

✓ TELL US ABOUT THE PEOPLE WHO WILL BE OPERATING THIS ACCOUNT

SIGNATORY 1

Title Mr. Ms. Mrs.

*First Name

*Middle Name

*Last Name

Designation

*Father's Name

Internet Banking Yes No Transact View

Debit/ATM Card Yes No

Card Usage International Domestic

Caste: General SC ST OBC Minority

Religion: Hindu Muslim Sikh Christian
 Jain Others _____

Disability: Yes No.

Name as you would like on your Debit Card:

PEP Yes No CKYCR No.

If Existing IDFC FIRST Bank Customer

Customer ID

*DOB

*PAN

Form 60 (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 PAN, please complete a Form 60.)

DIN

*Gender Male Female Third Gender

*Nationality

Resident Foreign National - Resident
 Non-Resident Foreign National - Non-Resident

*Country of Birth

*Country of Tax Residence:

*Mother's Maiden Name

Landline

*Mobile No. +

*E-mail ID

Account level Email Statements: Yes No

*Address as per OVD

Landmark (If any)

City

District

State

Country

Pin Code

OVD

Name of Document

Document ID No.

(In case of Aachaar, write Aadhaar reference number)

Expiry Date

*Politically Exposed Person: Yes No

SIGNATORY 2

Title Mr. Ms. Mrs.

*First Name

*Middle Name

*Last Name

Designation

*Father's Name

Internet Banking Yes No Transact View

Debit/ATM Card Yes No

Card Usage International Domestic

Caste: General SC ST OBC Minority

Religion: Hindu Muslim Sikh Christian
 Jain Others _____

Disability: Yes No.

Name as you would like on your Debit Card:

PEP Yes No CKYCR No.

If Existing IDFC FIRST Bank Customer

Customer ID

*DOB

*PAN

Form 60 (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 PAN, please complete a Form 60.)

DIN

*Gender Male Female Third Gender

*Nationality

Resident Foreign National - Resident
 Non-Resident Foreign National - Non-Resident

*Country of Birth

*Country of Tax Residence:

*Mother's Maiden Name

Landline

*Mobile No. +

*E-mail ID

Account level Email Statements: Yes No

*Address as per OVD

Landmark (If any)

City

District

State

Country

Pin Code

OVD

Name of Document

Document ID No.

(In case of Aachaar, write Aadhaar reference number)

Expiry Date

*Politically Exposed Person: Yes No

AUTHORISATION OF BUSINESS BANKING

I/We hereby authorize IDFC FIRST Bank Limited ("the Bank"), without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorize 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. We hereby give our explicit consent to the Bank to obtain information regarding me/us available with the Bank for use in the loan application process and Bank may continue to run bureau checks till the limits are live with the bank as and when required.

ii. I/We authorize the bank and/ or its representatives, agents to communicate/ call/ SMS /email 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 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/We 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/emails received from the Bank, its representatives, agents. I/We hereby consent to receive information about my/any loans, any offer on WhatsApp on the registered mobile number.

The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back.

iii. I/We authorize the 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.

iv. I/We authorize the Bank to finance us/Borrower for the premium of any third-party product available with the Bank, taken by Borrowers as per Borrower's own wish from the said third-party of Borrower's choice under the Loan and all the terms and conditions shall be additionally applicable thereto. All expenses, charges, fees, taxes etc., as applicable on any such third-party product shall be incurred and paid by the Borrower, however, in case borrower has availed such product, then Bank will not be responsible for any cancellations of any third-party product and or after sales service.

v. I/We state, declare, confirm and agree that the Bank has duly explained to me/us that submission of a copy of my/our Proof of Possession of Aadhaar Number (OVD) containing Aadhaar number, as an Officially Valid Document(OVD) is not mandatory and 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).

vi. I/we further state, declare and confirm that I am/We are providing my/our Proof of Possession of Aadhaar number(OVD) as an officially valid document voluntarily in accordance with extant rules and regulations; and 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"

vii. I/We hereby give my/our consent to download my/our KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my/our identity and address from the database of CKYCR Registry.

viii. I/We understand that my/our KYC Record includes my/our KYC Records/Personal information such as my/our name, address, date of birth, Aadhaar number, PAN, Registration Number, GST number etc.

ix. I hereby consent Bank to report my KYC at CERSAI as and when it's required.

x. Further, I/We hereby give my/our explicit consent, in relation to such KYC data, to IDFC FIRST Bank for the following purposes only:

