

# PERSONAL LOAN APPLICATION FORM



The form should be signed after all details are completely filled. Please complete all sections in **BLOCK LETTERS** and tick box wherever applicable. Do not handover cash at the time of account opening. Please enclose account payee cheques only. This application form is only valid for salaried customer segment.

Sr. No. \_\_\_\_\_

## EXISTING CUSTOMER?

Existing customer of IDFC Bank  Yes  No Customer ID   
SA/CA No.  Loan No.   
CRM No.

## TELL US ABOUT YOURSELF

Applicant Details  Primary  Co-Applicant  Guarantor  
Relationship with Primary Applicant   
CKYC No (if any)   
**Name**  
Prefix  First Name  Middle Name  Last Name  (Please leave one space between words)  
**Maiden Name (If any)**  
Prefix  First Name  Middle Name  Last Name  (Please leave one space between words)  
**Father's Name\***  
Prefix  First Name  Middle Name  Last Name  (Please leave one space between words)  
**Spouse Name**  
Prefix  First Name  Middle Name  Last Name  (Please leave one space between words)  
**Mother's Name**  
Prefix  First Name  Middle Name  Last Name  (Please leave one space between words)  
**Nationality**  **Place of Birth**   
**Citizenship**  India  Others  (Please specify)  
**Residential Status**  Resident Indian  Non-Resident Indian  Person of Indian Origin/OCI  Foreign National  
**Date of Birth**           **Country of Birth**   
**Country of Residence as per Tax Laws**   
**Foreign TIN**  **TIN Issuing Country**   
(Applicable/Mandatory for foreign Nationals/Non-resident)  
**Gender**  Male  Female  Third Gender  
**Marital Status**  Married  Unmarried  Others  (Please specify)  
**No. of Dependents**   
**Religion**  **Education**   
**Category**  General  SC  ST  OBC  
**PAN\***  **Aadhaar No.**   
If Aadhaar No. not available Aadhaar Enrolment No.   
**Voter ID**   
**Driving License**  Expiry Date            
**Passport**  Expiry Date            
**MGNREGA Card No**   
**Other ID Document** Document Type  DOC/ID Number   
**Personal E-mail ID**

## WHERE DO YOU CURRENTLY LIVE?

**Current Address**   
  
**Landmark**  **City**   
**State**  **Country**  **ZIP/Post Code**   
**Ownership**  Owned  Rented  Rented with friends  Company Provided  Other   
**Period of Stay**                   
Y Y M M (ISD Code) (STD Code) (Number) Tel. (M)

**Address as per the Officially Valid Document** Same as Above  Yes  No (If No, please fill in your address below as per valid document)


**Landmark**  **City**

**State**  **Country**  **ZIP/Post Code**

**Period of Stay**     **Tel. (R)**        **Tel. (M)**

Y Y M M (ISD Code) (STD Code) (Number)

**Address in the jurisdiction details where applicant is resident outside India for Tax purposes**

Same as per Officially Valid Document  Same as Communication Address


**Landmark**  **City**

**State**  **Country**  **Pin Code**

**Period of Stay**     **Tel. (R)**        **Tel. (M)**

Y Y M M (ISD Code) (STD Code) (Number)

**PLEASE SHARE YOUR EMPLOYMENT DETAILS**

**Name of Entity/Employer**

**Designation**  **Employee ID**

**Address**

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**Landmark**  **City**

**State**  **Country**  **ZIP/Post Code**

**Company Type**  Pvt. Ltd. Company  Partnership  Proprietorship  Public Ltd. Company  PSU  
 Government  MNC  Others

**Experience in Current Job**     **Total Work Experience**

Y Y M M Y Y M M

**Tel. (O)**           **Mobile**

(ISD Code) (STD Code) (Number) (Extn.)

**E-mail**

**PLEASE SHARE YOUR INCOME AND BANKING DETAILS**

**Income Details** Net Monthly Salary Income       Additional Monthly Income

Gross Monthly Salary Income       Additional Income Source

**Banking Details** Salary Account Bank

A/C No.

