

EDUCATION LOAN APPLICATION FORM

☐ INTERNATIONAL ☐ DOMESTIC



Application Form No.: _____ City: _____ DD / MM / YYYY

I hereby apply to IDFC FIRST Bank Limited ("the Bank") to grant me Education Loan as mentioned in this Application Form. I furnish my particulars as mentioned below.

Customer Name: _____ Loan Agreement No.: _____ Application Ref. No.: _____

PERSON DOING OSV ON KYC

☐ DST Code & Name _____ TM Code & Name _____

CASE SOURCE

1. ☐ Referral: Emp Code and name _____ 2. ☐ Branch: a) Branch Code _____ b) Employee Code _____
 3. ☐ Channels: a) Name of Partner _____ b) Partner Code _____ 4. ☐ Staff Loan: Employee Code _____
 5. ☐ Marketing: a) Lead ID _____ b) Source Type: Website / Partner Website / Marketing Campaign c) Campaign Name _____

APPLICANT/CO-APPLICANT DETAILS

☐ Applicant ☐ Co-Applicant

Relationship with Main Applicant: _____

Are you an existing customer : ☐ Yes ☐ No

If yes, please provide the

Loan Account Number: _____

Title: ☐ Mr. ☐ Ms. ☐ Others (Please specify) _____



Name: First Name Middle Name Last Name

Gender: ☐ Male ☐ Female ☐ Third Gender

Maiden Name (if any): _____

Date of Birth: DD MM YYYY

E-mail ID: _____

PAN: [] [] [] [] [] [] [] [] Aadhar no.: [X] [X] [X] [X] [X] [X] [X] [X]

Passport no.: [] [] [] [] [] [] [] [] Voter Id Card: [] [] [] [] [] [] [] []

Driving Licence No.: [] [] [] [] [] [] [] [] [] [] [] []

Driving Licence Expiry Date: [] [] [] [] [] []

NREGA Job Card: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

National Population Register Letter: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

E-KYC Authentication.: [X] [X] [X] [X] [X] [X] [X] [X]

C-KYC Authentication.: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

Marital Status: ☐ Single ☐ Married ☐ Others

Qualification: ☐ UG ☐ Graduate ☐ PG ☐ Others (Please specify) _____

Customer category: ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others _____

Customer religion: ☐ Hindu ☐ Muslim ☐ Christian ☐ Jain ☐ Buddhist

☐ Sikh ☐ Parsi (Zoroastrian) ☐ Others: _____

Current Residential Address: _____

District: _____ State: _____ City: _____

Country of residence _____ Citizenship _____

State/UT Code (refer to annexure 2): _____

ISO 3166 Country Code (refer to annexure 2): _____

Zip / Pin Code _____ Landmark _____

Location category: ☐ Urban ☐ Semi Urban ☐ Rural

Residence Details: ☐ Rented ☐ Self-owned ☐ Parental ☐ Company Provided

Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ PIO

Number of Year(s) of Stability @ Residence : _____

Telephone: STD Code: _____ No. _____

Mobile: _____

☐ Applicant ☐ Co-Applicant

Relationship with Main Applicant: _____

Are you an existing customer : ☐ Yes ☐ No

If yes, please provide the Loan Account

Number: _____

☐ Mr. ☐ Ms. ☐ Others (Please specify) _____



First Name Middle Name Last Name

☐ Male ☐ Female ☐ Third Gender

Maiden Name (if any): _____

Date of Birth: DD MM YYYY

E-mail ID: _____

PAN: [] [] [] [] [] [] [] [] AD No.: [X] [X] [X] [X] [X] [X] [X] [X]

PP No.: [] [] [] [] [] [] [] [] V. Id: [] [] [] [] [] [] [] []

Driving Licence No.: [] [] [] [] [] [] [] [] [] [] [] []

Driving Licence Expiry Date: [] [] [] [] [] []

[] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

[] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

E-KYC Authentication.: [X] [X] [X] [X] [X] [X] [X] [X]