- Uploading and/or registering fresh KYC data on CKYCR registry;
- Updating KYC data as and when my/our demographic information changes;
- Updating or modifying my/our KYC data as and when unsolicited triggers or updates are received from CKYCR or any other authorized repository during the course of my/our relationship with the Bank;
- Sending communications (via email/SMS/phone calls/WhatsApp) related to my/our KYC status, updates, and compliance requirements

I/We understand that:

- My/Our personal data will be collected, processed, and used only for the purpose stated above.
- I/We have the right to withdraw my/our consent at any time, subject to applicable laws.
- The Bank will take appropriate measures to protect my/our personal data in accordance with applicable laws.

xi. I/We hereby confirm that we are aware of the definition of Politically Exposed Person (PEP) as stated below and have provided an accurate declaration in this application form. Definition of PEP as per RBI - "Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. The term PEP also includes the families and the close associates of the PEPs.

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

1. 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. 2. I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank") and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank Limited i.e. www.idfcfirst.bank.in which may be amended by IDFC FIRST Bank Limited from time to time and notified on the website of IDFC FIRST Bank Limited. This Schedule of Charges is also displayed on www.idfcfirst.bank.in 3. 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 the website of IDFC FIRST Bank Limited i.e. www.idfcfirst.bank.in 4. 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 EEEF 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 extant of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. 5. 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 from time to time and till the limits are not closed by the customer with us 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. 6. 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. 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 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. 8. If any of the information provided here is incorrect, I/we hereby agree to indemnify and keep indemnified IDFC FIRST Bank Limited, aliates and their successors or assignees. 9. I/We agree and understand that IDFC FIRST Bank Limited reserves the right to reject my/our Loan application form/account opening request based on borrower assessment and bank's guidelines; without being liable to me/us in any manner whatsoever. 10. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. 11. IDFC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will be quoted in all our invoices/credit/debit notes. 12. IDFC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. 13. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us. 14. 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. 15. For smooth realisation of input tax credit, I/We shall validate the invoices uploaded in the GSTN portal by the Bank between the 10th - 15th day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice immediately. 16. IDFC FIRST 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. 17. I am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number shared at the time of account opening/updated subsequently and any failure to update contact information with the bank may result in any financial loss in case of misuse of cards. 18. I confirm that in case my account is opened on the basis of Aadhaar Enrolment Number, I am obliged to submit the final aadhaar number to the bank within 6 months from the date of receipt of enrolment number. 19. By opening an account I/We are willing to enroll and avail Doorstep banking non-cash services (i.e. pick-up and/or delivery of cheque and/or documents) details of which are available on www.idfcfirst.bank.in 20. IDFC FIRST Bank protects the interest of its customers against any unauthorised electronic banking transaction. You may visit bank's website www.idfcfirst.bank.in for more details in respect of the same. 21. " 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. 22. "Onus on customer to update change in KYC within 30 days of such change.

