totaling 40% of POS. For availing this option 2% part payment charges is applicable on partial payment.
	Net loan amount disbursed**: Rs. _____	Part Payment to be made from customers own funds.
xv	Name of the Borrower: _____	Address: _____
		Contact: _____
		Email: _____
		Constitution of Borrower: _
	Name of the Co-Borrower: _____	Address: _____
		Contact: _____
		Email: _____
		Constitution of Co-Borrower: _____
xvi	Date on which annual outstanding balance statement will be issued	On Request
xvii	Date: _____ Branch of Bank: _____	

\*Charges above are exclusive of GST

\*\*Disbursal Date, EMI Period, Pre-EMI amount and Net Disbursal Amount shall be communicated as per operational processing. Pre-EMI amount will be applicable if disbursal is after 10th of the month. Pre-EMI amount is computed daily on pro-rata basis till the commencement of the 1st EMI. Net Loan Amount disbursed is loan amount net of applicable charges and pre-EMI amount as applicable. EMI will be due on 2nd or 3rd or 5th of every month. 1st EMI starts next month and if disbursal is post 10th of the month, then subsequent to next month.

Signed and Delivered by the Borrower & Co- Borrower (s) in token of and in witness of them having read (and / or being explained), verified, understood, irrevocably agreed to, accepted, confirmed and declared all the clauses viz., 1 to 27 on all the pages No's 1 & 2 of the Terms & Conditions document, the Schedule, all contents thereof including the receipt of key fact statement and authenticated the accuracy and correctness of the same.

The borrower(s) is aware that the schedule hereto, the terms and conditions, charges are currently prevalent and can be changed and/or fresh/new conditions, charges can be added to anytime and from time to time at sole and absolute discretion of the Bank and such changes shall be binding on the Borrower(s). Customer Terms & Conditions Copies are located at <https://www.idfcfirstbank.com/banking-products/loans/terms-conditionsV3.html>

1. \_\_\_\_\_  
Signature of the Borrower

2. \_\_\_\_\_  
Signature of the Co-Borrower





## Mandate Instruction Form for NACH

UMRN Date Utility Code ☒ Create ☐ Modify ☐ CancelSponsor Bank Code I/We hereby authorise **IDFC FIRST Bank Limited**To debit (tick ☒) Bank a/c number With Bank IFSC / MICR an amount of Rupees ₹ DEBIT TYPE ☐ Fixed Amount ☒ Maximum AmountFREQUENCY ☒ Monthly ☐ Quarterly ☐ Halfyearly ☐ Yearly ☐ As & when presentedReference 1 Reference 2 

1) I agree for the debit of mandate processing charges by the Bank whom I am authorizing to debit my account as per latest schedule of charges of the Bank. 2) This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instruction as agreed and signed by me. 3) I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit

From To Or ☒ Until CancelledPhone No. 

Signature Primary Account Holder

1 Name as in bank records

Signature of Account Holder

2 Name as in bank records

Signature of Account Holder

3 Name as in bank records



## Mandate Instruction Form for NACH

UMRN Date Utility Code ☒ Create ☐ Modify ☐ CancelSponsor Bank Code I/We hereby authorise **IDFC FIRST Bank Limited**To debit (tick ☒) Bank a/c number With Bank IFSC / MICR an amount of Rupees ₹ DEBIT TYPE ☐ Fixed Amount ☒ Maximum AmountFREQUENCY ☒ Monthly ☐ Quarterly ☐ Halfyearly ☐ Yearly ☐ As & when presentedReference 1 Reference 2 

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## Mandate Instruction Form for NACH

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1) I agree for the debit of mandate processing charges by the Bank whom I am authorizing to debit my account as per latest schedule of charges of the Bank. 2) This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instruction as agreed and signed by me. 3) I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit

From To Or ☒ Until CancelledPhone No. 

