

IDFCFIRST/T&C/20082022/V9

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 Terms & Conditions Copies are located at <https://www.idfcfirstbank.com/banking-products/loans/terms-conditionsV3.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, 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 आनुषंगिक 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/વખાણું જુનાં 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 ବିଷୟରେ ମୋତେ ପଢ଼ି ଶୁଣା ଯାଇଛି ଏବଂ ମୋତେ ଜଣା ଥିବା ଭାଷାରେ ବୁଝାଯାଇଛି, ମୁଁ ତାହାକୁ ବୁଝିବା ପରେ ଉକ୍ତ ଦସ୍ତାବିଜରେ ହସ୍ତାକ୍ଷର କରିଛି ଏବଂ ଏହାକୁ ହସ୍ତାକ୍ଷର କରିବା ସହିତ ମୁଁ ଲୋଡ଼ର ସମସ୍ତ ସର୍ତ୍ତ ଓ ନିୟମାବଳୀ ଓ ଏହାର ଧାରା ପାଳନ କରିବା ପାଇଁ ସହମତ ପ୍ରକାଶ କରୁଛି ।	
Punjabi	ਰਿਣ ਦਸਤਾਵੇਜਾਂ ਅਤੇ ਆਈਡੀਐਫਸੀ ਫਸਟ ਬੈਂਕ ਲਿਮਿਟੇਡ ਤੋਂ ਰਿਣ ਪ੍ਰਾਪਤ ਕਰਨ ਨਾਲ ਜੁੜੇ ਹੋਰ ਸਾਰੇ ਦਸਤਾਵੇਜਾਂ ਦਾ ਵੇਰਵਾ ਮੇਰੀ ਸਮਝ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੂਰੇ ਮੈਨੂੰ ਸੁਣਾਇਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ ਅਤੇ ਮੈਂ ਦੱਸੇ ਦਸਤਾਵੇਜਾਂ ਨੂੰ ਸਮਝਣ ਦੇ ਬਾਅਦ ਉਹਨਾਂ ਤੇ ਦਸਤਖਤ ਕੀਤੇ ਹਨ ਅਤੇ ਉਹਨਾਂ ਤੇ ਦਸਤਖਤ ਕਰਨ ਨਾਲ ਮੈਂ ਇਸ ਦੇ ਦੁਆਰਾ ਰਿਣ ਦੇ ਸਾਰੇ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਅਤੇ ਉਸ ਦੀਆਂ ਧਾਰਾਵਾਂ ਦਾ ਪਾਲਨ ਕਰਨ ਲਈ ਰਾਜ਼ੀ ਹਾਂ।	
Tamil	ஐ.டி.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 ದಸ್ತಾವೇಜುಗಳಿಗೆ ಸಹಿ ಮಾಡಿದ್ದೇನೆ ಮತ್ತು ಅವುಗಳಿಗೆ ಸಹಿ ಮಾಡುವ ಮೂಲಕ ಸಾಲದ ಎಲ್ಲಾ ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಮತ್ತು ಅವುಗಳ ಉಪ ನಿಯಮಗಳನ್ನು ಪಾಲಿಸಲು 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 ഉപയോഗിക്കും അടയ്ക്കും 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 متذکرہ کو میری جانی جانے والی زبان میں پڑھ لیا گیا ہے اور وضاحت کردی گئی ہے اور انہیں سمجھنے کے بعد میں نے مذکورہ بالا دستاویزات پر دستخط کر دیئے ہیں اور اس پر دستخط کرکے میں یہاں اس بات سے راضی ہوں کہ میں لون تمام شرطوں اور ضابطوں اور اُس کی تمام دفعات کی پابندی کروں گا۔	

Sign against appropriate box

TERMS & CONDITIONS APPLICABLE TO PERSONAL LOAN

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

In favour of:

