

## LAS ACCOUNT OPENING FORM

I request you to grant me an overdraft facility up to the maximum amount that can be sanctioned to me, as a customer under the prevalent regulatory norms, against the pledge securities like shares / mutual funds / bonds or any other securities as per the norms.

### Customer Demographic Profile Information

Title			
Name			
Customer UCIC			
Mobile Number			
Email Address			
Date Of Birth			
Marital Status		Gender	
Customer Type		Residential Status	
Father's/ Spouse's Name		Mother's Name	

### Customer Key Information

Aadhar Card No		PAN Card No	
Passport No		Passport Expiry Date	
Driving License		Driving license expiry date	
Ckyc Number		Voter ID	
PAN and Aadhar Linked			

### Customer Address Information

Communication Address			
Pincode		City	
State		Country	

Permanent Address			
Pincode		City	
State		Country	

### Customer Occupation Information

IDFC FIRST Bank Staff			
Employer Name		Occupation Type	

### Loan Information

Purpose of Loan	
OD Loan Account Number	
OD Loan Account Agreement Number	
OD Loan Application Number	
Opened Date	OD Loan Limit
Product Type (Stocks/MF)	Asset Type (Equity/Debt)
Tenure of loan	

### Customer Declaration

1. I confirm that I am citizens of India (applicable in the case of individuals only).
2. I confirm that I am are Resident and Ordinarily Resident for the purposes of the Income Tax Act, 1961 or am/are Non-Resident Indian (s) as defined in the Foreign Exchange Management (Deposit Regulations), 2000.
3. I 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 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.
4. I 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.
5. I understand and acknowledge that the amount of the overdraft facility that may be sanctioned from time to time would depend on the value of the instruments/securities pledged in favour of IDFC First Bank Limited ("the Bank") as acceptable to the Bank and as per the Bank's policies from time to time and shall at no time exceed regulatory limits as may be prescribed from time to time.
6. I/we confirm that the fund will be used for the stated purpose only and will not be used for the following: (a) for any speculative purposes; and (b) for any anti-social purpose. In the event of the funds being used for any speculative purposes and/or anti-social purposes contrary to the provisions in this paragraph 6) we will give a written intimation to the Bank. The Bank has the right to recall the advance if the funds are used for any other purpose other than declared and / or for speculative purposes (where such use is prohibited by this paragraph 4) and / or anti-social purposes.
7. In addition, in cases where the overdraft facility has been sanctioned against the pledge of all or any of the following: bonds, debt based mutual fund units. Life insurance policies, gold deposit certificate. National saving certificate, non-convertible debentures and/or any other debt instrument, I confirm that the funds will be used for the stated purpose only and will not be used for the purpose of making investment(s) in the capital market ("capital market purposes"). In the event of the funds being used for any capital market purposes contrary to the provisions in this paragraph 7), I we will give a written intimation to the Bank. The Bank has the right to recall the advance if the funds are used for any other purpose other than declared and /or for capital market purposes (where such use is prohibited by this paragraph 6).
8. I have not availed a loan Against Securities (Loan against Shares or Equity Based Mutual Fund unit, Bonds, Debentures) facility from any other Bank. If avail in future I will notify the bank.
9. I do hereby state that I am aware that the interest debited by the Bank in respect of my overdraft account has to be serviced at monthly intervals or at such intervals as may be applicable from time to time, by way of crediting such interest amounts into my overdraft account.
10. I confirm that I am not directors/promoters of the companies whose shares are to be pledged.

11. I confirm that the instruments to be pledged are held by me in my name.
12. I authorise you to recover any commission, interest, charges as and when due/ incurred from any current or saving account maintained by me with the Bank.
13. I have read and understood the account terms and conditions, fees & charges, schedule of charges including those governing Current Accounts /NetBanking / Mobile Banking and agree to be bound by them. I also understand that charges which are in nature of fees are exclusive of service tax. Service tax and other government levies, as applicable, would be charged additionally.
14. I agree to comply by the rules of the Bank as prevailing from time to time.
15. I agree to pay out of pocket expenses, as specified by the Bank from time to time.
16. 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. 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.
17. I agree that the Bank has a right of lien on all related accounts mentioned above as also any other accounts found to be related to me.
18. I agree and confirm that the sanction and continuance of the overdraft facility is at the sole discretion of the Bank.
19. **Non-Performing Asset (NPA)** - is a loan or an advance where
  - a) interest and /or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.
  - b) the account remains 'out of order' as indicated below in respect of an Overdraft/Cash credit (OD/CC).
20. **Out of Order** - An account shall be treated as "out of order" if
  - a) the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit /drawing power for 90 days or
  - b) the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.
21. I hereby authorise the Bank to send all correspondence (including Sanctioned Credit Limit and Account balance) on the Email ID registered in my linked saving account.
22. I understand that Bank will provide me with the copy of the Loan Agreement cum Guarantee and Power of attorney upon my request.
23. I understand that in case I do not wish to receive promotional information through telephone calls / email / products and services not currently availed by me, I can register for "Do Not Call" service through Bank's website [www.idfcfirstbank.com](http://www.idfcfirstbank.com) or through Phone Banking or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realizing the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient. I agree with privacy policy hosted on website of the IDFC First Bank Privacy Policy section.
24. I authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address.