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

Name (i) _____

Signature

Name (ii) _____

Signature

DECLARATION FOR CURRENT ACCOUNT OPENING

1. I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirst.bank.in, which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank. 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.idfcfirst.bank.in. 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 hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank. 5. I/We agree to furnish and intimate to IDFC FIRST Bank any other particulars that I am/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 Customer Information/KYC documents provided herein with financial institutions/agencies/statutory bodies/other such persons including but not limited to financial products/services providers e.g. Insurance companies, Asset Management Companies etc. which whom IDFC FIRST Bank has agency/distribution/marketing arrangement, 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. 8. 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. 9. I/We agree and understand that IDFC FIRST Bank reserves the right to reject my/our account opening application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever. 10. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. 11. IDFC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will be quoted in all our invoices/credit/debit notes. 12. IDFC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. 13. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us. 14. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any supported by relevant documents prior to availing of services. 15. For smooth realisation of input tax credit, I/We shall validate the invoices uploaded in the GSTN portal by the Bank between the 10th - 15th day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice of IDFC FIRST Bank immediately. 16. IDFC FIRST 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. 17. I am/we are fully aware that IDFC FIRST Bank sends SMS alerts on all account/card related transactions promptly on the mobile number shared at the time of account opening/updated subsequently and any failure to update contact information with the bank may result in any financial loss in case of misuse of cards. 18. I/We understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, IDFC FIRST Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts T, Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements. 19. I/We undertake the responsibility to declare, disclose and rectify within 30 days any changes that may take place in the information provided in the account opening form and signed by me/us as well as in the documentary evidence provided by me/us or if any certification becomes incorrect. 20. I/We also agree that my/our failure to disclose any material fact known to me/us now or in future, may invalidate my/our application and IDFC FIRST Bank would be within its right to put restrictions in the operations of my/our account or take appropriate action permissible under the Indian regulations for the purpose or take any other action as may be deemed appropriate if the deficiency is not updated/rectified by me/us within the stipulated period. 21. I/We agree to furnish any particulars/information that is called upon by me/us by IDFC FIRST Bank on account of any change in law either in India or abroad in the subject matter herein. 22. In the event there is any tax demand (including interest (if any)) raised due to nondisclosure/inaccurate disclosure of information/documents on my/our part, I/We undertake to pay the demand forthwith and provide IDFC FIRST Bank with all information/documents that may be necessary for any proceeding before GOI/RBI/Income Tax Authorities. 23. I/We agree that no amount in cash shall be paid to any sales representative of the Bank at the time of opening an Account. I/We agree to deposit cash only at the teller counters of IDFC FIRST Bank Branches or by any other mode allowed by IDFC FIRST Bank. In case the account opening cheque is dishonoured or returned uncleared due to what so ever reason, the Bank reserves the right to deny opening/activation of the account or reserves the right of closure of the Account or reject the account opening form. 24. By opening an account, I/We are willing to enroll and avail Doorstep banking services i.e. non-cash services (i.e. pick-up and/or delivery of cheque and/or documents) - details of which are available on www.idfcfirst.bank.in. 25. I/We understand and agree that IDFC FIRST Bank protects the interest of its customers against any unauthorized electronic banking transaction and I/We can visit its website www.idfcfirst.bank.in for more details in respect of the same. 26. I understand that in case I do not wish to receive any promotional communication through telephone calls/emails/SMS on products and services that have not been availed by me, I can register for "Do Not Disturb" services on: www.idfcfirst.bank.in 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, and I will be able to fully realize the benefits of the range of products and services designed to make this banking relationship more convenient. 27. I/We agree, understand and accept that when I/We use any of the services provided by IDFC FIRST Bank through its Branches, the Website, I/We will be subject to the rules, guidelines, policies, terms, and conditions applicable to such service, and same shall be deemed to be incorporated into Terms & Conditions and shall be considered as part and parcel of Terms & Conditions. IDFC FIRST Bank reserves the right, at its sole discretion, to change, modify, add or remove portions of Terms & Conditions at any time without any prior written notice to me/us. I/We further agree, confirm and accept that it is my/our responsibility to review Terms & Conditions periodically for updates / changes. My/our continued use of the Website following the posting of changes will mean that I/We have accepted and agree to the revisions, updation. As long as I/We comply with the said Terms & Conditions IDFC FIRST Bank grant me/us a personal, non-exclusive, non-transferable, limited privilege to enter and use its Website. 28. I/We confirm, agree and undertake that by implicitly or expressly accepting the Terms & Conditions, I/We also accept and agree to be bound by IDFC FIRST Bank's Policies and Processes as amended from time to time. 29. I/We shall fully indemnify, keep indemnified, defend and hold harmless IDFC FIRST Bank and its shareholders, subsidiaries, affiliates, third-parties and their respective shareholders, officers, directors, agents, and employees, from any claim or demand, or actions including reasonable attorneys' fees, made by any third party or penalty imposed due to or arising out of my/our breach of the Terms & Conditions or any rules and policies contained herein, or my/our violation of any law, rules or regulations or the rights of a third party. 30. I/We understand, aware and agree that this document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical signatures. 31. I/We hereby expressly acknowledge and confirms that I/We have read, verified, understood, irrevocably agreed to and accepted all the terms and conditions online by ticking / clicking / checking the "I Agree" or "I Agree and Accept" or any similar icon/tab/button on the online system / Website / portal / platform of Merchant/ its agent/ service provider/partners as well as by entering the one time password ("OTP") provided to my/our mobile number registered with IDFC FIRST Bank, and that there is no requirement of any other signature or physical signature on this documents or of my/our signing the Documents in any physical form. I/We also acknowledge that the execution of this documents would be complete only once the same is accepted by IDFC FIRST Bank. IDFC FIRST Bank also does not require to sign this Document in any physical form. 32. I/We confirm that First Booster/First Advantage account variant is applicable for MSME with annual turnover up to Rs. 250 Crore and investment in plant and machinery of less than Rs 50 Crore. 33. I am/we are fully aware, understand and agree that I/We shall not misbehave with any of the Bank staff and in case of such incidences the Bank can take any legal action against me/us including but not limited to the closure of my/our bank account. 34. I understand that the Bank will reserve the right to take necessary action on my account which may include: marking of Debit / Credit or Total freeze if bank receives (a) instructions from any law enforcement agencies, (b) peer bank complaint, (c) in case of unauthorized credits / debits or through the banks internal monitoring mechanism, and/or (d) if the transaction/s in the account are not in line with my declared profile/ income or the account has been sub-let to anyone for use.

