

TWO-WHEELER LOAN APPLICATION FORM



(Please write in BLOCK LETTERS. Complete the application & help us serve you better.)

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

E-Mail ID		Application No.		Lead Source Name:		DLR <input type="checkbox"/> DSA <input type="checkbox"/> DIRECT <input type="checkbox"/> SUB-DLR CROSSELL <input type="checkbox"/>	
Location:		DST/SO Name & Code:					
RO/RM Name & Code:				DSA / Salespoint Name:			
Applicant <input type="checkbox"/>		Co-Applicant <input type="checkbox"/>		Guarantor <input type="checkbox"/>		Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss	
Applicant Name:		First Name		Middle Name		Last Name	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender		Date Of Birth: DD MM YYYY		Mobile Phone:			
Mother Name: First Name		Last Name		Educational Qualification :		Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	
Father's Name: First Name		Last Name		Spouse Name: First Name		Last Name	
Citizenship:							
Voter Id No./DI/ Passport No./Pan Card No:							
Passport/DI Expiry Date:				Annual Gross Salary:			
Customer Category:		<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Pensioner <input type="checkbox"/> Housewife <input type="checkbox"/> Student		Employer Name:			
Residential Status: <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> PIO							
Property Status: <input type="checkbox"/> Own <input type="checkbox"/> Company Provided <input type="checkbox"/> Relative <input type="checkbox"/> Rented							
Type of Organisation:						Nature Of Business:	
Present Job/Business: M <input type="checkbox"/> Y <input type="checkbox"/>				Years At Previous Job / Business:			
Whether Relative to Director of IDFC First Bank Ltd - Yes <input type="checkbox"/> No <input type="checkbox"/>							
Whether Relative to Senior Management of IDFC First Bank Ltd - Yes <input type="checkbox"/> No <input type="checkbox"/>							
BANK DETAILS							
Bank Name:		Bank Branch:		Account Type:			
Account No.:				Account Opening Date: DD MM YYYY			
LOAN & ASSET DETAILS							
Brand:		Supplier Name:		Model:			
Sub Model:		Model No:		Registration State:			
Scheme:		Promotion Group: <input type="checkbox"/> Normal <input type="checkbox"/> Special Scheme		Promo Code:			
On Road Price		Loan Amount:		Margin Money:		Tenure:	
EMI:		No Of Advance EMI:		PF with Tax:		Stamp Charge (Min Rs.150/-):	
R.O.I:		ECS & Other Charges:		PDD Charge:		Pre EMI:	
Insurance: <input type="checkbox"/> Yes <input type="checkbox"/> NO		<input type="checkbox"/> Funded <input type="checkbox"/> Not-Funded		Bundled fee -		LPI Charges:	
Sum Assured:							
Credit Vidya: <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> Funded <input type="checkbox"/> Not-Funded		CV Charges -		FG Charges- 616 / 923 / 1231	
DISB Amount:							
IHO: <input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Funded <input type="checkbox"/> Not-Funded		IHO Chartes IHO 1Yr - 2050 IHO 2Yr -4300		Total Down Payment:	
Easy Buy Card Charge							
RSA Charges		Normal vehicle: 462 / 770 / 975**		High and vehicle - 3077 / 5131 / 7696**		*Exclusive of GST, ** Inclusive of GST	
Address Line I:							
Address Line II:							
City:		District:		State:		Country:	
Nearest Landmark:				PinCode:		Yrs. In Current Address:	
Phone No.		Std Code:		Yrs. in Current City:			
Mobile Number(1):		Mobile Number(2):		Lease/Rent Amount:		No. Of Years In Lease:	
Property Status: <input type="checkbox"/> Own <input type="checkbox"/> Parental <input type="checkbox"/> Company Pr <input type="checkbox"/> Relative <input type="checkbox"/> Rented							
Permanent Address		Address Line I:					
Address Line II:							
City:		District:		State:		Country:	
Nearest Landmark:				Pincode:		Yrs. In Current Address:	
Off/Buss. Address		Address Line I:					
Address Line II:							
City:		District:		State:		Country:	
Nearest Landmark:				Pincode:			
OFF/BUS. PH (STD Code):		EXTN NO.:		Mobile Number:			
Property Status: <input type="checkbox"/> Own <input type="checkbox"/> Parental <input type="checkbox"/> Company Pr <input type="checkbox"/> Relative <input type="checkbox"/> Rented							
Ref. 1 Name:		Relation:		Pin Code:		Mob No:	
Address:							
Ref. 2 Name:		Relation:		Pin Code:		Mob No:	
Address:							
Applicant/Coapplicant Signature							

Note: IDFC FIRST Bank Limited shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant / Co-applicant. #

\*The Two Wheeler Loan is available without other offering. In relation to availing insurance from HDFC Standard Life Insurance, the Applicant shall with HDFC Standard Life Insurance directly and IDFC FIRST Bank Limited does not assume any responsibility.