C-KYC Authentication.: [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

☐ Single ☐ Married ☐ Others

☐ UG ☐ Graduate ☐ PG ☐ Others (Please specify) _____

☐ SC ☐ ST ☐ OBC ☐ General ☐ Others _____

☐ Hindu ☐ Muslim ☐ Christian ☐ Jain ☐ Buddhist

☐ Sikh ☐ Parsi (Zoroastrian) ☐ Others: _____

District: _____ State: _____ City: _____

Country of residence _____ Citizenship _____

State/UT Code (refer to annexure 2): _____

ISO 3166 Country Code (refer to annexure 2): _____

Zip/Pin _____ Landmark _____

☐ Urban ☐ Semi Urban ☐ Rural

☐ Rented ☐ Self-owned ☐ Parental ☐ Company Provided

☐ Resident Individual ☐ Non Resident Indian ☐ PIO

Number of Year(s) of Stability @ Residence: _____

STD Code: _____ No. _____

EDUCATION LOAN APPLICATION FORM



Father's Name: <u>First Name</u> <u>Middle Name</u> <u>Last Name</u> Mother Name: _____ Spouse's Name: _____ Permanent Residence Address: _____ District: _____ State: _____ City: _____ Country of residence as per tax laws: _____ CORRESPONDENCE / LOCAL ADDRESS: ☐ Same as Current ☐ Permanent ☐ Local Address Whether Related to IDFC First Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Relationship _____ Whether Related to Other Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Relationship _____ IDFC First Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Other Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Senior Officer of IDFC First Bank - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Whether Related to Senior Officer of IDFC First Bank - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Whether Politically exposed Person - Yes ☐ No ☐ Differently Abled Status: Yes ☐ No ☐ Type of Impairment: _____ Percentage of Impairment: _____ UDID Number: _____	First Name <u> </u> Middle Name <u> </u> Last Name <u> </u> Permanent Residence Address: _____ District: _____ State: _____ City: _____ Country of residence as per tax laws: _____ CORRESPONDENCE / LOCAL ADDRESS : ☐ Same as Current ☐ Permanent ☐ Local Address Whether Related to IDFC First Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Relationship _____ Whether Related to Other Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Relationship _____ IDFC First Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Other Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Senior Officer of IDFC First Bank - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Whether Related to Senior Officer of IDFC First Bank - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____ Whether Politically exposed Person - Yes ☐ No ☐ Differently Abled Status: Yes ☐ No ☐ Type of Impairment: _____ Percentage of Impairment: _____ UDID Number: _____
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IDFCFIRST/APP-EL/26092023/V.3

OCCUPATION DETAILS

Occupation: ☐ Salaried ☐ Self employed ☐ Pensioner / Retired ☐ Housewife ☐ Student ☐ Other Company Name /Profession (in case Professional): _____ Company/Entity Type: ☐ Government ☐ Private Ltd. ☐ Public ☐ Partnership ☐ Proprietorship ☐ Others _____ Office Address: _____ District _____ State _____ City _____ Pin: _____ Landmark _____ Country _____ Telephone: STD Code: _____ No. _____ If Salaried: Designation _____ Department _____ Number of years in office/business _____ Gross Annual Income: ₹ _____ Nature of Business: ☐ Wholesaler ☐ Retailer ☐ Manufacturer ☐ Services ☐ Others _____ Industry/Profession: _____	☐ Salaried ☐ Self employed ☐ Pensioner / Retired ☐ Housewife ☐ Student ☐ Other _____ ☐ Government ☐ Private Ltd. ☐ Public ☐ Partnership ☐ Proprietorship ☐ Others _____ _____ District _____ State _____ City _____ Pin: _____ Landmark _____ Country _____ STD Code: _____ No. _____ Designation _____ Department _____ Number of years in office/business _____ _____ ☐ Wholesaler ☐ Retailer ☐ Manufacturer ☐ Services ☐ Others _____ _____
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ACADEMIC BACKGROUND

