COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

Please fill the form in Black Ink and in CAPITAL LETTERS.
ALL fields marked "*" are mandatory.

*Date of Application D D M M Y Y Y Y

FIRST APPLICANT DETAILS

[ ]

DETAILS OF INDIVIDUAL BORROWER

*Existing customer with IDFC FIRST Bank Ltd ☐ Yes ☐ No If Yes, Please provide existing customer ID

***Title** ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Other ***Gender** ☐ Male ☐ Female ☐ Third Gender

***Name**

FIRST NAME MIDDLE NAME LAST NAME (Please complete as per your Identity Proof)

***Date of Birth** D D M M Y Y Y Y ***Father's Name**

***Mother's Maiden Name**

***Marital Status** ☐ Married ☐ Unmarried

Qualification ☐ 10th & below ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Other

***Religion** ☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Jain ☐ Zoroastrian ☐ Buddhist ☐ Others (Pls Specify)

***Caste/Tribe** ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Pls Specify) ☐ Politically Exposed Persons (PEPs)

***Place of Birth** ***Country of Birth** ***Country of Tax Residence**

For Tax Residents of countries <u>in addition</u> to India, please complete below:

***Country of Tax Residence** ***Foreign Tax Identification Number** ***TIN Issuing Country**

*PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW

Aadhaar **PAN***

Driving License

*If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60

Expiry D D M M Y Y Y Y

Passport **Voter ID**

Expiry D D M M Y Y Y Y **CKYC No.**

*PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)

☐ NREGA ☐ Aadhaar ☐ Passport ☐ Driving License ☐ Voter ID ☐ NPR

Line 1

Line 2

Landmark (If any)

City State Pin Code

Place of Incorporation **Country of Incorporation**

*CURRENT RESIDENCE ADDRESS

Line 1

Line 2

Landmark (If any)

City **District**

State **Pin Code**

☐ Same as Above ☐ Use this Address for Communication ☐ Document Description if other than OVD

PERMANENT ADDRESS

Line 1

Line 2

Landmark (If any)

City **District**

State **Pin Code**

☐ Same as Above ☐ Use this Address for Communication ☐ Document Description if other than OVD

OFFICE ADDRESS

Line 1

Line 2

Landmark (If any)

City **District**

State **Pin Code** Document Description if other than OVD

HOW WOULD YOU LIKE US TO REACH YOU?

Mobile No. (91) **Landline No. (91)**

(STD Code) (Number)

E-mail ID

TELL US WHAT YOU DO FOR A LIVING

Occupation ☐ Self Employed ☐ Salaried Company Name

Self Employed Professional ☐ Doctor/CA/Architect/Lawyer/Consultant ☐ Entertainment/Alternate Medical Practitioner/Beautician

Self Employed Business ☐ Individual **No of Years in Business**

☐ Homemaker ☐ Retired ☐ Farmer ☐ Politician ☐ Student ☐ Minor

IDFCFIRST/CV_APPFORM/JUNE22V1

COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

Source of Income ☐ Salary ☐ Business ☐ Professional Fees ☐ Investments ☐ Agriculture ☐ Family Wealth

Gross Annual Income (INR)

***Line of Business** ☐ Manufacturing ☐ Service Provider ☐ Retail Traders ☐ Wholesale Traders ☐ Agriculture (Farming)

***Nature of Industry** ____________ (Refer to Annexure on Page 4)

Non-Profit Organisation ☐ Religious ☐ Charitable ☐ Others

DETAILS OF NON-INDIVIDUAL BORROWER

*Existing customer with IDFC FIRST Bank Ltd ☐ Yes ☐ No If Yes, Please provide existing customer ID

***Entity Name**

***Entity Type**

☐ One Person Company ☐ Hindu Undivided Family (HUF) ☐ Partnership ☐ Public Limited Company

☐ Private Limited Company ☐ Liaison/Project/Branch Office ☐ Limited Liability Partnerships (LLP) ☐ Join Venture **(Not incorporated)**

☐ Embassy/Consulate/High Commission ☐ Public Trust ☐ Private Trust ☐ Sole Proprietorship ☐ Society ☐ Association

