APPLICATION FORM - BUSINESS INSTALLMENT LOAN

IDFC FIRST Bank
ALWAYS YOU FIRST

APPLICATION INFORMATION

Product		Product Type	
Application Ref No		Application Date	
Scheme		City	
Sales Point		S.O./DSA Code	
RO Name and Code		Borrower Number of Employees	
Borrower Projected Exports (INR)		GSTN Sales for Last FY	
GSTN Sales for Current FY (till last return filed date)		Projected Sales (as per GSTN Data - pro-rata basis)	

FINANCE REQUIREMENT

Purpose of loan		Loan Amount (Rs)	
Desired Tenure			

APPLICATION FORM - BUSINESS INSTALLMENT LOAN

APPLICANT - COMPANY DETAILS

Company Name		Company Type	
Date of Incorporation		Company PAN Card Number	
Nature of Business		BSR Organization Code	
Industry Classification		Turnover FY 2023-24	
Turnover FY 2024-25		Turnover FY 2025-26	

Office Address

State	City	PIN	Landmark

Mobile No.		Email ID	
Business Premises		GST Declaration	

GST Address

Preferred Mailing Address		Are you an existing customer?	
Country of residence as per tax laws		Foreign TIN	
TIN Issuing Country		GSTIN	
Non-Profit Organisation		Minority Community	
Darpan Id			

APPLICANT - EMPLOYMENT DETAILS

Designation / Relation with Company		Number of years in current business	
Number of Partners / Directors		Contact Person	

APPLICATION FORM - BUSINESS INSTALLMENT LOAN

CO-APPLICANT - PERSONAL DETAILS

Title	First Name	Middle Name	Last Name
Gender	Date of Birth	Email ID	Mobile No.
Marital Status	Father's First Name	Father's Middle Name	Father's Last Name
Mother's First Name	Mother's Middle Name	Mother's Last Name	Spouse's First Name
Spouse's Middle Name	Spouse's Last Name	Qualification	Nationality
Whether Indian Resident	Relative to Director of IDFC FIRST Bank Ltd	Whether Relative to Senior Management of IDFC FIRST Bank Ltd	Whether Senior Officer of the IDFC First Bank
Director of IDFC First Bank	Director of any other bank	Relative to Director of any other bank	Is Politically Exposed Person
Minority Community	Residential Status	Resident Individual	Whether Indian Resident

APPLICATION FORM - BUSINESS INSTALLMENT LOAN

CO-APPLICANT - KYC / OTHER DETAILS

Passport Number	Issue Date	Expiry Date	Voter Id
Aadhaar Number	Driving License No.	Driving License Expiry Date	GST Registered
PAN	Relationship with Applicant	Reason for adding Co-Applicant	Shareholding
Country of Birth	Place of Birth	GSTIN	Differently Abled Status
Type Of Impairment	Percentage Of Impairment	UDID Number	

APPLICATION FORM - BUSINESS INSTALLMENT LOAN

CO-APPLICANT - CURRENT RESIDENCE ADDRESS

Address

State | City | Zip/Pincode | Residence / Ownership Details

CO-APPLICANT - PERMANENT ADDRESS

Address

State | City | Zip/Pincode | Residence / Ownership Details

CO-APPLICANT - OFFICE ADDRESS

Address

State | City | Zip/Pincode | Residence / Ownership Details

CO-APPLICANT - GST ADDRESS

Address

State | City | Zip/Pincode | Residence / Ownership Details

APPLICATION FORM - BUSINESS INSTALLMENT LOAN

CO-APPLICANT - EMPLOYMENT DETAILS

Customer Category		Employment Type	
Constitution		Nature of Business	
BSR Org Code		Company / Business Name	
Number of Partners / Directors		Industry Classification	
Number of years in current business			

BANK DETAILS

Bank Name		Account number	

LOAN REPAYMENT ACCOUNT DETAILS

Bank Name		Account number	
IFSC		Branch Address	

APPLICATION FORM - BUSINESS INSTALLMENT LOAN

BUSINESS / TRADE REFERENCES ONLY - REFERENCE 1

Name

Relationship with Applicant

Mobile

Address

District

State

City

PIN

BUSINESS / TRADE REFERENCES ONLY - REFERENCE 2

Name

Relationship with Applicant

Mobile

Address

District

State

City

PIN

AUTHORISED SIGNATORY / PARTNER / MAJORITY SHAREHOLDER

Title

Other (Please Specify)

First Name

Middle Name

Last Name

Date of Birth

Designation / Relation with Company

Beneficiary

PAN

Aadhaar Number

PRIORITY SECTOR LENDING

Direct Agri: (Agriculturist/Farmer/Agri allied activities like, dairy farming, Poultry farming, fishery, bee-keeping etc.) – Loans up to 02 crore