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

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

1. Pursuant to the application made by the Borrower in the Loan Application Form ("Application"), the Bank has sanctioned the loan not exceeding the amount mentioned in the Schedule hereto (hereinafter referred to as "Loan"), and the Borrower agrees to borrow the same, subject to and upon the terms and conditions contained in the Application and/or this document. The Bank may disburse the Loan or any part thereof ("Disbursement") at its own discretion. Notwithstanding anything contained herein:
 - (i) The 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.
 - (ii) 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.
 - (iii) 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:
 - a) This Agreement is duly executed and delivered to the Bank by the Borrower;
 - b) The Borrower's submission to the satisfaction of the Bank of a certificate of employment from his employer and his financial statements;
 - c) The Borrower's submission to the Bank, post-dated cheques towards repayment instalments; and
 - d) Any other document or writing as the Bank may require in its sole discretion.
 - e) 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.
2. The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower subject to the applicable laws and if permitted by the Bank, the Borrower shall pay to the Bank such Foreclosure charges mentioned in the Annexure, as amended from time to time. Provided that the Borrower shall not have a right to foreclose the Loan upto the date of payment of 6 EMIs commencing from the repayment of the Loan.
3. The Loan, interest, additional interest, default interest any other charges, dues and monies payable, costs and expenses reimbursable as outstanding from time to time and whether any of them due or not, are hereinafter collectively referred to as "Outstanding Balance". The Borrower shall pay interest on the Loan, the unpaid due interest and all other outstanding charges and monies(except the default interest), at the rate of interest specified in the Schedule hereto, on the outstanding daily balance from the date of disbursement, compoundable at monthly rests. The Bank in its sole discretion would be entitled to change the said rate interest from time to time including on account of changes made by the Reserve Bank of India, which would be intimated to the Borrower(s) and would be binding upon the Borrower(s). The Borrower shall also pay and bear all interest tax, if any, as applicable from time to time. The Borrower(s) shall repay the Loan and pay the interest that is due from time to time by way of equated monthly instalments (EMIs) as specified or as may be specified by the Bank from time to time(the time being the essence of the contract). The Borrower has perused, understood and agreed to the Bank's method of calculating EMI's as also the appropriation thereof into principal and interest. The payment of all the monies by the Borrower including EMI's shall be made on or before the respective due dates, at such place as the Bank may require, without any set-off or counterclaim or withholding or deduction(save as required by law in which case the amount payable by the Borrower to the Bank shall be increase to the amount which after making such deduction or withholding equals the original due amount as if no withholding or deduction were required), by way of one or more modes and instruments including post-dated cheques "PDCs", Standing Instructions(SI)/Electronic Clearing System(ECS) instructions/other mode/instrument, as acceptable to the Bank from time to time. If any due date fall on a non business day of the Bank, the payment shall be made by the Borrower on the immediate preceding business day of the Bank. In case of cheques/ other instrument, the payment shall be deemed to have been made by the Borrower only at the point of time the sum is credited and realized fully in the Bank's account irrespective of the date of instrument or time of receipt or presentation of instrument. In case of any default, the Borrower shall without prejudice to the Bank's right and remedies, pay additional/default interest at the rate mentioned in the Schedule hereto/Application or as may be prescribed by the Bank., over and above the then applicable rate of interest till full

payment is made/default is cured. This liability shall not act as justification for any default.

