

MORTGAGE LOAN APPLICATION FORM

(HOME LOAN / LOAN AGAINST PROPERTY)

The form should be signed after all details are completely filled. Please complete all sections in BLOCK LETTERS and tick box wherever applicable. Please enclose account payee cheques only.

WHICH LOAN WOULD YOU LIKE TO AVAIL?

I /We would like to apply for

☐ Loan Against Property ☐ Home Loan

Type of Loan

☐ New Loan ☐ Balance Transfer ☐ Top-up

Sr. No.

SAVING, INVESTMENT, ASSEST DETAILS

Particulars	Applicant(Rs.)	Co-Applicant 1(Rs.)	Co-Applicant 2(Rs.)
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Savings in Bank

Immovable Property

Provident Fund

Post Office/RBI/Company Deposit

Shares and Mutual Fund

Cars/Vehicle

Others (PI Specify)

LOAN DETAILS

Loan Amount Requirement (Rs.)

Loan Terms (in Months)

Installment

Installment you & co-applicant(if any) can pay to **IDFC FIRST Bank** Per Month(Rs)

I would like to enrolled under:

☐ Floating Interest Rate ☐ Fixed Interest Rate

Disbursement Mode:

Repayment Mode: ☐ Standing Instruction ☐ NACH ☐ Cash

(Please select the mode of repayment convenient to you) (only for IDFC FIRST Bank A/C Holder)

Loan Usage:

Transaction Type:

For Balance Transfer:

Current Loan Outstanding(Rs.)

Additional(Top-up)Loan(Rs.)

REASON FOR AVAILING THE LOAN AGAINST PROPERTY

Loan Usage:

DETAILS OF PROPERTY(TO BE MORTGAGED OTHER THAN PURCHASE)

Property Type

Property Address

Landmark

State

Ownership

Tel.(R)

City

Country

Period of Stay

Tel.(Mobile)

District

Pin Code

PROPERTY DETAILS FOR PURCHASE

Property Identified

Property Status

Builder/Seller's Name

Project Name

Property Address

Landmark

State

Country

City

Pin Code

Proposed Use

Purchase Cost of the Property(Rs.) Other Charges(Rs.)

Total Cost of the Property

My/Our contribution towards the same

My/Our requirement from IDFC FIRST Bank

PREFERRED MODE OF COMMUNICATION & REFERENCES(APPLICANT)

Preferred Mode of Communication ☐ Current Residence Address ☐ Personal E-mail
☐ Address as per valid Document ☐ Office Address ☐ Office E-mail