Indirect Agri: Service units like trader, Dealers/sellers of fertilizers, pesticides, seeds, cattle feed, poultry feed, agricultural implements and other inputs – Loans 02 to 05 crore

Turnover Value		Weaker Section	
Category		Minority Community	
Religion		Gender	
Preference Category		Udayam Certificate available	
PSL Proof Collected For		Udayam Registration Number	
Financial Year		PSL Flag	
PSL Category		PSL Sub Category	
Investment in Plant and Machinery		Gross / Net Block	
PSL Proof Taken			

FATCA DECLARATION - INDIVIDUALS (INCLUDING SOLE-PROPRIETORS)

I certify that:

a. the information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income tax Rules, 2026.

b. the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

c. I/We permit / authorise the IDFC FIRST Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the IDFC FIRST Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

d. I / We undertake the responsibility to declare and disclose within 30 days from the date of change any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.

e. I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the IDFC FIRST Bank Limited would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the IDFC FIRST Bank Limited if the deficiency is not remedied by us within the stipulated period.

f. I / We hereby accept and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain to confirm the information provided by me / us to IDFC FIRST Bank.

g. It shall be my / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.

h. I/We also agree to furnish such information and/or documents as the IDFC FIRST Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.

i. I/We shall indemnify the IDFC FIRST Bank for any loss that may arise to the IDFC FIRST Bank on account of providing incorrect or incomplete information.

j. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

FATCA DECLARATION - NON-INDIVIDUAL ENTITIES

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

I / We certify that:

a. the information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income tax Rules, 2026.

b. the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

c. I/We permit/authorise IDFC FIRST Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by IDFC FIRST Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

d. I / We undertake the responsibility to declare and disclose within 30 days from the date of change any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.

e. I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDFC FIRST Bank Limited would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI for the purpose or take any other action as may be deemed appropriate by IDFC FIRST Bank Limited if the deficiency is not remedied by us within the stipulated period.

f. I / We hereby accept and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain to confirm the information provided by me / us to IDFC FIRST Bank.

g. It shall be my / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.

h. I/We also agree to furnish such information and/or documents as IDFC FIRST Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.

i. I/We shall indemnify the IDFC FIRST Bank for any loss that may arise to IDFC FIRST Bank on account of providing incorrect or incomplete information.

j. I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI guidelines. The information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income tax Rules, 2026.

FATCA DECLARATION - CONTROLLING PERSONS OF NON-INDIVIDUAL ENTITIES

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

I / We certify that:

a. the information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income tax Rules, 2026.

b. the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

c. I/We permit/authorise IDFC FIRST Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by IDFC FIRST Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

d. I / We undertake the responsibility to declare and disclose within 30 days from the date of change any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence.

e. I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDFC FIRST Bank Limited would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI for the purpose or take any other action as may be deemed appropriate by IDFC FIRST Bank Limited if the deficiency is not remedied by us within the stipulated period.

f. I / We hereby accept and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain to confirm the information provided by me / us to IDFC FIRST Bank.

g. It shall be my / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.

h. I/We also agree to furnish such information and/or documents as IDFC FIRST Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.

i. I/We shall indemnify the IDFC FIRST Bank for any loss that may arise to IDFC FIRST Bank on account of providing incorrect or incomplete information.

j. I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI guidelines. The information provided in the Form is in accordance with section 508 of the Income Tax Act, 2025, read with Rules 238 to 240 of the Income tax Rules, 2026.

AUTHORISATION - CKYCR CONSENT

I, [Name of Applicant / Co-Applicant], S/o / D/o / W/o [Parent / Spouse Name], give my consent to IDFC FIRST Bank (Bank) to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry.

I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, Adhaar number, PAN number etc (KYC Data).

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

a. Uploading and/or registering fresh KYC data of a customer on CKYCR registry.

b. Updating KYC data as and when my demographic information changes.

c. Updating or modifying my KYC data as and when unsolicited triggers or updates are received from CKYCR or any other authorized repository during the course of my relationship with the Bank; and/or

d. Sending me communications (via email/SMS/phone calls/WhatsApp) related to my KYC status, updates and compliance requirements

I understand that:

a. My personal data will be collected, processed, and used only for the purpose stated above.

b. I have the right to withdraw my consent at any time, subject to applicable laws.

c. The organization will take appropriate measures to protect my personal data in accordance with applicable laws.

By signing below, I confirm that I have read, understood, and voluntarily provided my consent for the above purposes.