***Line of Business** ☐ Manufacturing ☐ Service Provider ☐ Retail Traders ☐ Wholesale Traders ☐ Agriculture (Farming)

***Nature of Industry** ____________ (Refer to Annexure on Page 4)

***PAN** ***Date of Incorporation** D D M M Y Y Y Y

***Turnover (INR Lakh)** **Import Export Code (IEC)**

Website Address

***Communication Address**

Landmark (If any)

City **District** **State**

Country **Pin Code** **Contact Details** Mobile

Landline No. (ISD Code) (STD Code) (Number) Fax (ISD Code) (STD Code) (Number)

E-mail

Business address Same as Communication Address ☐ Yes ☐ No **(If no, please fill in below)**

Landmark (If any)

City **District** **State**

Country **Pin Code** **Contact Details** Mobile

Landline No. (ISD Code) (STD Code) (Number) Fax (ISD Code) (STD Code) (Number)

E-mail

CO-APPLICANT/GUARANTOR DETAILS

DETAILS OF INDIVIDUAL CO-BORROWER/GUARANTOR

*Existing customer with IDFC Bank Ltd ☐ Yes ☐ No If Yes, Please provide existing customer ID

***Title** ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Other ***Gender** ☐ Male ☐ Female ☐ Third Gender

***Name**

FIRST NAME MIDDLE NAME LAST NAME (Please complete as per your Identity Proof)

***Date of Birth** D D M M Y Y Y Y ***Father's Name**

***Mother's Maiden Name**

***Marital Status** ☐ Married ☐ Unmarried

Qualification ☐ 10th & below ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Other

***Religion** ☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Jain ☐ Zoroastrian ☐ Buddhist ☐ Others (Pls Specify)

***Caste/Tribe** ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Pls Specify)

***Place of Birth** ***Country of Birth** ***Country of Tax Residence**

For Tax Residents of countries <u>in addition</u> to India, please complete below:

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COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

*PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW

Aadhaar

PAN*

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Driving License

Expiry D D M M Y Y Y Y

Passport

Expiry D D M M Y Y Y Y

Voter ID

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*PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)

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Line 1

Line 2

Landmark (If any)

City State Pin Code

*CURRENT RESIDENCE ADDRESS

Line 1

Line 2

Landmark (If any)

City **District**

State **Pin Code**

☐ Same as Above ☐ Use this Address for Communication ☐ Document Description if other than OVD ____________

PERMANENT ADDRESS

Line 1

Line 2

Landmark (If any)

City **District**

State **Pin Code**

☐ Same as Above ☐ Use this Address for Communication ☐ Document Description if other than OVD ____________

OFFICE ADDRESS

Line 1

Line 2

Landmark (If any)

City **District**

State **Pin Code** Document Description if other than OVD ____________

HOW WOULD YOU LIKE US TO REACH YOU?

Mobile No. **(91)**

Landline No. **(91)** (STD Code) (Number)

E-mail ID

TELL US WHAT YOU DO FOR A LIVING

Occupation ☐ Self Employed ☐ Salaried ☐ Other Company Name

Self Employed Professional ☐ Doctor/CA/Architect/Lawyer/Consultant ☐ Entertainment/Alternate Medical Practitioner/Beautician

Self Employed Business ☐ Individual ***No of Years in Business**

☐ Homemaker ☐ Retired ☐ Farmer ☐ Politician ☐ Student ☐ Minor

Source of Income ☐ Salary ☐ Business ☐ Professional Fees ☐ Investments ☐ Agriculture ☐ Family Wealth

Gross Annual Income (INR)

***Line of Business** ☐ Manufacturing ☐ Service Provider ☐ Retail Traders ☐ Wholesale Traders ☐ Agriculture (Farming)

***Nature of Industry** ____________ (Refer to Annexure on Page 4)

DETAILS OF NON-INDIVIDUAL CO-BORROWER / GUARANTOR

*Existing customer with IDFC FIRST Bank Ltd ☐ Yes ☐ No If Yes, Please provide existing customer ID

***Entity Name**

***Entity Type**

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☐ Private Limited Company ☐ Liaison/Project/Branch Office ☐ Limited Liability Partnerships (LLP) ☐ Join Venture **(Not incorporated)**

☐ Embassy/Consulate/High Commission ☐ Public Trust ☐ Private Trust ☐ Sole Proprietorship ☐ Society ☐ Association