4. The Borrower(s) shall pay to the Bank, the charges, fees, commissions, etc., specified on the Schedule hereto/Application or as specified by the Bank from time to time, within such time or upon occurrence of such events as specified and if not specified then forthwith upon demanded by the Bank. All other present and future costs and expenses, taxes as applicable from time to time), any related levy, stamp duty, in all jurisdictions, in relation to this/other documents/any transaction pursuant thereto, irrespective of who the beneficiary is, shall be borne and payable solely by the Borrower, including for creation, enforcement, preservation of security, recovery, initiation/defending/pursuing any legal proceedings/ action by the Bank. In case of any such sums if paid or incurred by the Bank, the Borrower shall be liable to reimburse the same to the Bank in full forthwith.
5. Any Payments made by/on behalf/for the Borrower or any realizations in relation to the Loan, security, shall be appropriated towards the Outstanding Balance and /or Liabilities (as defined hereinafter) in the following order: (a) Firstly, towards costs and expenses incurred by the Bank; (b) Secondly, towards any charges, commissions, fees, taxes, levies (wherever applicable); (c) Thirdly, towards additional/default interest; (d) Fourthly, towards interest; (e) Fifthly, towards principal amount(s). Any statement of account furnished by the Bank shall be accepted by and be binding on the Borrower(s) and shall be conclusive proof of the correctness of the amounts mentioned therein except for any manifest error therein.
6. The Borrower who are liable to deduct the TDS, must pay TDS as per applicable rate for the interest and fees being paid to the Bank. Borrower must deposit the TDS amount so due into the government account within the due date prescribed. Once returns are filed, borrower must submit request letter along with TDS certificates in Form 16A generated from the income tax website to the Bank. Original TDS certificate should be submitted for claiming the refund.
7. The Borrower confirms that the Goods and Service Tax Identification Number (GSTIN) (if applicable) provided in the application form/ declaration is true and correct. The Borrower agrees and undertakes that the applicable tax rate will be determined using the information provided by the Borrower and the input tax credit (ITC) will be available to the Borrower (if applicable) based on the GSTIN and the related information/details provided by the Borrower in the application form/ declaration. The Borrower further agrees and undertakes that the Borrower shall not hold the Bank Limited liable for any loss of ITC arising due to incomplete, erroneous or wrong details pertaining to GST provided by the Borrower in the application form/ declaration. The Borrower also further agrees and undertakes that if the Borrower fails to furnish GSTIN, then the Borrower shall be treated as unregistered for Goods and Service Tax (GST) purpose and no credit of GST will be provided to the to the Borrower.
8. Notwithstanding anything stated in any document, the continuation of the Loan shall be at sole absolute discretion of the Bank and the Bank at any time in its sole discretion and without assigning any reason call upon the Borrower to pay the Outstanding Balance and upon such demand by the Bank, the Borrower shall, within 48 hours of being so called upon, pay the whole of the Outstanding Balance to the Bank without any delay or demur.
9. The Bank may at its own discretion and upon Borrower's request, also finance the Borrower for the insurance premium of insurance policy taken by Borrowers as per Borrower's own wish from any insurance company of Borrower's choice, which sum(s) shall be added to the principal amount under the Loan and all the terms and conditions shall be additionally applicable thereto. All expenses, charges, fees, taxes etc., as applicable on any such insurance shall be incurred and paid by the Borrower, however, in case paid by the Bank on Borrowers behalf, the Borrower shall reimburse the same to the Bank within 24 hours of the Bank's demand. The Borrower shall instruct the insurance company to add the Bank as loss payee in any such insurance policy.
 - 9.1. Insurance is non-mandatory and offered only to customer who voluntarily choose to opt for the same.
 - 9.2. 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.
10. The Borrower shall furnish and create such security from time to time in favour of or for the benefit of the Bank, of such value, in such form and in such manner, as may be deemed fit by the Bank, forthwith upon so required by the Bank. The Bank shall also have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan; which shall be binding on the Borrower.
11. Each of the Borrowers represent(s) and warrant(s) that (which shall be deemed to have been repeated to the Bank on the date of Disbursement and on each date thereafter till entire repayment): (a) The Borrower is a citizen of India and a major (in terms of age) and is of sound mind and is competent to contract and enter into and perform his/ her obligations contemplated under this document/other document/in respect of the Loan; (b) There is no impediment or restriction, whether under law, judgment, order, award, contract or otherwise, for any of the Borrowers entering into and/or performing any of the transactions contemplated by this/other documents/in respect of the Loan and all approvals and consents, wherever necessary have been duly obtained and are and will continue to be in full force; (c) The execution hereof constitutes legal, valid and binding obligations of the Borrower. (d) That there is no Event of Default existing; (e) All declarations made by Borrower are true and complete and no material information has been suppressed /withheld. (e) The Borrower(s) agree that if there are two or more Borrower(s), the Borrower(s) liabilities under this Loan terms and conditions shall be joint and several. (f) The Borrower(s) shall utilize the loan for the purpose for which it is granted 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.
12. The Borrower agree that all amounts payable by the Bank and/or Borrower to the Bank shall be payable and be paid at the branch location or such other place where the Bank operates and the same to be decided by the Bank at its discretion and all the terms and conditions so far as a possible shall be per formed and carried out at the location.
13. Negative Covenants : The Borrower covenants and agrees that, save and except with the prior, specific and express written consent of the Bank, the Borrower shall not ; (a) create, assume or incur any further indebtedness to any person; or lend or advance any amounts to any person; or undertake any guarantee or security obligations; (b) except in favour of the Bank, sell, license, let lease, transfer, alienate, dispose of in any manner