Language	Declaration
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 document 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 (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 सभी नियमों और शर्तों तथा उनके कलॉज 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 समजणाऱ्या 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 લોન દસ્તાવેજોની બધી વિગતો/વખાણું હું જાણું છું એ ભાષામાં મને વાંચી સંભળાવવામાં અને સમજાવવામાં આવ્યું અને મેં તે સમજી લીધા પછી સૂચિત દસ્તાવેજોમાં સહી કરી છે તથા તેમાં સહી કરીને હું આ દ્વારા લોનના બધા જ નિયમો 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 আরো 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 ডকুমেন্টত থকা তথা ইয়াৰ পৰা লোন লভঁতে প্ৰয়োজন পৰা অন্যান্য সকলো ডকুমেন্টত থকা কথাখিনি মোক পঢ়ি শুনোৱা হৈছে আৰু মই বুজি পোৱা ভাষাত মোক বুজাই দিয়া হৈছে, আৰু উক্ত ডকুমেন্ট সমূহত মই চহী কৰিছোঁ সেইবিনাক ৰুজি পোৱাৰ পিছতহে তথা সেইবিনাকত চহী কৰি মই লোন সংক্ৰান্ত সকলো নিয়ম আৰু চৰ্ত তথা তাৰ দফাসমূহ মানি চলিবলৈ ইয়াৰ দ্বাৰাই সন্মত হৈছোঁ।
Oriya	ଆଇଡିଏଫସି ଫାର୍ଷ୍ଟ ବ୍ୟାଙ୍କ ଲିମିଟେଡକୁ ଲୋନ ପାଇବା ପାଇଁ ଲୋନ ଦସ୍ତାବିଜର ବିଷୟବସ୍ତୁ ଓ ଲୋନ ପ୍ରାପ୍ତି ପାଇଁ ପରବର୍ତ୍ତୀ ଅନ୍ୟ ସମସ୍ତ ଦସ୍ତାବିଜ ବିଷୟରେ ମୋତେ ଯଦି ଶୁଣା ଯାଇଛି ଏବଂ ମୋତେ କଣ ଥିବା ଶାଖାରେ ବୁଝାଯାଇଛି, ମୁଁ ଯାହାକୁ ବୁଝିବା ପରେ ଲୋନ ଦସ୍ତାବିଜରେ ହସ୍ତାକ୍ଷର କରିଛି ଏବଂ ଏହାକୁ ହସ୍ତାକ୍ଷର କରିବା ସହିତ ମୁଁ ଲୋନର ସମସ୍ତ ସର୍ତ୍ତ ଓ ନିୟମାବଳୀ ଓ ଏହାର ଧାରା ପାଲନ କରିବା ପାଇଁ ସହମତ ପ୍ରଦର୍ଶନ କରୁଛି।
Punjabi	ਰਿਣ ਦਸਤਾਵੇਜ਼ਾਂ ਅਤੇ ਆਈਡੀਐਫਸੀ ਫਰਸਟ ਬੈਂਕ ਲਿਮਿਟੇਡ ਤੋਂ ਰਿਣ ਪ੍ਰਾਪਤ ਕਰਨ ਨਾਲ ਜੇ ਹੋਰ ਸਾਰੇ ਦਸਤਾਵੇਜ਼ਾਂ ਦਾ ਵੇਰਵਾ ਮੇਰੀ ਸਮਝ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਮੈਨੂੰ ਸੁਣਾਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ ਅਤੇ ਮੈਂ ਦੱਸੇ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਸਮਝਣ ਦੇ ਬਾਅਦ ਉਨ੍ਹਾਂ ਤੇ ਦਸਤਖਤ ਕੀਤੇ ਹਨ ਅਤੇ ਉਨ੍ਹਾਂ 