

PRE-OWNED CAR LOAN APPLICATION FORM



(Please write in BLOCK LETTERS)

Type of Applicant

☐ Individual

☐ Corporate

Applicant's Email ID: _____ Location: _____

SO Code: _____ RO Code: _____

Sales Point: _____

Sales Point Type: ☐ Dealer ☐ DSA ☐ Alternate ☐ Others

Supplier Type: ☐ Cat A ☐ Cat B ☐ Cat C ☐ Cat D

Supplier Name: _____



TELL ME ABOUT YOURSELF

Title: ☐ Mr ☐ Mrs ☐ Miss

Name: _____

First NameMiddle NameLast Name

Gender: ☐ Male ☐ Female ☐ Thirdgender

Mother First Name: _____ Mother Last Name: _____

Date of Birth: ____ / ____ / ____ Age: _____ Mobile: _____

Marital Status: ☐ Married ☐ Unmarried No. of Dependents: _____

Educational Qualification ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Others _____

Father First Name: _____ Father Last Name: _____

Spouse First Name: _____ Spouse Last Name: _____

Citizenship : _____

PAN: _____ Driving License No. _____ Passport No.: _____ Voter ID: _____

Passport /DI Expiry Date : _____

Whether Relative to Director of IDFC First Bank Ltd - Yes ☐ No ☐

Whether Relative to Senior Management of IDFC First Bank Ltd - Yes ☐ No ☐

Whether Politically Exposed Person - Yes ☐ No ☐

PLEASE PROVIDE YOUR OCCUPATIONAL DETAILS

Employment Type: _____ Annual Gross Income: _____

Customer Category: _____ Employer Name: _____

Work Email Address: _____

Occupation Type /Customer category: ☐ Salaried ☐ Self employed ☐ Pensioner ☐ Housewife ☐ Student

Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ PIO

Property Status: ☐ OWN ☐ PARENTAL ☐ COMPANY PR ☐ RELATIVE

Non-Profit Organisation: ☐ Religious ☐ Charitablbe ☐ Others

Industry/Profession: _____ Type of Organisation: _____ Designation _____ Department _____

Nature of Business: _____ Years at Current job/Business : _____

Number of Months in Current Company _____ Previous Employer Name _____

Years at Previous Job/Business: _____ No of months at previous job/business _____

PLEASE PROVIDE YOUR BANK DETAILS

Bank Name 1: _____

Bank Branch Address: _____

Account Number: _____

Account Type: _____

Account Duration in Current Bank: _____

Bank Name 2: _____

Bank Branch Address: _____

Account Number: _____

Account Type: _____

Account Duration in Current Bank: _____

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

The PRE-OWNED Car Loan is available without other offerings. In relation to availing insurance from HDFC Standard Life Insurance, the Applicant shall deal with HDFC Standard Life Insurance directly and IDFC First Bank Limited does not assume any responsibility.

(Customer Signature)

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PLEASE PROVIDE LOAN & ASSET DETAILS

Brand: _____ Supplier: _____ Category: _____

Model: _____ Model Number: _____

Registration State: _____ Registration City: _____

Registration Date: _____ Manufacturing Date: _____ Asset Registration Number: _____

Total Kms Travelled: _____ Ownership: _____

Promotion Group: ☐ Repurchase ☐ Refinance Scheme: _____

Promotion Code: _____ Valuation Amount: _____ Margin Money: _____

Loan Amount: _____ Tenure: _____ No of Advance EMI: _____

ROI: _____ EMI Amount: _____ Insurance Type: _____ ☐ Funded ☐ Not Funded

LPI Premium: _____ FG Premium: _____ Loan Management Fee _____ Vendor Service Charge _____