INSURANCE DETAILS

I/we Interested to avail ☒ ICICI Lombard Property Insurance

Nominee Details First Name

Last Name

Gender ☐ Male ☐ Female ☐ Third Gender **DOB** Relationship with Applicant

PLEASE GO THROUGH THE FOLLOWING TERMS AND CONDITIONS

1. I/We shall advise the bank in writing of any changes in my employment/residential or office address.
2. I/We declare that all the particulars/information details given in this application form are true, correct, complete and up to date in all respects and I/we have not withheld any information whatsoever.
3. I/We authorise IDFC FIRST Bank to make any enquires regarding my application and authorise IDFC FIRST 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 (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information.
4. I/We understand and acknowledge that IDFC FIRST Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my/our application and that IDFC FIRST 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.
5. IDFC FIRST Bank/its group companies reserve the right to retain the photographs and documents submitted with the photo-card application and will not return the same to the applicant.
6. I/We have no objection to IDFC FIRST Bank its group companies, agents/representatives to provide me/us information on various products, offers and services provided by IDFC FIRST Bank its group companies through any mode and authorise IDFC FIRST Bank its group companies, agents/representatives for the above purpose.
7. I/We declare that the said loan shall not be used for any illegal and/or antisocial and/or speculative purposes including but not limited to participation in stock markets/IPO's.
8. I/We hereby declare that the original property documents are not laminated and not altered post execution.
9. "I/We have been informed by IDFC FIRST Bank about insurance cover from HDFC Life Insurance Co. Ltd / ICICI Lombard General Insurance company/ICICI Prudential Life Insurance Co. Ltd. I/we am/are aware that enrolment to this product is purely voluntary and is not linked to me/us availing of any other facility from the Bank. In case I/we opt for the insurance cover, I/we hereby authorize IDFC FIRST Bank to deduct appropriate insurance premium applicable from the Loan amount and pay the premium to HDFC Life Insurance Co. Ltd / ICICI Lombard General Insurance Co. Ltd/ICICI Prudential Life Insurance Co. Ltd. I/we also authorize IDFC FIRST Bank to disclose, from time to time, any information relating to my Loan account to HDFC Life Insurance Co. Ltd / ICICI Lombard General Insurance Co. Ltd/ICICI Prudential Life Insurance Co. Ltd. as IDFC FIRST Bank, Limited may deem fit. I/we hereby agree to abide by the terms and conditions of the insurance policy."
10. 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, include the FEMA Regulations 2000 Governance EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 to the extent applicable to Indian and the Common Reporting (CRSJ), 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
11. Information Sharing: ☐ I/We authorize ☐ I/We do not authorize IDFC FIRST Bank to exchange with all the information/data provided herein including personal and business information with IDFC FIRST Bank group companies/other institutions/such other persons as may be necessary/required or the purpose of, including but not limited to marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such person/s or furnishing of the processed information/data by such person/s or furnishing of the processed information/data/products there of to other Banks/Institutions/other persons as may be necessary and I/We shall not hold IDFC FIRST Bank liable in connection with the use of such information or otherwise.
12. Except to the extent disclosed to IDFC FIRST 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 IDFC FIRST 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.
13. I/We authorize IDFC FIRST 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 hereby provide the consent to the Bank to pull my KYC details from CERSAI and PAN details from NSDL as and when required by the Bank for the compliance.
14. I, give my consent to IDFC FIRST Bank (Bank) to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, Aadhaar number, PAN number etc (KYC Data). Further, I hereby give my explicit consent, in relation to such KYC data, to IDFC FIRST Bank for the following purposes only:
 - a. Uploading and/or registering fresh KYC data of a customer on CKYCR registry.
 - b. Updating KYC data as and when my demographic information changes.
 - c. Updating or modifying my KYC data as and when unsolicited triggers or updates are received from CKYCR or any other authorized repository during the course of my relationship with the Bank; and/or
 - d. Sending me communications (via email/SMS/phone calls/WhatsApp) related to my KYC status, updates and compliance requirements
 I understand that:
 - a. My personal data will be collected, processed, and used only for the purpose stated above.
 - b. I have the right to withdraw my consent at any time, subject to applicable laws.
 - c. The organization will take appropriate measures to protect my personal data in accordance with applicable laws.
 Name: _____
 Signature: _____
- Date: _____
15. In case an Account is opened on the basis of Aadhaar Enrolment Number provided by the authorised signatory of the Customer then the authorised signatory of the Customer is obliged to submit the final Aadhaar number to the Bank within 60 days of opening of the Account failing which the Bank shall have every right to freeze operations in the Account or upon notice to the Customer even close the Account.
16. In case an Account is opened on the basis of Aadhaar Enrolment Number provided by the Customer then the Customer is obliged to submit the final Aadhaar number to the Bank within 60 days of opening of the Account failing which the Bank shall have every right to freeze operations in the Account or upon notice to the Customer even close the Account.
17. 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
18. All Fees/ Charges shall be exclusive of goods and service tax(GST)as may be applicable, availed by us.
19. IDFC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose.
20. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us.
21. I/We shall provide the Bank with the details of exemption of lower rate of tax, if any, supported by relevant documents prior to availing of services.
22. Priority Sector Declaration
 I/We agree and confirm that neither me/ of us, nor any of my / our family members own any dwelling units in any other location whatsoever in the event this facility is granted to me / us by IDFC FIRST bank utilized only for the purchase/construction of my/ our first dwelling unit ("Purpose"). For the purpose of this declaration the term family shall mean and include the applicant/co- applicant, his/ her spouse and his/her dependent children respectively.