RECENT Colour Photograph	Name of Signatory 1 _____ _____ Signature/Stamp	RECENT Colour Photograph	Name of Signatory 2 _____ _____ Signature/Stamp
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BANK USE SECTION

Payment Details	Amount <input type="text"/>	<input type="checkbox"/> Cheque/DD	<input type="checkbox"/> NEFT/RTGS	<input type="checkbox"/> Nil IP
Cheque No <input type="text"/>	Bank Name <input type="text"/>	Branch Name <input type="text"/>		
Date <input type="text"/>	Trace ID <input type="text"/>	UTR <input type="text"/>		
<small>D D M M Y Y Y Y</small>	Customer ID <input type="text"/>	Account No <input type="text"/>		
Branch Code <input type="text"/>	Branch Name <input type="text"/>	Product Code <input type="text"/>		
Sourcing Branch Code <input type="text"/>	Lead Generator <input type="text"/>	Lead Warmer <input type="text"/>		
Lead Converter <input type="text"/>	Biz/Segment Code <input type="text"/>	Profit Centre <input type="text"/>		
Lead ID <input type="text"/>	Promo Code <input type="text"/>	RM Code <input type="text"/>		
Program Code <input type="text"/>	Group ID <input type="text"/>	Campaign Code <input type="text"/>		
Work Item ID	<input type="text"/>			
Banker Certification	<input type="checkbox"/> I have met the customer at his: <input type="checkbox"/> Communication Address <input type="checkbox"/> Business Address <input type="checkbox"/> Other _____ AND <input type="checkbox"/> I have seen the original KYC documents and returned these to the customer. Copy/Photo taken for record AND <input type="checkbox"/> The customer has signed in my presence			
Name <input type="text"/>	Date <input type="text"/>	Signature/Stamp		
Employee ID <input type="text"/>	<input type="text"/>			
Employee Designation <input type="text"/>	<input type="text"/>			

GLOSSARY OF TERMS

Definition of related person under GST is as under:

- (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 recognised 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 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.

Explanation I. - The term "person" also includes legal persons.

Explanation II. - 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.

U.S. Persons

- a) A tax resident of U.S.
- b) A U.S. entity or organization incorporated in U.S.
- c) A partnership or a corporation organized in the U.S. or under the law of the U.S. or any states thereof
- d) A trust- (i) where a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust,
- e) An estate of a decedent that is a citizen or resident of the United States

Exclusion Categories for U.S. Persons

- a) A corporation the stock of which is regularly traded on one or more established securities markets
- b) Any corporation that is a member of the same expanded affiliated group as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i)
- c) The United States or any wholly owned agency or instrumentality thereof
- d) Any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing
- e) Any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code
- f) Any bank as defined in section 581 of the U.S. Internal Revenue Code
- g) Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code
- h) Any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- i) Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code
- j) Any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code
- k) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State
- l) A broker as defined in section 6045(c) of the U.S. Internal Revenue Code
- m) Any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code

Exclusion Category For other than U.S. Persons

- a) A corporation, the stock of which is regularly traded on one or more established securities markets
- b) Any corporation that is a related entity of a corporation mentioned above:
- c) A Governmental Entity
- d) An International Organisation
- e) A Central Bank
- f) A Financial Institution