ACKNOWLEDGEMENT

We acknowledge receipt of the application for Two Wheeler Loan from IDFC FIRST Bank Limited. IDFC FIRST Bank Limited would require a processing time of approximately 5 working days from the date of the completed application. This is subject to submission of all documents as required by IDFC FIRST Bank Limited. For any queries or suggestions, please write to us at customer.care@capitalfirst.com or visit www.idfcfirstbank.com or our nearest branch.

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

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

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

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

TWO-WHEELER LOAN APPLICATION FORM



GOODS AND SERVICES TAX DETAILS

GST DETAILS:

GST Regd No. : ☐ Yes ☐ No

GSTIN No. \_\_\_\_\_

That I have shared correct GSTIN., hence separate verification of my GSTIN is not required and I shall not hold IDFC FIRST Bank 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

Applicant/  
Co-applicant/  
Guarantor  
  
PHOTO

LOAN PROTECT INSURANCE DETAILS

Nominee Name \_\_\_\_\_Nominee DOB: \_\_\_\_\_  
Relation with Applicant: \_\_\_\_\_  
If Nominee is Below 18 Years, Appointee Name: \_\_\_\_\_Appointee DOB: \_\_\_\_\_  
Relation with Applicant: \_\_\_\_\_

IMPORTANT INFORMATION

Loan Amount : As sanctioned & determined by credit appraisal process of IDFC FIRST Bank Limited.  
Rate of Interest : Rate of Interest is determined by credit appraisal process of IDFC FIRST Bank Limited. The risk gradation is based on inter alia the quantum and tenure of loan, the security offered by the customer, cost of funds and the credit profile.  
Charges : Applicable charges as per the schedule of charges valid at the time of loan approval. These are available at Sales Points

CHARGES

TWO WHEELER CHARGES	CHARGE AMOUNT	TWO WHEELER CHARGES	CHARGE AMOUNT
EMI Bounce charges per presentation	400 Exclusive of GST	Processing fees total	Upto 6% of total amount
Late payment/Penal charges/ Default interest/ Overdue (per month)	2% per month (Inclusive of GST) or the unpaid EMI of Rs .300 (Inclusive of GST) whichever is higher	Foreclosure / Prepayment charges	5% of principle outstanding amount (Exclusive of GST)
		Part Payment charges	Part Payment is not allowed
		Duplicate NO Objection Certificate Issue Charges	500 Exclusive of GST
Cheque Swap charges (per swap)	500 Exclusive of GST	Physical Repayment Schedule	500 Exclusive of GST
		Physical Statement of Account	500 Exclusive of GST
Cancellation & Rebooking Charges	“1000 (Inclusive of GST) towards Cancellation, Addition Interest Charges frin date of disbursl till receipt of cancellation. Cancellation to be received withing 30 days or 1st EMI presentation date whichever is earlier. Post which it will be treated as forclosure”	Document retrieval charges (per retrieval)	500 Exclusive of GST
		Stamping Charges	As per actuals
		Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	99 Inclusive of GST
		PDD Charges	Upto Rs.1000 (Inclusive of GST)
		Easy Buy Card (if Easy Buy Card Applicable)	499 Inclusive of GST
		EMI Pick up Charges	350 Exclusive of GST
		Other Charges (if applicable)	Up to Rs.1000 (Inclusive of GST)
		Admin Fees (If Applicable)	Up to Rs.1200 (Inclusive of GST)
		Legal/Collections/Respossession & Incidental charges	As per actuals
		Security Post Dated Cheque Waiver	500 Exclusive of GST
		Pre-EMI	350 Inclusive of GST
		Valution Charges (If Applicable)	As per actuals

IDFC FIRST Bank Limited (“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 aforementioned Schedule of Charges are the only charges levied by the Bank. The Bank 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.

DISCLAIMER

1. IDFC FIRST Bank Limited is collecting the Insurance premium on behalf of the insurer and liability to pay any claim is solely of the insurer.  
2. The policy cover will commence form date of acceptance of your insurance proposal by the insurer.  
3. If your insurance proposal is not accepted by the insurer, IDFC FIRST Bank Limited shall refund the premium or adjust it against your outstanding EMI/Loan Amount.