If you have any credit card, please fill in below details:

1. Credit Card Number 1

2. Credit Card Number 2

**Obligation Details**

Bank Name	Type of Loan	Loan Amount	EMI	Balance Tenure	ROI(%)	For BT
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

**GST STATUS**

GST Status  Registered  Unregistered (If Registered, please fill up the GST Annexure)

Are you exempted from GST  Yes (if exempt, please submit documentary evidence for the exemption)  No

Related person to IDFC Bank  Yes  No (Refer GST Annexure for definition of related person)

If yes, please note that goods and services tax (GST), as may be applicable, needs to be paid by the related person.

**NOW LET'S TALK ABOUT FINANCING YOUR REQUIREMENT FOR PERSONAL LOANS**

Loan Type  Simple Personal Loan  Smart Personal Loan  Smart Saver Personal Loan

Term Loan

Overdraft

Loan Amount  Tenure  3  6  12  24  36  48  60

Preferred EMI date 1<sup>st</sup>  3<sup>rd</sup>  5<sup>th</sup>  10<sup>th</sup>  Rate of Interest \_\_\_\_\_

Purpose of Loan  Home Renovation  Marriage  Travel  Education

Consumer Durable  Debt Consolidation  Agriculture & Allied Activities

Other   
(please specify)

If Purpose of Loan is Home Renovation, please provide address of the Home to be renovated:

Same as per Officially Valid Document  Same as Communication Address

Landmark  City

State  Country  Pin Code

Loan Protection Insurance  Yes  No

**PREFERRED MODE OF COMMUNICATION & REFERENCES**

Current Residence Address  Office Address

Personal E-mail  Official E-mail

**Reference 1**

Reference Name and Address

Relationship with applicant

Phone No. (R)

(ISD Code) (STD Code) (Number)

Mobile

**Reference 2**

Reference Name and Address

Relationship with applicant

Phone No. (R)

(ISD Code) (STD Code) (Number)

Mobile

**CAN WE HELP YOU WITH ANYTHING ELSE?**

Personal Banking  Savings Account  Fixed Deposit  Recurring Deposit

Loans  Home Loan  Loan Against Property  Loan Against Securities

**PLEASE GO THROUGH THE FOLLOWING TERMS AND CONDITIONS**

- I/We shall advise the bank in writing of any changes in my employment/residential or office address.
- I/We confirm that the funds shall be used for the stated purpose and will not be used for any speculative (including gold purchase in any form and capital market related activities) and anti-social purpose.
- I/We declare that all the particulars/information/details given in this application form are true, correct, and complete in all respects and I/We have not withheld any information whatsoever.
- I/We authorise IDFC Bank to make any enquires regarding my application and authorise IDFC 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 Bank (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information.