***Line of Business** ☐ Manufacturing ☐ Service Provider ☐ Retail Traders ☐ Wholesale Traders ☐ Agriculture (Farming)

***Nature of Industry** ____________ (Refer to Annexure on Page 4)

Contd...3/10

COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

*PAN

*Date of Incorporation D D M M Y Y Y Y

*Turnover (INR Lakh)

Import Export Code (IEC)

Website Address

*Communication Address

Landmark (If any)

City District State

Country Pin Code Contact Details Mobile

Landline No. (ISD Code) (STD Code) (Number) Fax (ISD Code) (STD Code) (Number)

E-mail

Business address Same as Communication Address Yes No **(If no, please fill in below)**

Landmark (If any)

City District State

Country Pin Code Contact Details Mobile

Landline No. (ISD Code) (STD Code) (Number) Fax (ISD Code) (STD Code) (Number)

E-mail

*TRADE REFERENCE

1) Name of the Entity

Contact Person

Designation

Relationship with Borrower ______________________

Contact Details Mobile

Landline No. (ISD Code) (STD Code) (Number)

E-mail

Address

Pin Code

2) Name of the Entity

Contact Person

Designation

Relationship with Borrower ______________________

Contact Details Mobile

Landline No. (ISD Code) (STD Code) (Number)

E-mail

Address

Pin Code

ANNEXURE

- Advertising/Media
- Auto Finance Co.
- Cement
- Consumer Durables
- Engineering Goods
- Fishery/Poultry
- Hospital
- Iron & Steel
- Marble/Granite
- Petroleum Oil & Gas
- Real Estate
- Term Lending Co.
- Agriculture
- Automobile
- Chemicals/Dyes/Paints
- Dairy/Food Processing
- Exchange House
- Furniture/Timber
- Hotel/Resort
- Health Club/Spa
- Mining
- Printing/Publishing
- Realty & Infrastructure
- Transportation/Logistics
- Airlines
- Bar/Casino/Night Club
- Consultancy
- Departmental/Grocery Store
- Electronics/Computer Hardware
- Gems & Jewellery
- Housing Finance Co.
- IT/Software/BPO
- Nursing Home/Clinic/Diagnostic Center
- Plastic/Paper & Allied Products
- Scrap Metal
- Textiles/Garments/Handloom
- Arms/Antique/Art Dealer
- Bullion/Forex Dealer
- Courier/Freight Forwarders
- Education
- Fertilizers/Seeds/Pesticides
- Government Contractor/Contractor
- Insurance Co.
- Liquor Distributor
- Other Pvt. Financial Corp.
- Pharmaceutical/Chemist
- Telecom
- Travel & Tourism
- Self Employed Professional (Doctor/CA/Architect/Lawyer/Consultant)
- Self Employed Professional (Entertainment/Alternate Medicine Practitioner/Beautician)

COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

*LOAN DETAILS

Product Applied For ☐ New vehicle Finance ☐ Finance on Owned vehicle ☐ Used Vehicle Finance
☐ Balance Transfer ☐ Top Up Finance ☐ Construction Equipment

Sr. No.	Vehicle Description (As per Invoice / Quotation)	Manufacturer	Seller / Dealer Name	Number of Units	Asset Cost	Loan Tenor (In Months)	Loan Amount
Total Loan Amount							

*BANK DETAILS

Bank Name

Bank Branch

Account No ____ Account Type ☐ Saving ☐ Current No of Years

*SCHEDULE OF CHARGES

Processing fees (Non-Refundable)	Up to 5.0% of the Loan Amount
Documentation Charges	Up to INR 20,000/-
Stamp Duty	At Actuals
Valuation	At Actuals
Asset Verification	At Actuals
EMI Return	INR 472/- per EMI bounce (including GST)
Late Payment	2% per month on outstanding (Principal, interest) instalment
Cheque/ECS Swap	INR 500/- per transaction [Other bank to IDFC swapping - nil]
Duplicate Amortization Schedule	INR 200/- per schedule
Loan Re-scheduling /Rebooking	INR 1500/- per loan
Duplicate/Special NOC	INR 500/- per instance
Statement of Account	INR 200/- per statement
Foreclosure/Prepayment	5.00% of the principal outstanding
Legal/Collection/Repossession and Incidental Charges	At Actuals
Loan Cancellation	Loan Cancellation Charges INR 1000/- per Loan Account (Gap interest to be borne by customer along with No refund/waiver of Processing fee, Stamp Dutyand any other charges)

*All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable.
*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.