- whatsoever, surrender or otherwise encumber any of its assets, rights, title or interest, receivables, or any part thereof; or create, facilitate or permit to exist any charge, encumbrance or lien of any kind whatsoever over any of its property or grant any option or other right to purchase, lease or otherwise acquire, any such assets or part thereof; (c) permit of effect any direct or indirect change in the legal of beneficial ownership or control; (d) Change /cease/retire from/terminate/resign from the present employment/profession /business disclosed in the Applications; or change, terminate or open any bank account.
14. The following events shall constitute events of default (each an "Event of Default"), and upon the occurrence of any of them the entire Outstanding Balance shall become immediately due and payable by the Borrower and further enable the Bank inter alia to recall the entire Outstanding Balance and/or enforce any security and transfer/sell the same and/or take, initiate and pursue any actions/proceedings as deemed necessary by the Bank to recovery of the dues; (a) Failure on Borrower's part to perform any of the obligations or terms or conditions or covenants applicable in relation to the Loan including under this/other documents including non – payment in full of any part of the Outstanding Balance when due or when demanded by the Bank; (b) any misrepresentations or misstatement by the Borrower; or (c) occurrence of any circumstance or event which adversely affects Borrower's ability/capacity to pay/repay the Outstanding Balances or any part thereof or perform any of the obligations; (d) if any attachment, distress, execution or other process against the Borrowers/its assets or any of the security is threatened, enforced or levied upon by any person; or (e) fall, reduction or decrease, in the opinion of the Bank, in values of any security lower than the values required by the Bank (f) the event of death, insolvency, failure in business, commission of an act of bankruptcy of the Borrower, or change or termination of employment/ profession / business for any reason whatsoever (g) if the loan amount is used for investment made in shares, debentures, advances and inter-corporate loans / deposits to other companies (including subsidiary companies).
15. Notwithstanding anything to the contrary in this document or any other document or any other document/arrangement : (i) in respect of all and any of Borrower's present and future liabilities to the Bank, its affiliates, group entities, associate entities, parent, subsidiaries, any of their branched (collectively "Relevant Entities"), whether under this document or under any other obligation/loan facilities/borrowing/document, whether such liabilities are/be crystallised, actual or contingent, primary of collateral or several or jointly with others, whether in same currency or different currencies, whether as principle debtor and/or as guarantor and/or otherwise howsoever (collectively "Liabilities"), each of the Bank and the Relevant Entities shall in addition to any general lien or similar right to which any of them as bankers may be entitled by law, practice, custom or otherwise, have a specific and special lien on all the Borrower's present and future stocks, shares, securities, property, book debts, all moneys in all accounts whether current, savings overdraft, fixed or other deposits, held with or in custody, legal or constructive, with the Bank and/or any Relevant Entities, now or in future, whether in same or different capacity of the Borrower, and whether severally or jointly with others, whether for any banking relationship, safe custody, collections, or otherwise whether in same currency or different currencies; and (ii) separately, each of the Bank and the Relevant Entities shall have the specific and express right to, without notice to and without consent of the Borrower, set – off, transfer, sell realize, adjust appropriate all such amounts in all accounts (whether prematurely or upon maturity as per the Bank's discretion), securities, amounts and property as aforesaid for the purpose or realizing or against any of dues in respect of any of the Liabilities whether ear- marked for any particular Liability or not, combine or consolidate all or any of accounts of the Borrower and set-off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents pertaining to the respective Liabilities or upon any default in payment of any part of any the Liabilities. (iii) the Bank and the Relevant Entities shall be deemed to have and hold and continue to have first charge on any assets including on any assets including any deposit on which security has been/will be created in respect of the Loan, as security also for any of the other Liabilities and all the rights and powers vested in the Bank in terms of any security or charge created for the Loan shall be available to the Bank and/or the Relevant Entities also in respect of such other Liabilities, irrespective of the fact whether the Loan is at any time outstanding, repaid or satisfies or not and even after the Loan has been repaid or prepaid.
16. The Bank shall at any time, without any consent of or notice to the Borrower (s) be entitled to securitise, sell assign, discount or transfer all or any part of the Bank's rights and obligations under the Loan, this document or any other document, to any person (s) and in such manner and on such terms as the Bank may decide. Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, the benefit or obligation under the Loan, this / other document.
17. The Bank shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to receiving assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
18. The Bank shall be entitled at its discretion to engage/avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/ agency, for anything required to be done for/in relation to/pursuant to the Loan, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts /deeds/matters and things connected thereto, as the Bank may deem fit.
19. Except to the extent disclosed to the Bank: (i) all the Borrower's contracts or agreements with, or any commitments to, any affiliates or group companies (if applicable) are on arms' length basis; (ii) (a) where the Borrower is an individual, he/ she is not a director or specified near relation of a director of a banking company; (b) where the Borrower is a partnership firm/HUF/limited liability partnership firm, none of the partners or members of the HUF is a director or specified near relation of a director of a banking company; and (c) where the Borrower is a joint stock company, none of its directors, is a director or specified near relation of a director of a banking company; (iii)(a) where the Borrower is an individual, that he/ she is not a specified near relation to any senior officer of the Bank, (b) where the Borrower is a partnership firm/HUF/ limited liability partnership firm, none of the partners or members of the HUF, is a specified near relation of any senior officer of the Bank, and (c) where the Borrower is a joint stock company, none of its directors, is a specified near relation of any senior officer of the Bank. The Borrower agrees that the bank has an unconditional right to revoke and/or recall the entire loan facility if the disclosure as mentioned in this clause is found to be false.