TRN.Doc\_V2/Jan/TW/2019/03

DOCUMENTS REQUIRED

- Photo identity proof\*

• Address proof\*

• Income proof\*

Passport, voters identity card, driving license, Adhar Card

Passport, driving licens, bank a/c statment, electricity/telephone bill, adhar card,

Latest ITR, Lates Form 16, Latest salary slip/certificate, Lates Audited Financials, Bank details with last 3 months salary credited

The Application will be assessed quickly after receiving the required documents. Please quote the Application reference Number mentioned in the slip for any equiry(ies).  
\*Requirement of documents might vary according to the scheme chosen.



TWO-WHEELER LOAN APPLICATION FORM

AUTHORISATION

Except to the extent disclosed to the Bank in writing, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including the Bank) or a relative/near relation (as specified by RBI) of a senior officer of the Bank (as specified by RBI) is the applicant(s), or a partner of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I authorise IDFC First Bank Ltd. ("The Bank") and/or its agents, in relation to may application to conduct credit check, references, enquiries in its sole discretion and share and/or information, records from any third parties, as it may consider necessary and shall not hold the Bank (or any of its group companies or its/their agents/representatives) liable for use/sharing of thie information.

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

I authorised the Bank to use the information provided in my application as it may deem fit and proper. The Bank is authorised to retain the documents submitted with the application without any liability to return the same to me.

I would like to avail the benefits of various IDFC First Bank Limited 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/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.

☐ 1. Insurance ☐ 2. IHO ☐ 3. Credit Vidya ☐ 4. FG ☐ 5. RSA ☐ 6. Easy Buy Card

Country of birth \_\_\_\_\_ Place of birth \_\_\_\_\_ Country of residence as per tax laws \_\_\_\_\_ Foreign TIN \_\_\_\_\_ TIN Issuing country \_\_\_\_\_ I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

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

VERNACULAR DECLARATION

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

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

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

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

OSV

Date :	Name of person doing OSV:	
Employee :	Employee Branch:	Employee Designation:

PRIORITY SECTOR LENDING

- ☐ Direct Agri: (Agriculturist/Farmer/Agri allied activities like, dairy farming, Poultry farming, fishery, bee-keeping etc.) – Loans up to 02 crore
- ☐ Indirect Agri: Service units like trader, Dealers/sellers of fertilizers, pesticides, seeds, cattle feed, poultry feed, agricultural implements and other inputs – Loans 02 to 05 crore
- ☐ Micro and Small Enterprise:
- Please tick relevant box as per Investment\* is upto or less than
- |                         |   |   |
|-------------------------|---|---|
|                         | Mfg.  | Service   |
| Micro                   | <input type="checkbox"/> Upto 25 Lakh                 | <input type="checkbox"/> Upto 10 Lakh                 |
| Small                   | <input type="checkbox"/> Above 25 Lakh Upto 05 Crore  | <input type="checkbox"/> Above 10 Lakh Upto 02 Crore  |
| Medium                  | <input type="checkbox"/> Above 05 Crore Upto 10 Crore | <input type="checkbox"/> Above 02 Crore Upto 05 Crore |
| Basis of Identification | <input type="checkbox"/> CA Certificate               | <input type="checkbox"/> MSME / SSI Certificate.      |
|                         | <input type="checkbox"/> Housing Loan:                |   |

(\* Mfg. Enterprise – Investment in Plant & Machinery, Service Enterprise – Investment in Equipment's)

Value of Property up to 35 lakh to 25 lakh in Metro & Non Metro Cities respectively

☐ Weaker Section:

i. Individual women beneficiaries up to ☐ 1 lakh    ii. Loans to: SC ☐ ST ☐ Others    iii. Religion:☐Hindu ☐ Muslim ☐ Christians ☐ Zoroastrians☐ Sikh ☐ Buddhists☐ Jain ☐ Others (Please specify)\_\_\_\_\_    iv. if Minority communities: Yes ☐ No ☐ v. Annual household Income : \_\_\_\_\_

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

**IDFC First Bank Limited** (formerly IDFC Bank Limited)  
Naman Chambers, C 32, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051 Tel: +91 22 7132 5500, Fax: +91 22 2654 0354

**Registered Office:** KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600031. Tel: +91 44 4564 4000 Fax: +91 44 4564 4022  
CIN: L65110TN2014PLC097792, bank.info@idfcbank.com, www.idfcfirstbank.com