ANNEXURE - NATURE OF INDUSTRY

- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Airlines | <input type="checkbox"/> Arms/Antique/Art Dealer | <input type="checkbox"/> Boat/Plane Dealership | <input type="checkbox"/> Bar/Casino/Night Club |
| <input type="checkbox"/> Bullion/Forex Dealer | <input type="checkbox"/> Dot-com Company or Internet business | <input type="checkbox"/> Electric power generation, transmission and distribution | <input type="checkbox"/> Exchange House |
| <input type="checkbox"/> Financial Advisory - Portfolio management services | <input type="checkbox"/> Gas-distribution of gaseous fuels | <input type="checkbox"/> Housing Finance Co. | <input type="checkbox"/> Insurance Co. |
| <input type="checkbox"/> Investment/Money Management/ Personal Investment Company | <input type="checkbox"/> Iron and Steel | <input type="checkbox"/> Liquor Distributor | <input type="checkbox"/> Merchant Banking |
| <input type="checkbox"/> Money Services (Money transfer agent, remittance house, bank note traders) | <input type="checkbox"/> Mining | <input type="checkbox"/> Movie theatre | <input type="checkbox"/> Petroleum Oil & Gas |
| <input type="checkbox"/> Pawn Shop | <input type="checkbox"/> Stock Broker | <input type="checkbox"/> Term Lending Co. | <input type="checkbox"/> Used car dealer |
| <input type="checkbox"/> Veterinary activities | <input type="checkbox"/> Venture Capital Companies | <input type="checkbox"/> Waste collection, treatment and disposal activities; materials recovery | |
| <input type="checkbox"/> Other Pvt. Financial Corp. | | | |

ANNEXURE 1: DECLARATION FOR PARTNERSHIP FIRM

"We, the undersigned hereby declare that we are the partners or members of the Firm carrying on business in the name and style of _____ registered under the Indian Partnership Act (IPA)1932 (the "Firm"). We hereby, unconditionally & irrevocably, undertake that the Firm, its Partners and/or its successors shall be jointly and severally liable and responsible from time to time and at all times hereinafter to the Bank in connection with our existing and future transactions and dealings with the Bank, in any manner whatsoever.

Our undertaking and liability as aforesaid shall continue notwithstanding: a) any change in the constitution or membership of the Firm and/or its successors and assignees by any cause whatsoever or dissolutions thereof; or b) that we or any of us cease to be partners or members or to have any interest in the Firm, in any of which events the liability and responsibility (in addition to that provided by law) of us or such of us respectively, as the case may be, to have any interest in the Firm and/or its successors as assignees as aforesaid shall extend to or continue in respect of all transactions and dealings existing prior to or at the date of receipt by you of written notice from us of such events respectively."

Name (i) _____

Name (ii) _____

Signature

Signature

ANNEXURE 2: 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 _____ *Father's Name

Maiden Name (if any) Mother's Name

Marital Status Married Unmarried Other

Residential Status Resident Individual Non Resident Indian Foreign National Person of Indian Origin

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

Country of Tax Residency

TIN Issuing Country

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

Signature _____

ANNEXURE 2A: NOMINATION (FORM DA1) (Applicable to Sole Proprietorship concern only)

(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.)
 The Nominee or Guardian (if applicable) cannot be a holder on the account. If the Nominee is a foreign national, please contact IDFC FIRST Bank for an alternate Nomination Form

Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by IDFC FIRST Bank Ltd.

Customer ID (In case of an existing Account Holder)

Nominee Name:

Nominee Address:

Relationship with Depositor (If any) **Date of Birth**
D D M M Y Y Y Y

If the nominee is a minor**, please complete this section. As the nominee is a minor on this date, I/We appoint:

Guardian's Name:

Guardian's Address:

to receive the amount of deposits in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee. (** Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor)

Would you like the nominee name to be mentioned on your account statements/advices Yes No

No, I do not wish to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

Date Place
D D M M Y Y Y Y

SIGNATURE

Name _____

WITNESS 1
 (Required only if applicants use thumb impressions)

Name _____

WITNESS 2
 (Required only if applicants use thumb impressions)

Name _____

ANNEXURE 3: FATCA/CRS DECLARATION

A	Incorporation Information		Details
	Place of Incorporation		
	Country of Incorporation		
	Company Identification Number		
B	Declaration of Tax Residency		
	Sr. No.	Country(ies) of Tax Residency	Tax Identification Number
C	Exclusion Category, if applicable, for tax residents outside India (Refer Glossary)		Details
1	US Persons		
2	Other than US Persons		

Note: Please attach a copy of the Tax Residency Certificate/Copy of Incorporation or Equivalent Document for each of the countries mentioned above.