Examination from SSC onwards	Name of the Board, Institution, University	Year of passing	Attempts made	% of marks obtained	Class Division	Remarks

Relationship with Main Applicant: _____		Are you an existing customer : ☐ Yes ☐ No	
If yes, please provide the Loan Account Number: _____			
Title: ☐ Mr. ☐ Ms. ☐ Others (Please specify) _____			
STAMP PHOTO (Please affix your photograph and sign across it)			
Name: <u>First Name</u> <u>Middle Name</u> <u>Last Name</u>			
Gender: ☐ Male ☐ Female ☐ Third Gender			
Maiden Name (if any): _____			
Date of Birth:		E-mail ID: _____	
PAN:		Aadhar no.:	
Passport no.:		Voter Id Card:	
Driving Licence No.:		Driving Licence Expiry Date:	
NREGA Job Card:		National Population Register Letter:	
E-KYC Authentication.:		C-KYC Authentication.:	
Marital Status: ☐ Single ☐ Married ☐ Others			
Qualification: ☐ UG ☐ Graduate ☐ PG ☐ Others (Please specify) _____ Customer category: ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others _____			
Customer religion: ☐ Hindu ☐ Muslim ☐ Christian ☐ Jain ☐ Buddhist ☐ Sikh ☐ Parsi (Zoroastrian) ☐ Others: _____			
Current Residential Address: _____			
District: _____		State: _____	
City: _____		Country of residence _____	
Citizenship _____		State/UT Code (refer to annexure 2): _____	
ISO 3166 Country Code (refer to annexure 2): _____		Zip / Pin Code _____	
Landmark _____			
Location category: ☐ Urban ☐ Semi Urban ☐ Rural Residence Details: ☐ Rented ☐ Self-owned ☐ Parental ☐ Company Provided			
Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ PIO			
Number of Year(s) of Stability @ Residence : _____		Telephone: STD Code: _____ No. _____	
Mobile: _____			
Father's Name: _____		Mother Name: _____	
Spouse's Name: _____			
Permanent Residence Address: _____			
District: _____		State: _____	
City: _____		Country of residence as per tax laws: _____	

CORRESPONDENCE / LOCAL ADDRESS:

☐ Same as Current ☐ Permanent ☐ Local Address

Whether Related to IDFC First Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Relationship _____

Whether Related to Other Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Relationship _____

IDFC First Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____

Other Bank Director / Employee - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____

Senior Officer of IDFC First Bank - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____

Whether Related to Senior Officer of IDFC First Bank - Yes ☐ No ☐ If Yes, Name _____ Employee ID _____

Whether Politically exposed Person - Yes ☐ No ☐

Differently Abled Status: Yes ☐ No ☐ Type of Impairment: _____

Percentage of Impairment: _____ UDID Number: _____

Occupation: ☐ Salaried ☐ Self employed ☐ Pensioner / Retired ☐ Housewife ☐ Student ☐ Other _____

Company Name /Profession (in case Professional): _____

Company/Entity Type: ☐ Government ☐ Private Ltd. ☐ Public ☐ Partnership ☐ Proprietorship ☐ Others _____

Office Address: _____

District _____ State _____ City _____ Pin: _____

Landmark _____ Country _____ Telephone: STD Code: _____ No. _____

If Salaried: Designation _____ Department _____ Number of years in office/business _____

Gross Annual Income: ₹ _____

Nature of Business: ☐ Wholesaler ☐ Retailer ☐ Manufacturer ☐ Services ☐ Others _____

Industry/Profession: _____

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FINANCIAL INFORMATION (IN RUPEES)

	Student		Co-Applicant		Additional Co-Applicant	
A) Assets						
1. Bank Balances						
2. Fixed Deposits						
3. Investments / Other (Stocks/Bonds/Mutual Funds)						
4. Immovable Property (Current Value) (House/Land/Farm)						
	Student		Co-Applicant		Additional Co-Applicant	
B) Liabilities	Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment
1. Home Loans Availed from: _____						
2. Personal / Employer / Other Loans Availed from: _____						
3. Car / Two Wheeler Loans Availed from: _____						
4. Credit Card: _____ Availed from: _____						