5. I/We understand and acknowledge that IDFC Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my/our application and that IDFC Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses or other consequences, caused by reason of such rejection or any delay in notifying me/us of such rejection, of our application
6. IDFC Bank/its group companies reserve the right to retain the photographs and documents submitted with this loan application and will not return the same to the applicant.
7. I/We have no objection to IDFC Bank, its group companies, agents/representatives to provide me/us information on various products, offers and services provided by IDFC Bank/its group companies through any mode and authorise IDFC Bank, its group companies, agents/representatives for the above purpose.
8. 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 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 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.
9. Do Not Call Registry: I/We understand that in case I do not wish to receive promotional information through telephone calls/email/SMS on products and services not currently availed by me/us, I can register for "Do Not Call" service through bank's website www.idfcbank.com or through phone banking or other channels that the bank may offer. I/We agree that this service will not apply to receipt of advice and information regarding products and services currently availed by us.
10. I/We acknowledge and give consent that IDFC Bank may disclose to such third party information pertaining to me/us and/or of the details of the loan granted to me/us. I/We agree that IDFC Bank and/or Affiliates or their contractors may hold and process my/ our personal Information and all other information concerning my/our Account(s) on computer or otherwise for analysis, credit scoring and marketing. I/We further agree that IDFC Bank may disclose, in strict confidence, to other institutions, personal Information concerning me/us as may be reasonably necessary for reasons inclusive of but not limited to participation in any telecommunication or electronic clearing network, for compliance with a legal directive or for fraud prevention purposes. For any information so obtained/disclosed/shared, I/We agree and confirm that I/We will not hold IDFC Bank responsible for the use of such information.
11. I/We understand that all correspondence regarding the processing of my loan application will be done through text messages on my registered mobile number and/or through email on my registered mail id.
12. I/We understand that the copy of the Personal Loan Agreement, signed/sealed by both parties, shall be delivered to me on my registered email id at the time of loan disbursal.
13. I have read and acknowledged the MITC (most important terms and conditions) of the applied loan and confirm having received the MITC which also contains all the applicable charges/fees/levies etc. applicable on the said loan.
14. Except to the extent disclosed to IDFC Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including IDFC Bank) or a relative/near relation (as specified by RBI) of a senior officer of IDFC 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.
15. All fees/charges to be shall be exclusive of goods and service tax (GST), as may be applicable.
16. IDFC Bank will provide me/us Services Accounting Code (SAC) and this will be quoted in all invoices/credit/debit notes.
17. IDFC Bank will determine if I/we are related party based on documents available or submitted for this purpose.
18. IDFC Bank will determine the location of service provided which shall be binding on me/us
19. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any, supported by relevant documents prior to availment of services.
20. For smooth realisation of input tax credit, I/We shall validate the invoices uploaded in the GSTN portal by the Bank between the 10<sup>th</sup> - 15<sup>th</sup> day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring to the notice of IDFC Bank immediately.
21. IDFC Bank will issue invoices on a monthly basis, the contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST law.
22. I hereby consent to receiving information from Central KYC Registry through SMS/email on the above registered number/email address.
23. I/We are related to the following directors/senior officers of respective banks (including IDFC Bank)

Name	Bank	Designation	Relationship

**PLEASE SIGN CLEARLY TO FINISH THE PROCESS**

RECENT  
Colour  
Photograph

Signature Applicant

Date

D D M M Y Y Y Y

Place

**SOURCING DETAILS (For IDFC Bank Use Only)**

Branch Name	<input type="text"/>	Branch Code	<input type="text"/>
Lead Generator Code	<input type="text"/>	Channel Name	<input type="text"/>
Channel Code	<input type="text"/>	Product Code	<input type="text"/>
DSA Code	<input type="text"/>	Promo Code	<input type="text"/>
SE Code	<input type="text"/>	RM Code	<input type="text"/>
Login Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	D D M M Y Y Y Y		

**GST ANNEXURE**Date        
D D M M Y Y Y Y**CUSTOMER DETAILS**Customer ID Account No. Branch Name Customer Name 

If Registered, please provide State wise GST details as below

Sr.No.	Name of the State	GST Registration Number#	Address as per GSTN records\$	Any other information
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		

# Please mention primary GSTN as the first GSTN. Primary GSTN will be considered as the default GSTN for the purpose of invoicing.  
 \$ Address as per GSTN records is the address of receiving the service.

Note: If the customer has more than 10 GST Registration No., a separate Annexure shall be obtained from the customer.

**Definition of Related Person**

(a) Persons shall be deemed to be "related persons" if -

- (i) such persons are officers or directors of one another's businesses;
- (ii) such persons are legally recognized partners in business;
- (iii) such persons are employer and employee;
- (iv) any person directly or indirectly owns, controls or holds twenty five per cent or more of the outstanding voting stock or shares of both of them;
- (v) one of them directly or indirectly controls the other;
- (vi) both of them are directly or indirectly controlled by a third person;
- (vii) together they directly or indirectly control a third person; or
- (viii) they are members of the same family;

(b) The term "person" also includes legal persons;

(c) Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

Name \_\_\_\_\_

Designation \_\_\_\_\_

Signature and Stamp



## THE MOST IMPORTANT TERMS AND CONDITIONS (MITC) FOR PERSONAL LOANS

The Most Important Terms and Conditions (MITC) of the loan between the Borrower/s and IDFC Bank Limited, a banking company incorporated under the Companies Act, 2013 and having its registered office at IDFC BANK LIMITED, KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai - 600031, Tamilnadu, INDIA, hereinafter called "IDFC Bank" are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction Letter and the Loan Agreement and other documents which you have executed/will execute with IDFC Bank (collectively referred as 'Transaction documents'). The MITC mentioned here are merely indicative and not exhaustive. The Loan shall be governed by the Transaction Documents including the Loan Agreement.