PLEASE PROVIDE YOUR ADDRESS DETAILS

PROPERTY STATUS ☐ OWN ☐ PARENTAL ☐ COMPANY PR ☐ RELATIVE ☐ RENTED

RESI ADDRESS: STREET NAME/PO & PS: _____

ADDRESS LINE I: _____

ADDRESS LINE II: _____

CITY: _____ DISTRICT: _____ STATE: _____

COUNTRY: _____ NEAREST LAND MARK: _____

PINCODE: _____ Phone: _____

PROPERTY STATUS ☐ OWN ☐ PARENTAL ☐ COMPANY PR ☐ RELATIVE ☐ RENTED

PERMANENT ADDRESS: STREET NAME/PO & PS: _____

ADDRESS LINE I: _____

ADDRESS LINE II: _____

CITY: _____ DISTRICT: _____ STATE: _____

COUNTRY: _____ NEAREST LAND MARK: _____

PINCODE: _____ Phone: _____

PROPERTY STATUS ☐ OWN ☐ COMPANY PR ☐ RENTED

OFFICE ADDRESS: STREET NAME/PO & PS: _____

ADDRESS LINE I: _____

ADDRESS LINE II: _____

CITY: _____ DISTRICT: _____ STATE: _____

COUNTRY: _____ NEAREST LAND MARK: _____

PINCODE: _____ Phone: _____

(Customer Signature)

PLEASE PROVIDE TWO REFERENCES

REF. 1 NAME: _____

RELATION: _____

REF. 1 PHONE: _____

ADDRESS: STREET NAME/PO & PS: _____

ADDRESS LINE I: _____

DRESS LINE II: _____

CITY: _____ DISTRICT: _____ STATE: _____

NEAREST LAND MARK: _____ PINCODE: _____ Phone: _____

REF. 1 NAME: _____

RELATION: _____

REF. 1 PHONE: _____

ADDRESS: STREET NAME/PO & PS: _____

ADDRESS LINE I: _____

DRESS LINE II: _____

CITY: _____ DISTRICT: _____ STATE: _____

NEAREST LAND MARK: _____ PINCODE: _____ Phone: _____

PRE-OWNED CAR LOAN APPLICATION FORM



CHARGES

PRE-OWNED CAR CHARGES	CHARGE AMOUNT (in Rs.)	PRE-OWNED CAR CHARGES	CHARGE AMOUNT (In Rs.)
EMI Bounce charges per presentation	500 +GST	Document retrieval charges (per retrieval)	500 Exclusive of GST
Late payment/Penal charges (per month)	2% per month (Exclusive of GST) of the unpaid EMI or Rs 300 (Exclusive of GST) whichever is higher	Stamping Charges	As per actuals
Vendor Service Charge	0.5% or upto 7000 whichever is lower (inclusive of GST)	Initial Money Deposit/ Application Fees (Non-refundable)	NA
Cancellation & Rebooking charges	10000+GST towards Cancellation. Cancellation to be received within 30 days or 1st EMI presentation date whichever is earlier. Post which it will be treated as foreclosure Note: Cases beyond 30 days would be treated towards cancellation only with requisite approval. Interest charges as applicable from the date of disbursement	Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	100 +GST
		Easy Buy Card Annual Fee (If Easy Buy Card Applicable)	99 +GST
Loan rescheduling charges (per rescheduling)	NA	EMI Pickup/ Collection Charges	500 +GST
Processing fees	Upto 5% of the total amount (Inclusive of GST)	List of Documents	NA
Foreclosure / Prepayment charges	5% of Principle Outstanding Amount + GST (unless specifically approved for lower FC Charges prior to disbursement)	Valuation Charges (if applicable)	upto 4000 (Exclusive of GST)
		Asset Verification Charges (if applicable)	4000 (Exclusive of GST)
Part Payment charges	5% of Part Payment value + GST	Transaction/Other Fees (if applicable)	As per actuals
Duplicate No Objection Certificate (NOC) Issuance Charges	a. 500 Exclusive of GST b. Special NOC charges 500 Exclusive of GST c. Commercial NOC - 2250 Exclusive of GST a. Inter-State NOC -Refundable Security Deposit (non-interest bearing) of Rs. 5,000 will be taken. It will be the borrower's responsibility to provide the transferred Registration Certificate to the bank. In addition, NOC charge would be Rs. 500 Exclusive of GST	PDD Charges	2000 (Exclusive of GST)
		Pre EMI (If applicable)	As per actuals
Physical Repayment Schedule	500 Exclusive of GST	Loan Management Fee (If applicable)	upto 10000 (Inclusive of GST)
Physical Statement of Account	500 Exclusive of GST	Legal/Collections/Repossession and Incidental Charges	As per actuals

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

DECLARATION

I/We authorise the Bank to make any enquires regarding my application and authorize the Bank to make any queries/verification with any other finance company/ bank/ credit bureau agencies/ statutory bodies etc. as may be required or as they may deem fit and shall not hold IDFC First Bank Ltd (or any of its group companies or its/their agents/ representatives) liable for use/sharing of this information. Except to the extent disclosed to IDFC First Bank Ltd, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including IDFC First Bank Ltd) or a relative/near relation (as specified by RBI) of a senior officer of IDFC First Bank Ltd (as specified by RBI) is the applicant(s), or a partner of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.