Signature Primary Account Holder

1 Name as in bank records

Signature of Account Holder

2 Name as in bank records

Signature of Account Holder

3 Name as in bank records





## Group TakeCare Insurance - Enrollment Form

## Insured Information

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

Insured Name 2			
Mobile No.			
Date of Birth	DD / MM / YYYY	Email ID	
Aadhaar Number	NA	Gender	
Date from which the policyholder has been continuously obtaining health insurance cover in India without break		Relationship with Insured	

Insured Name 3			
Mobile No.			
Date of Birth	DD / MM / YYYY	Email ID	
Aadhaar Number	NA	Gender	
Date from which the policyholder has been continuously obtaining health insurance cover in India without break		Relationship with Insured	

Insured Name 4			
Mobile No.			
Date of Birth	DD / MM / YYYY	Email ID	
Aadhaar Number	NA	Gender	
Date from which the policyholder has been continuously obtaining health insurance cover in India without break		Relationship with Insured	

## Risk Details

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

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

## Coverage Details

Features, Benefits, Exclusions and Claim process	
Features	<ul style="list-style-type: none"> <li> <b>Tele Consult</b>            Consultation with a Medical Practitioner through our Health Service Providers for assessing the medical records or routine health issues of the Insured Person over the phone. Covers unlimited tele-consultation during the policy period         </li> <li> <b>Doctor Consultation</b>            Consultation with a Medical Practitioner within IL TakeCare Cashless OPD network. Covers upto 4 Cashless OPD consultation during the policy period         </li> <li> <b>Pharmacy Cover</b>            Upto Rs 3000 can be availed during the policy period. Pharmacy Services can be availed only post consultation with an ICICI Lombard Cashless OPD network Doctor (for the medications prescribed by the doctor). The customer can avail cashless online services through our Network Centres.         </li> </ul>

# Group TakeCare Insurance

	<ul style="list-style-type: none"> <li> <b>Diagnostics</b>  Upto Rs 1500 can be availed during the policy period. Diagnostic Services can be availed only post consultation with an ICICI Lombard Cashless OPD network Doctor (for the tests prescribed by the doctor). The customer can avail cashless online services through our Network Centres. </li> <li> <b>Routine Physical &amp; Preventive Examinations:</b>  Insured Person can undertake the pre-defined routine physical and preventive examinations specified in the Policy Certificate during the Period of Cover, through network centres only on a cashless basis. Covers the test list worth Rs. 500 per person for 2 people. </li> <li> <b>Emergency Ambulance Service:</b>  If the Insured Person suffers an Illness or sustains an Injury during the Period of Cover which requires the Insured Person to be transported to a Hospital in an emergency for Medically Necessary Treatment to be rendered through IL TakeCare emergency service. Covers unlimited emergency service during the Policy Period. </li> </ul>		
<b>Member Cover</b>	Self, Spouse & 2 children Only	<b>Maximum Days covered</b>	NA
<b>Age</b>	18 years to 65 years only	<b>Policy Tenure</b>	1 year
<b>Waiting period</b>	10 working Days	<b>Pre-Existing Disease</b>	Covered from Day1
<b>Exclusions</b>	(Please refer to Policy wordings for detailed exclusions)		
<b>Claims Process</b>	Only Cashless Services upto the SI/Count Defined can be claimed during the Policy Period		
<b>Policy Tenure: 1 Yr</b> <input type="checkbox"/>	<b>Premium excluding GST</b>	<b>2796/-</b>	<b>Premium including GST</b>
			<b>Rs. 3299/-</b>

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

Insured Signature:

Date:

Insured Name:

Place:

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

# Member Consent Form for ICICI Pru Super Protect Credit (A Non-Linked Non-Participating Group Insurance Product)



Loan Account Number :

Particulars of benefits applied for : ☒ Death Master Code :

Loan Type/Cover Type : ☒ Urban Personal Loan/Level cover

Details	Salutation	Full Name	Age/ DOB	Gender	Nationality	Relationship with Member	Occupation**
Member			dd/mm/yyyy	M/F			
Nominee			dd/mm/yyyy	M/F			
Appointee*			dd/mm/yyyy	M/F			

\*If Nominee is less than 18 years, Appointee is mandatory. Appointee should be more than 18 years of age.

\*\* Please mention: S=Salaried, P=Professional, SE=Self Employed, ST= Student, H= Housewife, R=Retired, B=Business, A=Agriculture

Contact Number of Member\*: \_\_\_\_\_ Email ID of member\*: \_\_\_\_\_

\*By submitting my details, I override my NDNC registration and authorize ICICI Prudential and its representatives to contact me through call/WhatsApp/email. I further consent to share my information on confidential basis with third parties for evaluating and processing this proposal.

Sum Assured: \_\_\_\_\_ Policy Term (Year/s): \_\_\_\_\_ Total Premium Amount (in INR incl GST)\*: \_\_\_\_\_

\*The total premium amount will be inclusive of premium of all chosen benefits including death benefit.