### 1. LOAN

Loan shall mean the credit facility sought to be availed by the Borrower from IDFC Bank.

#### RATE OF INTEREST

- a) Fixed Rate Term Loan: Means the specific rate of interest applicable to the loan for specific tenure. The rate would apply on the reducing balance through the repayment period.
- b) Personal Loan Saver: Borrowers can avail an OD in conjunction with a Personal Loan as per the terms & conditions; Fees & Interest charges of IDFC Bank OD product.

#### TENURE

The Loan can be repaid over a maximum period of 5 years subject to the age, riskprofile, and the specific product availed by the Borrower(s).

### 2. INSURANCE OF THE LOAN

The Borrower(s) can avail insurance cover against the risk of death, permanent disability or critical illness to the Borrower, with IDFC Bank as sole beneficiary and submit to IDFC Bank original insurance policy document(s) and premium/payment receipts thereof. The insurance policy may be availed from a Bank enlisted insurance service provider.

### 3. CONDITIONS FOR DISBURSEMENT OF THE LOAN

IDFC Bank may not disburse at any time; any amount under the Loan unless the following conditions are complied with in the sole discretion of IDFC Bank:

- a) The Loan Agreement/Terms & Conditions is/are duly executed and delivered to IDFC Bank by the Borrower(s).
- b) The Borrower's submission to the satisfaction of IDFC Bank all required documents indicating his/her/their employment status, financial status, and valid KYC documents, as per the Bank's policy.
- c) The Borrower's submission of any other document or writing as IDFC Bank may require at its sole discretion.

### 4. REPAYMENT OF LOAN AND INTEREST

The Loan (including the principal, interest thereon and any other charges, premium, fees, taxes levies or other dues payable by the Borrower to IDFC Bank shall be repayable by the Borrower to IDFC Bank

- a) At the Branch (or at any other branch of IDFC Bank or at any other place as may be notified by IDFC Bank) by way of standing instruction (SI) and/or or in any other manner as IDFC Bank may specify from time to time in writing
- b) By way of EMI towards repayment of principal and interest through SI/NACH etc.

### 5. PREPAYMENT OF LOAN

IDFC Bank may, at its sole discretion and on such terms as it may prescribe from time to time, permit pre-payment or acceleration of EMIs at the request of the Borrower. Subject to the applicable laws and if permitted by IDFC Bank, the Borrower shall pay to IDFC Bank such pre-payment charges as may be announced by IDFC Bank, and as amended from time to time in line with regulatory guidelines.

### 6. BRIEF PROCEDURE TO BE FOLLOWED FOR RECOVERY OF OVERDUES

On occurrence of any default IDFC Bank shall have the right: -

- a) To recover the entire dues.
- b) Take any other action as it may deem fit for recovery of its dues, governed by the regulatory guidelines.

### 7. CUSTOMER SERVICES

- a) Please feel free to contact us on 1800 419 4332 or write to us at [banker@idfcbank.com](mailto:banker@idfcbank.com) for any clarifications/assistance
- b) Contact IDFC Bank's Customer Service Officer at your nearest branch within the working hours for:
  - i) Photo copies of documents, which can be provided in 10 working days from date of placing request.
  - ii) Loan closure letter would issued within 15 working days from the date of Closure/Foreclosure.

IDFC Bank may disclose any information/documents relating to the Borrower to any third party for the purposes of credit verification/credit reporting including CIBIL, regulatory or promotional purpose. Also IDFC Bank may send SMS to you mobile/ e-mail you for information & updates pertaining to your loan and any other products or services being ordered/ introduced by IDFC Bank and/or its group companies

### 8. GRIEVANCE REDRESSAL

There can be instances where the Borrower is not satisfied with the services provided. To highlight such instances & register a complaint; the Borrower may follow the following process:

- a) The Borrower can complain to customer care on our website [www.idfcbank.com](http://www.idfcbank.com)
- b) Borrower can write to the Nodal Officer in case of resolutions not meeting their expectation at [PNO@idfcbank.com](mailto:PNO@idfcbank.com) or contact the Nodal Officer on the 24X7 helpline - 1800 419 2332