I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address I/We hereby declare and agree to the following on behalf of the Applicant(s). I hereby provide the consent to the Bank to pull my KYC details from CERSAI & PAN details from NSDL as and when required by the Bank for the compliance.

I/We 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 suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against the Applicant(s). I/We hereby confirm that no action or any steps have been taken or legal proceedings started by or against the Applicant(s) in any court of law/other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s) assets.

I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application except for the application fees mentioned for or IMD fees or any other fees prescribed in the Application Form to the executive collecting my/our application/and I/We/Applicant(s) shall not hold the Bank liable for any such payment made by us to the executive collecting this application.

I/We understand and confirm that the Application Form and all other documents submitted by me/us to the Bank shall not be returned to me/us and the Bank shall have the right to retain the same. That submission of loan application to the Bank does not imply automatic approval of the Bank and that the Bank will decide the quantum of the loan at its sole and absolute discretion, the Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In the case of loan cancellation, the applicable pro-rate interest charges on any outstanding loan amount will have to be borne by me/ us. I/We understand that Processing fees, stamp duty are non-refundable charges and would not be waived/refundable in case of loan cancellation or where the loan has not been disbursed I/We have read the application form and brochures and are agreeable to all the terms/conditions of availing finance from the Bank/its Group Companies.

I/We undertake to inform the Bank/its Group Companies/its Agents regarding the change in Applicant(s)' addresses and to provide any further information that the Bank/its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by the Applicant(s) with other banks/financial institutions/non banking finance companies has been disclosed hereinabove. I/ We agree that the Bank may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We agree and understand that the Bank reserves the right to reject this application without assigning any reason (unless required as applicable).

I/We confirm that I/we shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities/speculative or antisocial purpose. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from the Bank by me/us/by Mr./Ms. (RO/SO name) and I/we have signed the said Application Form after having understood them and by signing the same.

I/We hereby confirm that I/we am/are competent and fully authorised to give declaration, undertakings etc. and to execute and submit this Application Form and all other documents on behalf of the Applicant(s) for the purpose of availing loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents.

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. 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

Common Seal

Signature of Authorised Signatory: _____

Stamp and Seal of company with date

ACKNOWLEDGEMENT

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

Applicant's Name: _____

Date: ____ / ____ / ____
DD MM YYYY

Application Reference No.: _____

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

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DISCLAIMER

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

GOODS AND SERVICES TAX DETAILS

GST DETAILS:

GST Regd No. : ☐ Yes ☐ No GSTIN No. _____

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

AUTHORISATION

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

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

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

I would like to avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so.

☐ Insurance ☐ FG

DOCUMENTS REQUIRED

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

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

Income proof* Latest ITR, Latest Form 16, Latest salary slip/certificate, Latest Audited Financials, Bank details with last 3 months salary credited, Add- Business Proof -Qualification Certificate/Certificate ofPractice(COP),Shop Act License/MOA & AOA/Sales TaxNat registration I Partnership Deed.

Property Document* copy of original sale deed, allotment.possession letter, NOC from Society & other documents as per legal report. The Application will be assessed quickly after receiving the required documents. Please quote the Application Reference Number mentioned in the slip for any enquiry(ies).

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

VERNACULAR DECLARATION

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

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

Address of Witness: _____ Signature of Witness: _____

Date: _____

Place: _____

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

OSV

Date: _____ Name of person doing OSV: _____

Employee Code: _____ Employee Branch: _____ Employee Designation: _____

OFFICE USE ONLY

Relationship Officer's Signature: _____ Date: _____ Place: _____

Authorised Signatory's Signature: _____ Date: _____ Place: _____

IDFC First Bank Limited (formerly IDFC Bank Limited)

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