ANNEXURE 4: FATCA/CRS DECLARATION

A. Listed entity/its related entity	Yes	No
a) Whether the entity is a listed entity? If yes, Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>
b) Whether the entity is a related entity [^] of a listed entity? Specify the name of the listed company _____ Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>
<small>[^]An entity is a related entity of another entity if either entity controls the other entity, or the two entities are under common control (i.e., Ownership of more than 50% of the votes/value in an entity)</small>		
B. Non – Individuals other than Listed entity/its related entity (Tick applicable category)		
a) Government Entity	<input type="checkbox"/>	<input type="checkbox"/>
b) International Organization	<input type="checkbox"/>	<input type="checkbox"/>
c) Central Bank	<input type="checkbox"/>	<input type="checkbox"/>
d) Entity wholly owned by a, b or c above	<input type="checkbox"/>	<input type="checkbox"/>
e) Tax-exempt Entity engaged in a Charitable Purpose	<input type="checkbox"/>	<input type="checkbox"/>
C. Business		
a) Holding Company (with subsidiaries engaged in non-financial trade or business)	<input type="checkbox"/>	<input type="checkbox"/>
b) Company providing, financing and hedging services to related entities	<input type="checkbox"/>	<input type="checkbox"/>
D. Income/Assets Criteria		
a) 50% or more of the income in preceding financial year is from trading/business activities AND	<input type="checkbox"/>	<input type="checkbox"/>
b) 50% or more of the assets in preceding financial year are held for trading/business purposes		

Name _____

Name _____

Designation _____

Designation _____

Signature with Stamp

Signature with Stamp

Date
D D M M Y Y Y Y

Date
D D M M Y Y Y Y

ANNEXURE 5-BENEFICIAL OWNERSHIP DECLARATION

Note: Beneficial Owners are not required to be identified in the case of Listed Companies or Wholly Owned Subsidiaries of a Listed Company listed on a stock exchange in India, or it is an entity resident in * jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government. 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,

*Jurisdictions Name: (i) United States of America (ii) Japan (iii) South Korea (iv) United Kingdom excluding British Overseas Territories (v) France (vi) Germany (vii) Canada (viii) International Financial Services Centre in India,

Please tick the relevant option below:

- The following natural person(s) ultimately have a controlling ownership interest of shares/capital/profit/property more than 10% for a company/partnership/LLP and more than 15% for an unincorporated association/body of individuals (Association/Society/etc.) or exercise control through other means such as management rights, voting/shareholders agreement, etc.
- 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.) have been provided in the table below,
- Where the customer is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10% 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,

Sr. No	Name	Current address	Does the OVD address match the current address (If "No" provide a deemed OVD)	Mobile No.	Date of Birth	Gender	Control Details Type	Controlling Ownership %	Politically Exposed Person or Related to one (Yes/No)	CKYCR No.
1.										
2.										
3.										
4.										
5.										

Sr. No	Nationality	Resident of India	PAN#	OVD & Deemed OVD	Father's Name	Occupation	Country of Birth	Country of Tax Residence	Tax Identification Number (TIN)	PEP (Y/N)
1.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
2.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
3.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
4.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
5.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								

Note: #Please quote PAN/form 60 in the PAN field.

- 1) Photograph of 80 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/NR/PIOs, the document needs to be certified by any one of the following authorities:
 - (a) Authorized officials of overseas branches of Scheduled Commercial Banks registered in India (b) Branches of overseas banks with whom Indian banks have relationships (c) Notary Public abroad (d) Court Magistrate (e) Judge (1) Indian Embassy/Consulate General in the country where the non-resident customer resides
- 5) Types of control:
 - (a) Ownership (b) Other means (c) Senior managing official (d) Trustee (e) Settlor (f) Protector (g) Beneficiary (h) Others (please specify)

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.

1. Signature of Authorised Signatories:

Signature with Stamp	Name _____
	Designation _____
	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

2. Signature of Authorised Signatories:

Signature with Stamp	Name _____
	Designation _____
	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

ANNEXURE 5* PHOTOGRAPHS OF BENEFICIAL OWNERS



Name _____



Name _____



Name _____



Name _____



Name _____



Name _____



ANNEXURE 6 : GST ANNEXURE

Customer ID

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 Yes No (Referossary of terms for definition of related person)

If Registered, Please provide State wise GST details below:
 # Please mention the primary GSTN against the corresponding Account Number. 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)
		<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"/>			

\$ Address as per GSTN records is the address of receiving the service.
 *If Exempt, please submit documentary evidence/ provide notification reference.
 Note: If more than 10 GST Registration No., a separate Annexure to be provided.