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	ஐடிஎஃஃசி ஃபர்ஸ்ட் பேங்க் லிமிடெட்டிலிருந்து கடன் பெறுவதற்காக கடன் ஆவணம் மற்றும் இதர ஆவணங்களில் எழுதியுள்ளவை எனக்குத் தெரிந்த தெரிந்த மொழியில் படித்து விவரிக்கப்பட்டுவிட்டது. அவற்றை புரிந்து கொண்டு அந்த ஆவணங்களில் நான் கையொப்பமிட்டுள்ளேன். மேலும் கடனிற்கான அனைத்து விதிமுறைகளையும் நிரந்தரமானதானதும், அதிலுள்ள விதிகளையும் நான் கடைப்பிடிப்பேன் என்று ஒப்புதல் அளிக்கிறேன்.
Telugu	ఐడీఎఫ్సీ ఫర్స్ట్ బ్యాంక్ లిమిటెడ్ నుంచి రుణం పొందడానికి రుణ పత్రాలు మరియు సంబంధిత ఇతర పత్రాల్లోని విషయాలన్నీ టీసీ నాకు తెలిసిన భాషలో నేను చదివాను మరియు నాకు వివరించారు మరియు వీటిని అర్థం చేసుకున్న తరువాత సదరు పత్రాలపై నేను సంతకం చేశాను మరియు వీటిపై సంతకం చేయడం ద్వారా రుణం యొక్క నియమ, నిబంధనలన్నీ మరియు వాటి క్లాజులకు కట్టుబడివుండటానికి నేను ఇందు మూలంగా అంగీకరిస్తున్నాను.
Kannada	ನನಗೆ ಐಡಿಎಫ್ಸಿ ಫರ್ಸ್ಟ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ ನಿಂದ ಸಾಲ ಪಡೆದುಕೊಳ್ಳುವುದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ದಸ್ತಾವೇಜುಗಳು ಮತ್ತು ಇತರ ದಸ್ತಾವೇಜುಗಳ ವಿಷಯಗಳನ್ನು ನನಗೆ 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 ഫർസ്റ്റ് 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 എല്ലാ നിബന്ധനകളും ഉപാധികളും അവയിലെ 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 उपरान्त तांचेर हस्ताक्षर केला आनी तांचेर हस्ताक्षर करून हांव हयावरवीं रिणाच्यो अटी आनी सर्ती आनी त्याच्या कलमांचे पालन करपाक मान्यताय दिता.
Urdu	اُنی ڈی ایف سی فرسٹ بینک لمیٹیڈ سے لون حاصل کرنے سے متعلق لون کے دستاویزات اور دیگر تمام دستاویزات کے متن کو پڑھی جانے والی زبان میں پڑھ لیا گیا ہے اور وضاحت کر دی گئی ہے اور انہیں سمجھنے کے بعد میں نے مذکورہ بالا دستاویزات پر دستخط کر دیئے ہیں اور اس پر دستخط کر کے میں یہاں اس بات سے راضی ہوں کہ میں لون کے تمام شرطوں اور ضابطوں اور اس کی تمام دفعات کی پابندی کروں گا۔