20. The Borrower shall ensure that neither the Borrower nor any director/partner/member of the Borrower has been declared a wilful defaulter; in case any director/partner/member has been declared as a wilful defaulter, the Borrower shall take expeditious steps for removal of such person. Borrower understands and acknowledges that there are inherent risks involved in sending the instructions/communications/documents to the Bank via emails and hereby agree and confirm that all risks shall be fully borne by him and he assumes full responsibility for the same. He will not hold the Bank liable for any losses or damages including legal fees arising owing to any miscommunication or technological error beyond the control of the Bank. Bank shall be responsible to ensure the authenticity, validity, or source of any instructions/documents and shall be liable if any instructions/ documents turned out to be unauthorized, erroneous, or fraudulent.
21. DISCLOSURE/SHARING OF INFORMATION
- a) 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.
- b) The Bank will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. The Bank may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and contractors of the Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from the Bank only for these purposes. The customer authorizes the Bank to exchange, share, part with all information related to the details and transaction history of the customer to its Affiliates/ other banks/ financial institutions/ credit bureaus/ agencies/ participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management or any of the aforesaid purposes and shall not hold the Bank liable for use or disclosure of this information. The Bank values your relationship and will at all times strive, to ensure your privacy.
22. Force Majeure -The Borrower shall be liable to perform or fulfill its obligations at all point of time and shall not delay/postpone performance, its obligations in whole or in part, even on the ground of any force majeure event such as acts of God, floods, cyclones, earthquakes, fires, wars, riots, strikes, orders of governmental or other statutory authorities, national emergency, or any other similar causes.
23. The Bank shall have the right to not return the Application, the photographs, information and documents submitted by the Borrower. The Bank shall, without notice to or without any consent of the Borrower, be absolutely entitled and have full right, power and authority to make disclosure of any information relating to Borrower including personal information, details in relation to documents, Loan, defaults, security, obligations of Borrower, to the Credit Information Bureau of India (CIBIL) and/or any other governmental / regulatory / statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/ subsidiaries/affiliates/rating agencies, service providers, other banks/financial institutions, and third parties, any assigns/potential assignees or transferees, who may need the information and may process the information, publish in such manner and through such may be deemed necessary by the publisher/the Bank/RBI, including publishing the name as part of wilful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. In this connection, the Borrower waives the privilege of privacy and privity of contract. the Bank shall have the right, without notice to or without any consent of the Borrower, to approach, make enquires, obtain information, from any person including other banks/finance entities/credit bureaus, Borrower's employer/family members, any other person related to the Borrower, to obtain any information for assessing track record, credit risk, or for establishing contact with the Borrower or for the purpose of recovery of dues from the Borrower.
24. Any notice, approvals, instructions, demand and other communications given or made by the Bank shall be deemed to be duly given and served if send by Normal post, courier, registered post, facsimile electronic mail, personal delivery, sms or by pre-paid registered mail addressed to the Borrower's address, phone/ mobile number, fax number or email as given in the Applications (or at the address changed on which the Bank's acknowledgment is duly obtained as hereinafter mentioned) such notice and service shall be deemed to take effect on the third working day following the date of posting thereof in case of normal post, courier, registered post, at the time of delivery if given by personal delivery, upon receipt of a transmission report if given by facsimile, upon sending the electronic mail or sms if given by electronic mail or sms. The Borrower undertakes to keep the Bank informed at all times in writing of any change in the mailing address, email id, phone and mobile number (s) as provided in the Applications and to obtain the Bank's written acknowledgment on the intimation given to the Bank for any such change.
25. Governing Law, Jurisdiction and Arbitration:
- The Parties agree that this Agreement shall be governed by the laws of India. The Borrower hereby expressly agrees that all disputes arising out of and/or relating to this Agreement including any transaction document which is:
- a) below the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held either in Delhi/ Mumbai/ Chennai/ Kolkata and/or such other place as may be notified at the sole discretion of the Bank.
- b) above the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993), then such dispute shall be referred at the sole discretion of the Bank to:
- The exclusive jurisdiction of the courts/ tribunals of the city in which the Branch/Bank Outlet of the Bank is situated. Provided that to the extent allowed by law, the Bank shall be entitled to take proceedings relating to a dispute in any court/tribunal of any place with jurisdiction.
- Or
- To arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank. The arbitration proceeding shall be conducted in the English language. The award passed by the arbitrator shall be final and binding on the Parties. The costs of such arbitration shall be borne by the losing Party or otherwise as determined in the arbitration award. The arbitration proceedings shall be held at Delhi/ Mumbai/ Chennai/ Kolkata and/ or such other place as may be notified at the sole discretion of the Bank.
26. This document, Application and other documents have been explained to the Borrower in the language known to the Borrower and the Borrower has read and understood the same.