Please confirm this is my/our dwelling ☐ Yes ☐ No

23. I/We undertake and declare that if there are any changes in the particulars and information given by me/us while availing the Loan facility, I/We shall within 30 days from the date of any such change in the particulars and information shall disclose the details of such changes to the Bank without withholding the same.

Name	Bank	Designation	Relationship

PLEASE SIGN AS CLEARLY AS POSSIBLE TO FINISH THIS PROCESS

Signature First Applicant	Signature Co-Applicant	Signature Co-Applicant 2	Signature Co-Applicant 3
Date	Date	Date	Date
Place	Place	Place	Place

SOURCING DETAILS(For Bank Use Only)

Branch Name Branch Code
SO/LG Code MRO/LC Code Channel Partner Code
Channel Partner Name
Application Fees
Details.

CHEQUE/DD NO.	Instrument Date	Drawn on	Amount(In Rs)

Declaration by Sales Executive:

This is hereby to confirm that I have Personally met and the customer has filled up the application form and has provided the necessary documents for processing the loan.

☒ I have seen the Original KYC Document and Returned these to the Customer, Copy/Photo taken for Record.

Mortgage Relationship Officer : Employee ID: Signature

Sales Manager - Mortgage Business : Employee ID:

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 FIRST Bank and shall be binding on customer.

In case customer is related person to IDFC FIRST Bank Good and Service 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

PRIORITY SECTOR CATEGORY

PSL.	Sub-Category	Classification Criteria	Yes	No
Housing	-	Only 1st house per family can be classified as PSL		
	Metro Location	Sanctioned amount <= 35lakhs Cost of property <= 45lakhs		
	Non-Metro Location	Sanctioned amount <= 25lakhs Cost of property <= 30lakhs		
Agriculture	Farm Credit	As per the relevant circular.		
	Agriculture Infrastructure			
	Ancillary Services			
	Marginal farmer	Landholding upto 2.47 Acres		
	Small farmer	Landholding > 2.47 Acres <=4.94 Acres		
Micro, Small and Medium enterprises Manufacturing	Micro	Investment in plant and machinery <= Rs25Lacs		
	Small	Investment in plant and machinery > Rs25Lacs <= Rs5Cr		
	Medium	Investment in plant and machinery > Rs5Cr <= Rs10Cr		
Micro, Small and Medium enterprises Service	Micro	Investment in equipment <= Rs10Lacs		
	Small	Investment in equipment Rs10Lacs <= Rs2Cr		
	Medium	Investment in equipment Rs2Cr <= Rs5Cr		
Export credit	Pre-shipment Post-shipment			
Education loans		Loan amount upto Rs10 lacs		

DOCUMENTATION- HOME LOANS/ LAP			
Documents	Salaried	Self-employed Professional	Self-employed Businessman
Identity Proof(OVD*)	Yes	Yes	Yes
Address Proof(OVD*)	Yes	Yes	Yes
Age Proof	Yes	Yes	Yes
Salary statement for last three months	Yes	No	No
Income tax returns or Form-16 for the last 2 years	Yes	Yes	Yes
Last 6 months Bank Statement	Yes	Yes	Yes
Professional Certificate	No	Yes	No
Latest two ITRs, along with financials. (both/personal/business as applicable) CA attestation is mandatory in case of unaudited financials.	No	Yes	Yes
Advance tax challans, if available	No	Yes	Yes

FATCA DECLARATION

A. Declaration - Individuals (including sole-proprietors)

I certify that:

- The information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income Tax Rules, 2026.
- The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- I/We permit / authorise the IDFC FIRST Bank Limited to collect, store, communicate and process information relating to the Account and all transactions therein, by the IDFC FIRST Bank Limited and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.
- I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the IDFC FIRST Bank Limited would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the IDFC FIRST Bank Limited if the deficiency is not remedied by us within the stipulated period.
- I / We hereby accept and acknowledge that IDFC FIRST Bank Limited shall have the right and authority to carry out investigations from the information available in public domain to confirm the information provided by me / us to IDFC FIRST Bank Limited.
- It shall be my / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.
- I/We also agree to furnish such information and/or documents as the IDFC FIRST Bank Limited may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the IDFC FIRST Bank Limited for any loss that may arise to the IDFC FIRST Bank Limited on account of providing incorrect or incomplete information.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

B. Declaration – For Non-Individual Entities

I have understood the information requirements of the Form (read along with the Instructions & Definitions) and hereby confirm that the information provided by us this Form is true, correct, and complete. I also confirm that I have read and understood the FATCA Terms and Conditions above and hereby accept the same.

I / We certify that:

- The information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income Tax Rules, 2026.
- The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- I/We permit/authorise IDFC FIRST Bank Limited to collect, store, communicate and process information relating to the Account and all transactions therein, by IDFC FIRST Bank Limited and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

- d. I / We undertake the responsibility to declare and disclose within 30 days from the date of change any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.
- e. I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDFC FIRST Bank Limited would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI for the purpose or take any other action as may be deemed appropriate by IDFC FIRST Bank Limited if the deficiency is not remedied by us within the stipulated period.
- f. I / We hereby accept and acknowledge that IDFC FIRST Bank Limited shall have the right and authority to carry out investigations from the information available in public domain to confirm the information provided by me / us to IDFC FIRST Bank Limited.
- g. It shall be my / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.
- h. I/We also agree to furnish such information and/or documents as IDFC FIRST Bank Limited may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i. I/We shall indemnify the IDFC FIRST Bank Limited for any loss that may arise to IDFC FIRST Bank Limited on account of providing incorrect or incomplete information.
- j. I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI guidelines. The information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income Tax Rules, 2026.

C. Declaration – For Controlling Persons of Non-Individual Entities

I have understood the information requirements of the Form (read along with the Instructions & Definitions) and hereby confirm that the information provided by us this Form is true, correct, and complete. I also confirm that I have read and understood the FATCA Terms and Conditions above and hereby accept the same.

I / We certify that:

- a. The information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income Tax Rules, 2026.
- b. The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c. I/We permit/authorise IDFC FIRST Bank Limited to collect, store, communicate and process information relating to the Account and all transactions therein, by IDFC FIRST Bank Limited and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d. I / We undertake the responsibility to declare and disclose within 30 days from the date of change any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.
- e. I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDFC FIRST Bank Limited would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI for the purpose or take any other action as may be deemed appropriate by IDFC FIRST Bank Limited if the deficiency is not remedied by us within the stipulated period.
- f. I / We hereby accept and acknowledge that IDFC FIRST Bank Limited shall have the right and authority to carry out investigations from the information available in public domain to confirm the information provided by me / us to IDFC FIRST Bank Limited.
- g. It shall be my / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.
- h. I/We also agree to furnish such information and/or documents as IDFC FIRST Bank Limited may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i. I/We shall indemnify the IDFC FIRST Bank Limited for any loss that may arise to IDFC FIRST Bank Limited on account of providing incorrect or incomplete information.
- j. I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI guidelines. The information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income Tax Rules, 2026.

ACKNOWLEDGEMENT

Date _____ Sr. No. _____

Received from _____ application for _____ We have received a cheque/draft no. _____ for Rs. _____ drawn on _____ towards application fee payable _____ In case of any queries relating to your application, please contact _____ your Sales Executive/Relationship Manager at _____ For any queries/issues related to services provided by IDFC FIRST Bank or its outside service providers, please log on to www.idfcbank.com

Bank Employee Name _____ Employee Code _____ Signature _____
 Channel Partner Name _____ DSE Code _____ Signature _____
 Preferred date and time for personal discussion _____