DISCLAIMER

IDFC FIRST Bank Ltd 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.

DOCUMENTS REQUIRED

Photo identity proof*: Passport, PAN card, voters identity card, driving license, Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions. Letter issued by a gazetted officer, with a duly attested photograph of the person.
Address proof: passport, driving license, bank statement, electricity/telephone bill, aadhaar card, sale deed/ property purchase agreement (for owned properties)
post-paid mobile phone, piped gas, water bill, Property or Municipal Tax receipt.
Post Office savings bank account statement **(any document notified by the central government)**
i. Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
ii. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.
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 of Practice(COP),Shop Act License/MOA & AOA/Sales Tax Nat 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.

COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

DECLARATION (Please read carefully and sign at the end of this section after you have filled in the all details in the form)

1. No director of the IDFC FIRST Bank Limited is a director, manager, managing agent, employee or guarantor of the Company, or of a subsidiary of the Company, or of the holding company of the Company, or holds substantial interest in the Company or a subsidiary or the holding company of the Company and no directors of any other bank holds substantial interest or is interested as director or as a guarantor of the Company. **2.** No relative (as specified by RBI) of a chairman/managing director or director of banking company (including the Lender) or a relative of senior officer (as specified by RBI) of the Lender, hold substantial interest or is interested as a director or as guarantor of Borrower.**3.** I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank Limited i.e. www.idfcfirstbank.com, which may be amended by IDFC FIRST Bank Limited from time to time and hosted and notified on the website of IDFC FIRST Bank Limited. **4.** I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcfirstbank.com **5.** I/We agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines issued by the Reserve Bank of India, and under 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 have 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. **6.** I/We authorize IDFC FIRST Bank Limited to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank Limited shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to IDFC FIRST Bank Limited. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for the opening of a current account with IDFC FIRST Bank Limited. **7.** I/We agree to furnish and intimate to IDFC FIRST Bank Limited any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorize IDFC FIRST Bank Limited to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/other such persons, as may be required by IDFC FIRST Bank Limited. I/We shall not hold IDFC FIRST Bank Limited or its agents/representatives liable for using/sharing such information.**8.** I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank Limited (the"Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment/ categorisation of the account as a reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise. **9.** If any of the information provided here is incorrect, I/we hereby agree to indemnify and keep indemnified IDFC FIRST Bank Limited, affiliates and their successors or assignees. **10.** I / We agree and understand the IDFC FIRST bank ltd reserves the right to reject any application in case I/we do not fit in the policy norms set by IDFC FIRST bank ltd. **11.** Declaration to be provided by Individual Applicant if address mentioned on OVD does not belong to applicant and alternate document i.e. "Deemed OVD" is provided. "Declaration: I do hereby declare that my current residence address will be updated on OVD and I will submit self attested copy of updated OVD to IDFC FIRST Bank within 90 Days from Date of application." **12.** The Borrower(s) hereby represents/ warrants to /covenants/ undertakes that he/she shall utilize the loan for the purpose for which it is granted and not for any improper/illegal/unlawful/speculative/capital market related activities neither for purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of Gold Exchange Traded Funds(ETF) and units of gold Mutual Funds. **13.** "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."

Would you like to Apply for Current or Saving Account with IDFC FIRST Bank Limited ? ☐ Yes ☐ No

Would you like IDFC FIRST Bank Limited to contact you and tell you about new products, features and offers? ☐ Yes ☐ No

AUTHORISATION

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 authorise the bank and/ or its representatives, agents to communicate/ call/ SMS to me/ us with respect to this Application or any other promotional activities. I/we would like to know as well 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. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/ calls/ SMSs received from the Bank, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back.The Bank shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/Co-Applicant /Guarantor. I/we authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/we hereby provide my con sent 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 & PAN details from NSDL as and when required by the Bank for the compliance. 2.I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcbank.com.3. I/We agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under 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 have 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/We authorize IDFC FIRST Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to IDFC FIRST Bank. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with IDFC FIRST Bank.5. I/We agree to furnish and intimate to IDFC FIRST Bank any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. 6. I/We authorize IDFC FIRST Bank to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/ other such persons, as may be required by IDFC FIRST Bank. I/We shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.7. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise.If any of the information provided here is incorrect, I/We hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors or assignees. 8. I / We agree and understand the IDFC FIRST bank ltd reserves the right to reject any application in case I/we do not fit in the policy norms set by IDFC FIRST bank ltd.