## Personal Details of Member

Is the answer to any of the below mentioned medical questions (Q.No. 1 to 5) ?

☐ Yes ☐ No

1. Have you ever suffered from / been diagnosed with / been treated for any of the following? (Please tick YES if any one or more is relevant)

Heart disease	HIV/AIDS infection,	Congenital defect/ Genetic Disorders
High cholesterol,	physical deformity,	Paralysis,
Stroke	Epilepsy,	any disorder of brain or nervous system
Cancer/tumor	any mental / psychiatric disorder,	Arthritis,
Kidney disease	disorder of muscles/ bones/joints,	thyroid disorder,
Lung disease/asthma	tuberculosis	blood disorder,
Diabetes	Liver disease/hepatitis	chronic digestive disorder,
endocrine Disorder,	High blood pressure	

Any other disorder not mentioned above If yes, please provide details

2. During the last 5 years, have you been advised to undergo any investigations or undergone any major surgery or been hospitalized or received any treatment for any medical condition (except for minor cough, cold or flu) for a continuous period of more than 14 days?

3. Do you : - (a) consume more than 10 cigarettes, bidi's per day? (b) Chew more than 5 pouches tobacco per day? (c) consume more than 2 pegs of alcohol per day in any form? (Please tick YES if any one or more is relevant)

4. Has any of your insurance application or reinstatement application ever been declined, postponed or accepted at extra premium or modified terms?

5. To be answered by FEMALE members only:

Are you currently pregnant?

Have you suffered from any gynecological problems or illness related to breasts, uterus or ovary?

## COVID-19 - Questions

1. In the last 3 months have you or your family members been tested positive for COVID-19 or have been self-isolated with symptoms on medical advice? ☐ Yes ☐ No

2. In the last 1 month have you or your family members been advised to self-isolate due to COVID-19 (excluding mandatory government orders to remain at home) or had a persistent cough, fever, raised temperature or been in contact with an individual suspected or confirmed to have COVID-19? ☐ Yes ☐ No

3. Have you or your family members travelled overseas post 1st Jan 2020 OR planned to travel during the next 6 months ? ☐ Yes ☐ No

I am aware that IDFC First Bank Limited is the holder of the life insurance Master Policy issued by ICICI Prudential Life Insurance Company Ltd Group Insurance product and I am a member of this group. I hereby authorize ICICI Prudential Life Insurance that in case of difference between the premium received from the applicant and the actual premium required for sought benefits, the sum assured amount/tenure may get adjusted and the policy shall be issued accordingly.

Do you wish to continue your cover till the coverage term even after you foreclose your loan or transfer your loan to another financial institution or you voluntarily surrender the group membership? ☒ Yes ☐ No

Date & Place:

Signature of Member

## Split Payment Consent

I hereby provide my consent to allow ICICI Prudential to initiate split payment of the claim amount, on the happening of any contingent event, to the extent of the outstanding loans, in the name of IDFC First Bank Limited. In this regard, the remaining proceeds of the claims due may accordingly be addressed in the name of the nominee. The above declaration and other details as furnished by me, are true to the best of my knowledge.

Date & Place:

Signature of Member

## Payout Mode

Mode selected would be used by the company to make payout(s). Payout would be in accordance and subject to the terms and conditions of the policy. Cheque would be used if none of the below Electronic Payout Option is chosen.

1. Mode of deposit	<input type="checkbox"/> ECS <input type="checkbox"/> Direct Credit (Select Banks only) <input type="checkbox"/> NEFT	2. Account Type	<input type="checkbox"/> Current <input type="checkbox"/> Savings
3. Bank Name	<input type="text"/>	4. Bank Branch	<input type="text"/>
5. Account Number	<input type="text"/>	6. MICR Code	<input type="text"/>
7. IFSC Code	<input type="text"/>		

Note: 1. Please provide a cancelled copy of your cheque if any of the above payout option is selected. 2. In case of non credit to my bank account with/ without assigning any reasons there of or if the transaction is delayed or not effected at all for reasons of incomplete/ incorrect information, I would not hold ICICI Prudential Life Insurance Co. Ltd. responsible. 3. Further, the Company reserves the right to use any alternative payout option in spite of opting for Direct Credit option.

Signature of Member

## Vernacular

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

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

Name of Witness

Signature of the Witness

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

Signature in Vernacular/ Thumb Impression of member