Name		Signature	
Date		Place	

GENERAL AUTHORISATION

I/We authorise IDFC FIRST Bank/its Group Companies/its Agents to make reference and enquiries relevant to information in this Application Form which IDFC FIRST Bank/its Group Companies/its Agents consider necessary. I/We undertake to inform IDFC FIRST Bank Limited/its Group Companies/its Agents regarding the change in the residential addresses/employment/profession and to provide any further information which IDFC FIRST Bank/its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by me/us with banks/financial institutions/non-banking finance companies has been disclosed here in above. I/We agree that IDFC FIRST Bank may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We confirm that I/We shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from IDFC FIRST Bank by the executive of the Bank and I/We have signed the said Application Form after having understood them and by signing the same.

NACH / ECS / SI / DIRECT DEBIT / CERSAI / KYC

I/we wish to avail of the NACH/ECS/SI/Direct Debit facility and hereby express my/our unconditional consent to debit my/our loan instalments etc., from above mentioned account through NACH/ECS/SI/ Direct Debit. I/We authorize the bank to honor all such instructions. I/We authorize the representative of the Company to get this mandate verified and registered with bank. Mandate Verification Charges (if any) may be charged to my/our account. I/We will ensure sufficient balance in the funding account on the date of execution. In case NACH/ECS/SI/Direct Debit instruction is unsuccessful due to financial reasons, the NACH/ECS/SI/Direct Debit instructions will be presented again for clearance. I/We will bear the bounce changes for transactions that have been unsuccessful due to financial reason. I/we authorise 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 KYCG Registry through SMS/mail on the above registered number/email address.

I/We agree and understand that IDFC FIRST Bank Lid. reserves the right to reject any application in case I/we do not fit in the policy norms set by IDFC FIRST Bank Ltd. Signed and Delivered by the Co- Applicant in token of and in witness of having read (and /or being explained), verified, understood, irrevocably agreed to, accepted, confirmed and declared all the terms and conditions contained in the Applications Form, Schedule of charges and authenticate the accuracy and correctness of the same.

I hereby give my explicit consent to share my Aadhaar details with registered credit information companies solely for the purpose of conducting credit checks, generating my credit report and periodical submissions to CIC. I understand that I can withdraw the consent at any time.

SIGNATURES

Signature of Authorized Signatory		Signature of Co-Applicant 1	
Signature of Co-Applicant 2		Stamp and seal of the company	
Date		Place	

ANNEXURE FOR INDUSTRY CLASSIFICATION

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

DECLARATION

I/We declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information whatsoever. I/We confirm that no insolvency proceeding(s) or suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against me/us and that I/we have never been adjudicated insolvent/ bankrupt by any court or other authority. I/we declare that I/we have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application or any other Application fees to the executive collecting my/our Application/and I/We shall not hold IDFC FIRST Bank Limited liable for any such payment made by us to the executive collecting this Application. I/We understand and confirm that the Application Form and all other documents submitted by me/us to IDFC FIRST Bank shall not be returned to me/us and IDFC FIRST Bank Limited shall have the right to retain the same. I/We have read the Application Form and brochures and are agreeable to all the terms/conditions of availing finance from IDFC FIRST Bank/its Group Companies. I/we hereby agree to abide and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India including the FEMA Regulations 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force time to time. I/we confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

ELECTRONIC RECORD / ONLINE EXECUTION

1. I/We are aware that this document/application 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.

2. Electronic communications shall be deemed to have been received by me/us, when the said electronic communication is end to the email address / mobile number / details provided by me/us or any other third party. I/WE shall not hold Bank or Banks business partners/ service providers/ authorized third parties responsible for any such communications received from Bank/ its business partners/ service providers/ authorized third parties, nor will any such communication amount to spam, unsolicited communication or a violation of my/our registration on the national do not call registry.

3. I/We hereby expressly acknowledges and confirms that the I/We has read, verified, understood, irrevocably agreed to and accepted and delivered all the contents /terms and conditions contained in the Application Form, Key Fact Statement, (collectively, "Loan Documents") online by ticking / clicking / checking the "I Agree" or "I Agree and Accept" or any similar icon/tab/option 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 the my/our mobile number registered with the Bank, and that there is no requirement of my/our any other signature or physical signature on the Loan Documents or of the my/our signing the Loan Documents in physical form. I/We also acknowledges that the execution of the application would be complete only once the same is accepted by the Bank. The Bank shall be deemed to have accepted and signed this document online by way of sending an email/ letter/SMS through its officer to me/us and attaching therewith the copy of this document.

ELECTRONIC RECORD / ONLINE EXECUTION - CONTINUED

4. 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.

5. 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.