I/We hereby authorize IDFC FIRST Bank Limited ("The Bank") and its associates and agents to contact me/us, for providing information about new products, offers, promotions etc and also for receiving feedback or surveys etc by whatsapp, and expressly agree to exempt such actions by you or them for the purpose of Do Not Disturb guidelines issued by Telecom Regulatory and Development Authority (TRAI) of any other authority.

" 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.

RECENT Colour Photograph

Name of Signatory 1 ______________________

Signature

stamp

RECENT Colour Photograph

Name of Signatory 2 ______________________

Signature

stamp

ANNEXURE 1 - BENEFICIAL OWNERSHIP DECLARATION

IDFC FIRST Bank

Note:

i. Beneficial Owners are not required to be identified in the case of company listed on stock exchanges in India or Wholly Owned Subsidiaries company listed on stock exchanges in India or it is an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges or it is a subsidiary of such listed entities in any jurisdictions as notified by Central Government.

ii. In cases of trust/nominee or fiduciary accounts determine whether the customer is acting on behalf of another person as trustee/nominee or any other intermediary and obtain satisfactory evidence of the identity of the intermediaries and of the persons on whose behalf they are acting as well as details of the nature of the trust or other arrangements in place.

Please tick the relevant option below:

- ☐ Where customer is a company, the following natural person(s) who whether acting alone or together or through one or more juridical person has /have ownership and ultimately have a controlling ownership interest of shares/capital/profits of more than 10 percent in the company or who exercise control in the company through other means.
- ☐ Where customer is a partnership firm or LLP, the following natural person(s) who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 10 percent of capital or profits of the partnership.
- ☐ Where customer is an unincorporated association or body of individuals (Association/Society/etc.), the following natural person(s) who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 15 percent of the property or capital or profits of the unincorporated association or body of individuals.
- ☐ There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above; therefore, details of partner(s) (for partnership firms)/ or senior managing official of a company/unincorporated association/body of individuals (Association/Society/etc.), as the case may be, have been provided in the table below.
- ☐ Where the customer is a trust, the following are the natural persons who, are the author of the trust, the trustee, the beneficiaries with 10 percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Name of the Applicant/ Customer: ____

Sr No	Name	Current Address	Does the OVD address match the current address (If "No" provide a deemed OVD)	Mobile number	Date of Birth (DOB)	Gender	Control Details Type	Controlling Ownership %

Nationality	Resident of India	PAN#	OVD & Deemed OVD	Father's name	Occupation	Country of Birth	Country of Tax Residence	Tax Identification Number (TIN)
	o Resident o Non Resident							

Notes

Please quote PAN/form 60 in the PAN field.
Applicable for Indian nationals/resident individuals. For other countries, functional equivalent of PAN (like Tax identification number-TIN number or unique number like Social Security Number-SSN) can be provided.
1)Photograph of BO is mandatory
2) Either Mother, Father name or Spouse's name is mandatory. In case PAN is not available Father's name is mandatory.
3)Senior Managing Official would include key managers, and c-suite individuals (like CEO, CFO, COO etc)
4) In case Original Seen & Verified (OSV) certification is not possible for BOs who are Foreign Nationals / NRIs/ PIOs, the document needs to be certified by any one of the following authorities:

- Authorized officials of overseas branches of Scheduled Commercial Banks registered in India
- Branches of overseas banks with whom Indian banks have relationships
- Notary Public abroad
- Court Magistrate
- Judge
- Indian Embassy/ Consulate General in the country where the non-resident customer resides

I/We agree that I/We will notify IDFC FIRST Bank without delay of any changes to the Beneficial Owner/Controlling natural person, as declared in the table above.

