

## APPLICATION FORM - RESIDENT INDIVIDUAL

(Please write in BLOCK LETTERS. Please complete the application to help us serve you better)

DD MM YYYY

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

IDFC FIRST Bank Staff\*: Yes ☐ No ☐ Application Ref. No\*.:  City\*:

Scheme\*:  FOS\*:

S.O./DSA Code\*:  R.O.Code\*:

## FINANCE REQUIREMENT

Purpose of Personal Loan\*: Occasion in family ☐ Travel ☐ Purchase of household/Electronic goods ☐ Loan Consolidation ☐ Others (Please specify)\* \_\_\_\_\_

Loan Amount (₹): \_\_\_\_\_ Desired Tenure: ☐ 12 ☐ 24 ☐ 36 ☐ 48 ☐ 60

## PERSONAL DETAILS

Applicant ☐ Co-applicant ☐ Have you taken any finance from us earlier? Yes ☐ No ☐ If yes, application reference No.: \_\_\_\_\_

Title\*: Mr. ☐ Ms. ☐ Others (please specify)\* \_\_\_\_\_ C-KYC No. \_\_\_\_\_

Name\*: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Father's/Spouse's Name\*: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Mother's Name\*: \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

(Please affix your coloured photograph and sign across it)

\*Note: Additionally 1 of the below Officially Valid Document (OVD) is mandatory

PAN No\*.:  Aadhar Card No.:

Passport No.:  Voter ID Card:  Driving License:

Passport Expiry Date:  Driving License Expiry Date:  Gender\*: Male ☐ Female ☐ Transgender ☐

Date of Birth\*:  E-mail ID\*: \_\_\_\_\_

Marital Status\*: Single ☐ Married ☐ Others (please specify)\*

Qualification\*: Under Graduate ☐ Graduate ☐ Post Graduate ☐ Others (Please specify)\* \_\_\_\_\_

Current Residential Address\*: \_\_\_\_\_

Landmark: \_\_\_\_\_

District: \_\_\_\_\_ State \_\_\_\_\_ City \_\_\_\_\_ Pin

Residence Details: Rented ☐ Self-owned ☐ Parental ☐ Company Provided ☐ Others (Please specify)\* \_\_\_\_\_

Telephone\*: Mobile:  STD Code:  No.

☐ Same as Current Residence Address

Permanent Residence Address/Address as per OVD\*: \_\_\_\_\_

Landmark: \_\_\_\_\_

State \_\_\_\_\_ City \_\_\_\_\_ Pin

Residence Details\*: Rented ☐ Self-owned ☐ Parental ☐ Company Provided ☐ Others (please specify)\* \_\_\_\_\_

Telephone\*: STD Code:  No.

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

## OCCUPATION DETAILS

Occupation\*: Self Employed Business ☐ Salaried ☐ Housewife ☐

Company Name\*: \_\_\_\_\_

Company/Entity Type\*: ☐ Government ☐ Partnership ☐ Proprietorship ☐ Private Ltd. ☐ Public Ltd.-Unlisted ☐ Public Ltd.-Listed

## ACKNOWLEDGEMENT

We acknowledge receipt of the application for Personal Loan from IDFC FIRST Bank LTD. The Bank would require a processing time of approximately 20 working days from the date of the completed application. This is subject to submission of all documents as required by the Bank. For any queries or suggestions, please write to us at customer.care@idfcfirstbank.com or visit www.idfcfirstbank.com/our nearest branch.

Customer Name\*:  Date\*:

DD MM YY

Application Reference Number\*: 

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

Office Address\*:

Landmark:

StateCityPin

Mobile:

If Salaried\*:

DesignationDepartmentMonthly Net take home

Work Email Id

If Self-employed\*: Date of Incorporation

Annual Income last 3 months monthly bank balance mandatory

GST DECLARATION:

1) GST Regd No. : YesNo2) GSTIN No.

That I have shared correct GSTIN., hence separate verification of my GSTIN is not required and I shall not hold IDFC FIRST Bank Limited liable for loss of credit arising on account of incomplete, erroneous or wrong GST details. For all GST purposes the mailing address will be consider as place of supply i.e. GST address.

BANK DETAILS

Preferred Mode of Repayment\*:

NACHPDCSI

Bank Name:

Account Number\*:Account Type : SavingsCurrent

TWO REFERENCE DETAILS

1) Name\*:

Relationship with Applicant\*:Mobile:

2) Name\*:

Relationship with Applicant\*:Mobile:

DECLARATION

I/We declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information whatsoever. I/We confirm that no insolvency proceeding(s) or suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against me/us and that I/We have never been adjudicated insolvent/bankrupt by any court or other authority. I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application or any other Application fees to the executive collecting my/our Application/and I/We shall not hold IDFC FIRST Bank Limited liable for any such payment made by us to the executive collecting this Application. I/We understand and confirm that the Application Form and all other documents submitted by me/us to IDFC FIRST Bank Limited shall not be returned to me/us and IDFC FIRST Bank Limited shall have the right to retain the same. I/We have read the Application Form and brochures and are agreeable to all the terms/conditions of availing finance from IDFC FIRST Bank Limited/its Group Companies. I/We authorise IDFC FIRST Bank Limited/its Group Companies/its Agents to make reference and enquiries relevant to information in this Application Form which IDFC FIRST Bank Limited/its Group Companies/ its Agents consider necessary. I/We undertake to inform IDFC Bank Limited/its Group Companies/its Agents regarding the change in the residential addresses/employment/profession and to provide any further information that IDFC Bank Limited/its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by me/us with banks/financial institutions/ non banking finance companies has been disclosed here in above. I/We agree that IDFC FIRST Bank Limited may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We confirm that I/We shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from IDFC FIRST Bank Limited by the executive of the Bank and I/we have signed the said Application Form after having understood them and by signing the same. I/we wish to avail of the NACH/PDC/SI facility and hereby express my/our unconditional consent to debit my/our loan instalments etc., from above mentioned account through NACH/PDC/SI. I/We authorize the bank to honour all such instructions. I/we authorize the representative of the Company to get this mandate verified and registered with bank. Mandate Verification Charges (if any) may be charged to my/our account. I/We will ensure sufficient balance in the funding account on the date of execution. In case NACH/PDC/SI instruction is unsuccessful due to financial reasons, the NACH/PDC/SI instructions will be presented again for clearance. I/We will bear the bounce charges for transactions that have been unsuccessful due to financial reason.

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

If I provide deemed address proof, then within 3 months from date of disbursal, I will share the updated Officially Valid Document with the current address. I hereby consent to receive information about my loans and offers on WhatsApp on my registered number. The Borrower shall ensure that neither the Borrower nor any director/partner/member/trustee of the Borrower has been declared a willful defaulter; in case any director/partner/member/ trustee has been declared as a willful defaulter, the Borrower shall take expeditious steps for removal of such person. I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to IDFC FIRST Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent in connection with me availing the Financial Facility from IDFC and processing instructions for the said purpose and hereby give consent to IDFC for verification of my Aadhaar to establish its genuineness through any such acceptable manner stipulated by UIDAI or under any Act or law from time to time. I/We have also been explained that submission of this document is not mandatory. I/we have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time)The consent and purpose of collecting Aadhaar has been explained to me/us in local language. IDFC has informed me/us that I am/We are required to redact/ blacken out the first eight digits of Aadhaar number so that only last four digits of the Aadhaar number are visible; and in case I/We do not redact/ blacken out the first eight digits of Aadhaar number, I/We authorized IDFC FIRST Bank to redact/blacken out the Aadhaar number through appropriate means on my/our behalf". IDFC has also informed me that this consent and my Aadhar will be stored with IDFC

Would you like to receive updates about various offers and promotion from to time? YesNoIf yes, mode of communication: PhoneSMS E-mail

AUTHORISATION

I hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary. The Bank shall not be liable for use/ sharing of the information. I would like to avail the benefits of the various bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so.

I confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/ calls/ SMSs sent to receive information from Central, its representatives, agents. I hereby provide consent to send SMS confirmation to reference contacts provided by me as part of the loan application process. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not be returned. IDFC FIRST Bank Limited shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/ Co-Applicant.

a. I/we authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/we hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address. I/We also authorize the bank to freeze my IDFC FIRST Bank account in an event of default.

Applicant/Co-applicant/Signature\*Date\*:Place\*:

OFFICE USE ONLY

Original seen & verified by - Name:Designation:DSA/Referral Code:Sign:

PRIORITY SECTOR LENDING

☐ Weaker Section:

i. Individual women beneficiaries up to 1 lakh ☐ ii. Loans to: ☐ SC ☐ ST ☐ General ☐ OBC ☐ Others iii. Religion: ☐ Hindu ☐ Muslim ☐ Christians

☐ Zoroastrians ☐ Sikh ☐ Buddhists ☐ Jain ☐ Others (Please specify) \_\_\_\_\_ iv. if Minority communities: ☐ Yes ☐ No

v. Annual household Income : \_\_\_\_\_

vi. Preference category: ☐ Widow ☐ Working ☐ Disability ☐ Others (Please specify)

DOCUMENTS REQUIRED

PAN (If not available then Form 60) is a mandatory document which is to be submitted, however it is not a Photo Identity Proof, hence 1 of the below documents should be submitted as a Photo Identity Proof.

**Photo identity proof\*:** Valid Passport with expiry date, photograph and signature; the driving license issued by regional transport authority, proof of possession of Aadhaar number issued by UIDAI, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

**Address Proof\*:**

**Official Valid Document\*\*:** Valid Passport with expiry date, photograph and signature; the driving license issued by regional transport authority, proof of possession of Aadhaar number issued by UIDAI, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

**Deemed Official Valid Document\*\*:** Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Property or Municipal tax receipt; Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; letter of allotment of accommodation from employer, letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.

**Income proof\*:** Latest salary slip/certificate, Latest Audited Financials, Bank details with last 3 months salary credited.

**Business Proof\*:** Qualification Certificate/Certificate of Practice (COP), Shop Act License/MOA & AOA/Sales Tax/Nat registration I Partnership Deed.

\*Mandatory document/field.

\*Requirement of documents might vary according to the scheme chosen

\*\* Mandatory is OVD is not available. OVD to be submitted within 3 months from disbursement with the updated address.

IDFCFIRST/PL\_APP/09112020

ADDRESS

**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