Dear Customer,

With reference to your application for Loan Against Securities (LAS) Overdraft Facility ("Facility") made online, and the completion of the pledge formalities on NSDL's SPEED-e platform and MF central (KFIN + CAMS) by all the account holders, for the purposes of availing the aforesaid Facility.

We are pleased to inform you that your application for availing the LAS Facility will be sanctioned subject to the Terms and Conditions accepted by you and all the account holders, by responding with the [password/passcode] sent by the Bank on the registered mobile number and the [password/passcode] sent by NSDL on the Demat account registered mobile or mobile number registered with AMC in case of mutual fund as may be applicable. Drawing Power will reflect in your current account subject to receipt of pledged / lien confirmation in favor of IDFC First Bank.

Kindly note the Most Important terms and conditions of the overdraft facility.

Loan Tenure	
Margin	Secured limit linked to market value and margin should be maintained at all point of time as per RBI guidelines & policies of the Bank. In the event of fall in the market value of the securities pledged, the shortfall should be paid either by remittance or pledge of additional approved securities
Drawing Power (DP)	DP has been arrived at post applying internal policy margins over the market price of the securities and subject to the regulatory limits as prescribed by RBI and such other authorities.

We are also enclosing herewith the detailed Terms and Conditions and Schedule-cum-Key Fact Statement accepted by you online.

Kindly visit our website for the list of our approved securities/mutual funds and schedule of charges available for your ready reference. In case of any query or suggestion, please contact our Phone Banking division or write to us on [las@idfcfirstbank.com](mailto:las@idfcfirstbank.com)

We trust that banking with us will be a rewarding experience for you.  
Loan Against Securities Department

### Most Important Terms and Conditions

Name and Address of the Borrower (1)	
Name and Address of the Borrower (2)	
Name and Address of the Borrower (3)	
All the aforesaid Borrowers shall be jointly and severally liable to the Bank for and in relation to the Facility and collectively referred to as "Borrowers" or "Co-Borrowers".	
Purpose	Funds will be used for the personal purpose only and will not be used for the following: (a) for any speculative purposes and (b) for any anti-social or illegal purpose (c) For purchase of Land, Gold, Gold ETF (d) Funds will not be used for Capital Market / Purchase of Mutual Funds / Fixed Maturity Plans / Bonds / Debentures etc.
Sanctioned Credit Limit as on date of this agreement	(max as per regulatory norms & subject to collateral value & applicable margin)
Processing Fee  **Please note processing fee will be deducted from LAS overdraft account upon 1st limit setting. (Non-refundable even if Facility is not drawn).	Nil
Interest Type	Floating (Repo Rate + Spread)
Interest Rate	Reference Rate (External Benchmark) * Repo Rate 6.00 (%) var p.a. + Spread of 3.50 (%) var p.a. = 9.50 % p.a. var  *The Reference Rate shall be reset by the Bank once in three months or at such intervals as may be permissible under the RBI guidelines / regulations from time to time. The Borrower hereby further agrees that the applicable interest rate shall change in accordance with every reset/ change of the Reference Rate or change of the Spread by the Bank
Date of Reset of Interest	Effective dates of each change in/reset of the Reference Rate/Spread of the Bank.
Interest recovery	Interest charge on utilized amount will be collected as under: <ul style="list-style-type: none"> <li>Interest recovery from LAS overdraft account</li> <li>For interest debited in LAS overdraft account on 5th of every month, linked saving or current account is maintained as recovery a/c. Interest will be recover from captioned a/c on the next working day.</li> </ul>
Annual Maintenance Charge	1000 (upon each renewal)
Exposure against Equity/Equity linked mutual funds	I/We confirm that I/We are not holding any other Loan against security (shares & Equity linked MF's) a/c with any other Bank
Details of security /Collateral obtained	Shares and other securities will be pledged before the limit setting in the Loan against securities overdraft account
Repayment Through	Cash Flow/ Standing instructions / Sale of assets / Investment Maturing

Facility Tenure	
Mode of communication of changes in interest rates	Any of the SMS, Email, Letter, Fax, Telegram, Bank's website, Notice at branches, Annexure to the statement of accounts or any other mode of communication
Fee refundable if loan not sanctioned/disbursed	None
EMI Payable	Applicable in case of term loan
Default Interest/Additional interest in case of default	2% per month over and above applicable Interest Rate.
Debit Instructions	I/We hereby authorize Bank to debit LAS overdraft account for auto sweep facility & for non-utilization charges into my/our link current or saving account
Stamp duty & other statutory charges	As per the Actuals
Dormant Account charges	Nil
Pre-payment charges	Nil
Processing charges (per variation in the composition of the Demat securities pledged)	Nil
Processing Charges per Request (per variation in the composition of the Physical securities pledged)	Nil
Collection/ Charges regarding Sale of Security in the event of default	All costs and expenses, brokerages, transaction charges, and other levies as per actuals.
Lien Marking /Lien Removal Charges	Nil
No Due Certificate or No Objection Certificate	Nil

Service Tax and other government levies would be charged additionally as applicable. The above fees/charges are standard rates applicable to the specified LAS Products.

Above fees/charges are subject to change from time to time as per Bank's policy and are non-refundable.

Applied, Accepted, Authenticated, Signed and Delivered by the Borrower through IDFC First Mobile App using Login credentials & Password, by ticking the "I agree" icon on the IDFC First Mobile app by entering the one-time password (OTP).