MOST IMPORTANT INFORMATION

Attention: PLEASE READ CAREFULLY BEFORE SIGNING

Processing fees / Admin Fee / Facilitation Fees/ Documentation Fee*	Upto 3.5% of loan amount
Cancellation charges*	0.25% of sanctioned loan amount or Rs.10,000/- whichever is higher, + interest from date of disbursal till receipt of cancellation request. Please note: Cancellation request to be received within 30 days or 1st EMI presentation date, post which cancellation will be treated as foreclosure.
Stamp Duty	As per actuals
Part Payment charges*	• Allowed up to 25% of principal outstanding, only once in a financial year and twice during the entire loan tenure • Part payment charges: 4% of part payment amount for non MSMEs • NIL Part-Payment charges for loan facility up to Rs 50 lakhs availed by Micro and Small enterprises, paid from own source of funds and updated Udayam Certificate to be presented at the time of part payment
Foreclosure Charges*	A. Foreclosure charges to be NIL for Micro & Small enterprises whose loan amount is <= Rs. 50 lakh and 5% of Loan amount > Rs.50 lakh B. For Medium enterprise and non-MSME customers, foreclosure charge to be 5% irrespective of Loan amount
Penal Charge for Delay of Payment	12% p.a. (1% p.m.) of the unpaid EMI or Rs. 300 whichever is higher. No GST Applicable.
EMI Pickup/Collection Charges*	Rs. 500
EMI bounce charges*	12% of EMI bounced with minimum charge of ₹400 & maximum of ₹1000
Collection Legal charges*	At actuals plus applicable taxes
Technical Bounce Charges*	Charge rates would be same as applicable under EMI bounce charges

*GST shall be levied on all charges wherever applicable unless specified

**Mandate Rejection technical Bounce Charges (for mandate rejected by your bank, to be charged for each month from 3rd consecutive bounce month onwards until the mandate is registered).

INSURANCE CLAUSES

1. Insurance is non-mandatory and offered only to customer who voluntarily choose to opt for the same.

2. In case if the loan is cancelled, the insurance policy will also get cancelled automatically and the certificate of insurance (if received/issued) will remain cancelled/ revoked.

Loan processing and disbursement will take at least 14 working days post submission of all requisite documents and information as may be required, by IDFC FIRST BANK as per Bank's criteria

IDFC FIRST Bank 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. IDFC FIRST 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.

ADDRESS
IDFC First Bank Limited (formerly IDFC Bank Limited)
Registered Office: KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600031. Tel: +91 44 4564 4000 Fax: +91 44 4564 4022
CIN: L65110TN2014PLC097792, bank.info@idfcfirst.bank.in, www.idfcfirst.bank.in

*****This is a system generated form and does not require any signature*****

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. 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:

1. The following person(s) ultimately having controlling ownership interest of shares/capital/profit/property more than 10% for a company and 10% for a partnership/LLP or 15% for an unincorporated association/body of individuals (Association/Society/etc.) or exercise control through other means such as sharing or management rights or shareholders agreement or voting agreements, policy decision making, etc.

2. There are no natural person(s) who exercise control or ultimately have a controlling owership interest as stated above; therefore, details of partner(s) (for partnership firms)/ or individuals (Association/Society/etc.) have been provided in the table below.

3. 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 control over the trust through a chain of control or ownership.

Sr. No	Name	Address	Deemed OVD Number	Mobile Number	DOB / Date Of Inception	Gender	Control Details Type	Controlling Ownership %	Is Politically Exposed
1									
2									
3									

BENEFICIAL OWNERSHIP - ADDITIONAL DETAILS

Nationality / Country of Incorporation	Resident of India	PAN	Father Name
Occupation / Constitution of Company	**Country of Tax Residence**	**TIN**	**Company Name**

BO Category

Nationality / Country of Incorporation	Resident of India	PAN	Father Name
Occupation / Constitution of Company	**Country of Tax Residence**	**TIN**	**Company Name**

BO Category

Nationality / Country of Incorporation	Resident of India	PAN	Father Name
Occupation / Constitution of Company	**Country of Tax Residence**	**TIN**	**Company Name**

BO Category

BENEFICIAL OWNERSHIP DECLARATION - NOTES

*Notes

Please quote PAN/form60 in the PAN field. Applicable for Indian nationals/resident individuals. For other countries, functional equivalent of PAN (like Tax identificator 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 and Verified (OSV) certification is not possible for BOs who are Foreign Nationals/NRI/PIOs, the document needs to be certified by any one of following authorities:

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

5) “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.

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.

AUTHORISED SIGNATORY CONFIRMATION

1. Signature of Authorized Signatories		2. Signature of Authorized Signatories	
Name		Name	
Designation/Relation with Company		Designation/Relation with Company	
Date-DD/MM/YYYY		Date-DD/MM/YYYY	

PHOTOGRAPH OF BENEFICIAL OWNERS

1 Name	2 Name
RECENT COLOUR PHOTOGRAPH (Attach / paste photograph)	RECENT COLOUR PHOTOGRAPH (Attach / paste photograph)