Definition of related person under GST is as under :
 Persons shall be deemed to be "related persons" if only -
 (a) they are officers or directors of one another's business;
 (b) they are legally recognized partners in business;
 (c) they are employer and employee;
 (d) 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;
 (e) one of them directly or indirectly controls the other;
 (f) both of them are directly or indirectly controlled by a third person;
 (g) together they directly or indirectly control a third person; or
 (h) they are members of the same family;
 Explanation I. - The term "person" also includes legal persons.
 Explanation II. - 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 _____

Name _____
 Designation _____

Signature and Stamp

Signature and Stamp

ANNEXURE 7 : LIST OF SENIOR MANAGEMENT OFFICIAL & LIST OF DIRECTORS/PARTNERS ANNEXURE

List of Director/Partner

Sr. No	Name of the Director/Partner	Date of Birth	DIN No.	Address

Below is the list of Key Managerial Person* (Senior officials) of the company.

Sr. No	Name of the Key Managerial Person	Date of Birth	DIN No.	Address

I/We declare that there is no senior official (KMP) appointed by the board of directors and only directors manage the affairs of the company.

*KMP - Managing Director, Chief Executive Officer, Company Secretary, Chief Financial Officer.

(Name and Signature)

Date: - _____



DETAILS OF GUARANTOR

Sr. No.	Name of Guarantor	Residential Address	PAN No.	Phone No.	Occupation	Relationship With Promoter	CKYCR No.

STATUS REGARDING STATUTORY OBLIGATIONS

Whether complied with (Select Yes/No). If not applicable then select N.A.		
1.	Registration under Shops and Establishment ACT	Yes/No/NA
2.	Registration under MSME (Provisional/Final)	Yes/No/NA
3.	Drug License	Yes/No/NA
4.	Latest Sales Tax Return Filed	Yes/No/NA
5.	Latest Income Tax Returns Filed	Yes/No/NA
6.	Any other Statutory dues remaining outstanding	Yes/No/NA

<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Photograph of Partner/Director/Guarantor </div> <p>Name _____</p>	<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Photograph of Partner/Director/Guarantor </div> <p>Name _____</p>	<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Photograph of Partner/Director/Guarantor </div> <p>Name _____</p>
<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Photograph of Partner/Director/Guarantor </div> <p>Name _____</p>	<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Photograph of Partner/Director/Guarantor </div> <p>Name _____</p>	<div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> Photograph of Partner/Director/Guarantor </div> <p>Name _____</p>

Note: One photo of proprietor/each partner/each working Director is required to be axed & cross signed.

BANK USE SECTION

Booking Fee Details Amount Cheque/DD NEFT/RTGS

Cheque No. Bank Name _____ Branch Name _____

Branch Code _____ Branch Name _____ Product Code _____

Sourcing Branch Code _____ DSA Name _____ *Lead Generator _____

Lead Warmer _____ *Lead Converter _____ Profit Centre _____

Lead ID Other Details _____

Banker Certification

I have met the customer at: Communication Address Business Address Other _____

I have seen the original KYC documents and returned these to the customer. The customer has signed in my presence

Signature/Stamp

Name _____ Date

Employee ID/RM Code _____

Employee Designation _____

DECLARATION (PARTNER / DIRECTOR / GUARANTOR)

- 1) I/We hereby certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit except in the application; that there is no over dues/statutory dues against me/us/promoters except as indicated in the application; that I/We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assessment of account etc. in our factory/business premises as given above.
- 2) I/We shall advise the bank in writing of any change in my/our residential or employment/business address.
- 3) 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.
- 4) I/We had not defaulted with any bank/financial institution in the past.
- 5) I/We authorize IDFC FIRST Bank to make any enquiries regarding my application.
- 6) I/We authorize IDFC FIRST Bank to make enquiries with other finance companies/registered credit bureau.
- 7) IDFC FIRST Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to the borrower.
- 8) I/We have read the application form/ brochures and am/are aware of all terms and conditions of availing finance from IDFC FIRST Bank.
- 9) I/We understand that the sanction of this loan is at the sole discretion of the bank and upon my/our executing necessary documents and other formalities as required by the bank.
- 10) I/We authorize IDFC FIRST Bank, to conduct such credit checks as it considers necessary in its sole discretion and also authorize the Bank to release such or any other information in its records for the purpose of credit appraisal/sharing for any other purpose. I/We further agree that my/our loan shall be governed by the rules of IDFC FIRST Bank, which may be in force from time to time. All loans are at the sole discretion of IDFC FIRST Bank.
- 11) In an event of finding out that we have deposited fake document or have manipulated certain information for getting the loan processed in our favour, we will be liable to pay the bank, the amount equal to processing fee or higher as penalty to cover the loss bank will go through for processing your loan application.
- 12) The loan amount and disbursement is at the sole discretion of IDFC FIRST Bank and no commitment has been given regarding the same.
- 13) I/We confirm that I/We have no insolvency proceeding against me/ us nor have I/We ever been adjudicated insolvent. I/We also confirm that, save as disclosed at the time of this application, there have been no demands served on me/us in relation to any overdue debt. I/We owe nor any legal proceedings being commenced against me/us.
- 14) RELATIONSHIP (Details of relationship, of borrower with other banks) Borrower is a director of any Bank or is a firm in which any director is interested partner/guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or directors. Yes/No (Nature of Relationship)
- 15) I/We hereby authorize & give consent to the bank to disclose, without notice to me/us, information furnished by me/us in the application form(s)/related documents executed in relation to facilities availed from the Bank, to the Bank's other branches/subsidiaries/aliases Credit Bureaus/Rating Agencies, Service Providers, Banks/financial institution, governmental/regulatory authorities or third parties for KYC verification, credit risk analysis, or for other related purpose that the Bank may deem fit. I/We waive the privilege of privacy & privacy of contract.
- 16) I/We have been explained that the processing fees shall be 2% of the loan amount. Charges for Pre facility survey, valuation of the property(s) & title search report shall be up to Rs. 25,000/-, Documentation charges shall be Rs. 5,000/- and Stamp duty will be charged as per applicable State Laws. In addition, all the charges will attract applicable taxes.
- 17) The tenure/repayment/interest/other terms and conditions of the loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirement or at Bank's discretion. The Bank reserves the right to review and amend the terms of the loan/credit facility in such extent as it may deem fit.