27. The Borrower has affixed their signature after verifying and understanding the contents of this document at the end of the schedule.
The Borrower unconditionally consent and authorizes the Bank to raise debits for such amounts as may be calculated by the Bank from time to time and undertake to maintain sufficient balances to cover the Loan Repayment Dues (and charges, if any) on the stipulated due dates. Borrower is aware that failure to repay loan amount through these instruction shall be treated as a default in repayment of dues and all charges / penalties /levies as covered by the agreement will hold good towards the non-payment of obligations.
28. The Borrower further undertakes that in the event of the above account getting closed / transferred for any reason, the Borrower shall intimate to the Bank the new account opened with the bank to debit the Loan Repayment amounts as per the agreement. Borrower also undertakes the responsibility to provide the fresh set of Mandate and security PDC's for such new account, as per terms of the agreement in lieu of existing instructions.
29. 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.
30. 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.
31. Non-Performing Asset(NPA) - is a loan or an advance where interest and /or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.
32. "First In First Out"(FIFO) - The relevance of 'First in First Out'(FIFO) is in appropriation of payments into the borrowal 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 must be paid by the borrower first.
For example:- If in any loan account as on 01.02.2021 there are no overdues and an amount of Rs. X is due for payment towards principal instalment/interest/charges any payment being credited on or after 01.02.2021 in the loan account will be used to payoff 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 utilized to payoff the partial due of 01.02.2021(RsX-RsY). 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.
33. 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.
34. 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 / non-payment of dues and subsequent up-gradation 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 2		
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA		NPA	02.05.2 022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA		02.05.2 022
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	02.05.2 022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32			NPA	02.05.2 022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1				02.05.2 022
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.

35 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.

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): NA	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: _____	

(Co-Borrower)

(Borrower)

**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): NA	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: _____	

(Co-Borrower)

(Borrower)

**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

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

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

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

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

- 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
- 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
- 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