**9. IDFC BANK PERSONAL LOANS - SCHEDULE OF CHARGES**

S.NO	ITEMS	FEES/CHARGES	REMARKS
1	<b>PROCESSING FEES</b>	Up to 2.0% of loan amount	Processing Fees will be deducted from the loan amount at the time of disbursal
2	<b>OTHER CHARGES</b>		
a	EMI Bounce Charges	Rs. 500	For each presentation dishonoured
b	Repayment instrument swap charges	Rs. 500	Per change request
c	Statement of Account (Adhoc/Duplicate)	Nil	
d	Duplicate No Objection certificate/No Due Certificate	Rs. 100	Per request, in addition to Bank's issued letter
e	Disbursement cancellation	Rs. 500 per cancellation	On specific request and within 5 working days of loan disbursal, processing fees to be retained by the Bank
3	<b>CHARGES ON ACCOUNT OF DELAYED PAYMENTS/DEFAULTS</b>		
a	Overdue Interest	<b>2.5% per month.</b> Overdue Interest is levied in case of non-payment of the monthly payment. It is charged on the overdue instalment for the defaulted period.	
b	Incidental charges & Expenses	Incidental charges & expenses are levied to cover the costs, charges, expenses and other monies that may have been expended in connection with recovery of dues from a defaulting customer. Charged on actuals.	
4	<b>PART PREPAYMENT FEES</b>		
a	Simple Personal Loans	Not applicable	Part Prepayment Facility not available for Simple Personal Loans
b	Smart Personal Loans	<b>NIL</b> - For part prepayment up to 40% of loan amount in a year	Any part prepayment will be allowed after payment of the third EMI
5	<b>FORECLOSURE CHARGES</b>		
a	Simple Personal Loans	<b>3% on Principal Outstanding,</b> at the time of loan closure	Foreclosure will be allowed after the payment of the third EMI
b	Smart Personal Loans		
6	<b>INTEREST RATE</b>	Interest Rate on your loan will be the rate as applicable at the time of signing the loan agreement basis actuals. Interest for the month will be charged on the EMI cycle basis loan outstanding on daily basis for actual number of days in a month.	
7	<b>REGISTRATION CHARGES</b>	Agreement registration charges will be on actuals, to be deducted from the loan amount at the time of disbursal	

All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. The Services accounting code would be provided by IDFC Bank and shall be binding on customer.

In case customer is related person to IDFC Bank, Goods and Services Tax (GST), as may be applicable, needs to be paid by customer.

**Note:** The above stipulated Schedule of Charges is subject to be revised from time to time by the Bank as will be updated on the official website of the Bank.

**DOCUMENTS SUBMITTED**

Documents	Details	Documents	Details
PAN Card		Age proof	
Identity proof (OVD*)		Last 3 month's salary slips	
Address proof (OVD*)		Last 6 month's bank statement	

\* Please help us with any of the following Officially Valid Documents (OVD) for Identity/Address Proof:

Aadhaar/Driving License/PAN/Passport/Voter ID/NREGA Card

**Disclaimer:** The application will be processed within 5 days on a best effort basis, on receipt of all the required documents mentioned above. The document requirements given above are indicative and IDFC Bank Ltd. reserves the right to request further documents, if required. This document is not to be construed as a commitment from IDFC Bank Ltd. either expressed or implied.

**ACKNOWLEDGEMENT:**

Sr. No.

This is hereby to confirm that I have personally met \_\_\_\_\_ and he/she has filled up the application form and has provided the necessary documents for processing the loan application. Original KYC documents were seen and returned to customer. Copy/Photo taken for record.

RM Name \_\_\_\_\_ DSA Name \_\_\_\_\_

Employee Code \_\_\_\_\_ Sales Executive Name \_\_\_\_\_

Contact No. \_\_\_\_\_ SE Code \_\_\_\_\_ Contact No. \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_

Date

Date

For any queries/issues related to services provided by IDFC or its outside service providers, please log on to [www.idfcbank.com](http://www.idfcbank.com)