Signature/Stamp

Place _____ Date

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MOST IMPORTANT DOCUMENTS

Checklist of Documents (Application No. _____)

List of Documents	Yes/No	Remarks
1. Application form		
2. Signed colored Photograph of each co-borrower & guarantor		
3. Age proof (for borrower, co- borrower & guarantors)		
4. Signature verification		
5. Proof of identity/existence		
6. Address Proof		
7. CA certified/Audited financials (if applicable)		
8. Management certified Provisional Balance sheet with Annexure. (if applicable)		
9. Tax Audit report & Statutory Audit report (in case of company) (if applicable)		
10. ITR of borrowing entity		
11. PAN details, Address proof of borrower (MOA & AOA of company) (Partnership Deed)		
12. Latest sanction letter (Not later than 12 months)		
13. Bank statements of all banks for last 12 months		
14. List of Shareholder/Partners & Directors on Letter Head of Company/Firm)		
15. GST return for current year, till latest month		

IMPORTANT NOTE:

- The receipt of your application form for the loan does not imply automatic approval of the loan by IDFC FIRST Bank Ltd.
- Incomplete/defective application will not be processed and IDFC FIRST Bank Ltd. shall not be responsible in any manner for the resulting delay or otherwise.
- IDFC FIRST Bank Ltd. may request for additional documents other than those collected in connection with the application.
- IDFC FIRST Bank Ltd. shall not be liable for loss or delay in the receipt of documents.
- IDFC FIRST Bank Ltd. reserves the right to reject any application based on borrower assessment and bank's guidelines
- IDFC FIRST Bank Ltd. reserves the right to retain the photograph and documents submitted along with the applications from and shall not return the same to borrower.
- IDFC FIRST Bank Ltd. will decide quantum of the loan at its sole discretion.
- The applicable ROI would be revised subject to terms as specified in the loan sanction letter/loan agreement.

ACKNOWLEDGMENT

Received on Date

Application No. _____

Notification of Acceptance/Rejection will be mailed to you after receipt of completed application form with supporting documents, post assessment of proposal as per IDFC FIRST Bank Limited policy.

Booking Fees of Rs. _____ received by Cheque No./Cash/DD _____ dated _____ drawn on _____ Bank.

OR

Booking Fees of Rs. _____ received by Account Debit Mandate form for _____ (Account No.) and further tariff details, apart from those mentioned above, can be checked on our website. Please refer to www.idfcfirst.bank.in for details of tariff for various products.

Fees and charges are subject to change at the sole discretion of the Bank. Booking fee collected at the time of application will not be refunded.

Call 1800 10 888 (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.idfcfirst.bank.in 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

Note: IDFC FIRST Bank shall scrutinize and process the loan application for a credit limit or enhancement in the existing credit limit above Rs. 5 lakh and up to Rs.25 lakh within 14 working days; and for credit limit above Rs. 25 lakh within 45 working days from the date of receipt, provided the application is complete in all respects and is accompanied by all required documentations.