ANNEXURE 1 - BENEFICIAL OWNERSHIP DECLARATION

IDFC FIRST Bank

1.Signature of Authorised Signatories:

Name
Designation
Date- DD/MM/YYYY

2.Signature of Authorised Signatories
Name:
Designation:
Date-DD/MM/YYYY

PHOTOGRAPHS OF BENEFICIAL OWNERS

RECENT Colour Photograph

Name ______________________________

RECENT Colour Photograph

Name ______________________________

RECENT Colour Photograph

Name ______________________________

RECENT Colour Photograph

Name ______________________________

COMMERCIAL VEHICLE/
CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

ANNEXURE 2 - GST DECLARATION

CUSTOMER DETAILS

Branch Name

Customer Name

GST Status ☐ Registered ☐ Unregistered

Are you exempted from GST? ☐ Yes (Please submit documentary evidence for the exemption) ☐ No

Related person to IDFC FIRST Bank Ltd Yes ☐ ☐ No (Refer Glossary of terms for definition of related person)

If Registered, Please provide Statewise GST details below:

#Please note that first GSTN filled against the corresponding Account Number will be treated as the primary GSTN Primary GSTN will be considered as the default GSTN for the purpose of invoicing.

Sr. No.	Name of the State	GST Registration Number	Address as per GSTN records	Account Number#	Remarks (Exempt Yes*/No)

Address as per GSTN records is the address of receiving the service.
If have more than 10 GST Registration Numbers; please use another copy of this sheet.

Name ______________________ Name ______________________

Designation ______________________ Designation ______________________

Signature and Stamp Signature and Stamp

COMMERCIAL VEHICLE/ CONSTRUCTION EQUIPMENT LOAN APPLICATION

IDFC FIRST Bank

DECLARATION FOR SOLE PROPRIETORSHIP FIRMS

I, ______________________________, hereby declare that I am the sole proprietor of the firm under the name of ______________________________ and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.

Name ______________________________ Signature

Date of Birth D D M M Y Y Y Y Country of Birth

Country of Tax Residency

If Country of Birth or Tax Residency is other than India, please provide Tax Identification Number

PRIORITY SECTOR CATEGORY

Udyam Registration No

MSME Classification	Subclassification	Annual Turnover	Investment in Plant & Machinery
1. Manufacturing Enterprise ☐	Micro Small Medium Large / Non MSME	< 5 Cr > 5 & < 50 Cr > 50 Cr & < 250 Cr > 250 Cr	< 1 Cr ☐ > 1 & < 10 Cr ☐ > 10 Cr & < 50 Cr ☐ > 50 Cr ☐
2. Service Enterprise ☐	Micro Small Medium Large / Non MSME	< 5 Cr > 5 & < 50 Cr > 50 Cr & < 250 Cr > 250 Cr	< 1 Cr ☐ > 1 & < 10 Cr ☐ > 10 Cr & < 50 Cr ☐ > 50 Cr ☐
3. Agri & Allied	Marginal farmer Small farmer Other farmer Other Allied	Up to 1 hectare 1-2 hectare > 2 hectare	☐ ☐ ☐ ☐

Declaration: I/we hereby declare that the vehicle purchased by me/us from the loan availed shall be used

☐ For the purpose of transporting of my own agriculture farm produce

☐ For the purpose of Business

☐ Construction Equipment

I/we are aware that is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of priority sector advances. I/ we understand that the above declaration is required for reporting of borrower category to Reserve Bank of India. I/we shall indemnify IDFC FIRST Bank Limited. against any loss or damage that may arise on account of false/incorrect declaration by me/us.

Applicant's Signature Co-Applicant's Signature

SOURCING DETAILS

Sourcing by ☐ Direct ☐ DSA ☐ DDSA ☐ DST ☐ Referral Partner

Employee Name ______________________________ Employee Code

DST Name ______________________________ DST Code

Channel Name ______________________________ Channel Code

Referral Name ______________________________ Referral Code

Profit Centre ______________________________ Branch Code

ACKNOWLEDGMENT

Received on Date D D M M Y Y Y Y Lead ID

"The Bank would require a processing time of approximately 14 working days from the date of the completed application. This is subject to submission of all documents as required by the Bank. For any queries or suggestions, please connect us at below mentioned contact or visit our nearest branch"

[ ]

Call 1800 419 4332 (Toll free) and mention your Loan application number **[Lead ID]** to know the status of your application

OR

You can check on our website **www.idfcfirstbank.com** for the status.

Our representatives will be in touch with you on the matters

Bank Official Signature (Stamp)

Bank Official Name

Phone No.

Location

Date D D M M Y Y Y Y

IDFCFIRST/CV_APPFORM/JUNE22V1