FAMILY INCOME: _____

TYPE OF LOAN

Type of Loan: ☐ New Loan ☐ Balance Transfer ☐ Balance Transfer + Top Up ☐ Top Up ☐ Other _____

If BT, Name of Financier: _____ Outstanding Loan Amount: _____

PARTICULARS OF COURSE FOR WHICH LOAN IS REQUIRED

Course applied: ☐ Medical ☐ Engineering ☐ Management ☐ Nursing ☐ STEM ☐ Other Professional Course

Course Name: _____ Duration of course: _____ Nature of the course: ☐ Full time ☐ Part time

Name of the Institution / University: _____ Name of City: _____

Name of State: _____ Name of Country: _____

Date of Admission / Registration of course: _____ Admission Status: ☐ Confirmed ☐ Awaited ☐ Undecided

Name of Entrance/Analytical Exam: _____ Entrance Exam Score: _____

Name of Language Exam: _____ Language Exam Score: _____

DETAILS OF COLLATERAL SECURITY OFFERED

1. Security Offered: ☐ Yes ☐ No

2. Type of Security Offered: ☐ Residential Property ☐ Commercial Property ☐ Plot ☐ FD ☐ Others (Specify): _____

If the type of Security is property:

Property Mortgaged with IDFC FIRST: ☐ Yes ☐ No

Property Address: _____

District _____ State _____

City _____ Pin _____ Country _____

Current Value: _____

Security Owned By: _____

If the type of Security is FD:

FD No.: _____

FD Created Date: _____

FD Maturity Date: _____

FD Value (₹): _____

Bank Name: _____

FD Owned By: _____

EXPENDITURE TO BE INCURRED FOR COMPLETION OF COURSE (AMOUNT IN ₹):

A. Purpose	Amount (₹)	B. Funds Available	Amount (₹)
1. Tuition Fees		1. Own Sources (Details) : _____	
2. Living Expenses Including Hostel & Food Expenses		_____	
3. Travelling Expenses		2. Scholarship	
4. Others (Specify): _____		3. Others (Specify): _____	
Total A:		Total B:	
Loan Required (A - B) = ₹ _____			
Desired Loan Amount:		Desired Loan Tenure:	

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REFERENCE DETAILS (Atleast one Relative to be included)

Name: _____	Name: _____
Address: _____	Address: _____
Personal E-mail ID: _____	Personal E-mail ID: _____
Mobile No.: +91 _____ Relationship with Applicant: _____	Mobile No. _____ Relationship with Applicant: _____

APPLICANT BANK DETAILS

BankName: _____ AccountNumber _____

Account Type: ☐ Savings ☐ Current ☐ Others IFSC Details: _____

BranchAddress: _____

CO-APPLICANT / ADDITIONAL CO-APPLICANT BANK DETAILS

Bank Name: _____	Bank Name: _____
Account Number _____	Account Number _____
Account Type: ☐ Savings ☐ Current ☐ Others	Account Type: ☐ Savings ☐ Current ☐ Others
IFSC Details: _____	IFSC Details: _____
BranchAddress: _____	Branch Address: _____

DOCUMENTS REQUIRED

- 1) Applicant should produce proof of residence and age proof.
 - Official valid documents (OVD):
 - Aadhaar card / E-Aadhaar
 - Passport
 - Driving License
 - Voter ID
 - Job Card issued by NREGA
 - Letter issued by National Population Register
 - Deemed OVD: In case none of the above mentioned OVD documents have the updated current address, the following documents shall be deemed to be OVDs (DOVD) for the limited purpose of proof of address.
 - Property or Municipal tax receipt
 - Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
 - Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation
- 2) **Income proof:** The income proof of parents/guardian with Income-tax payment proof for 2 years.
- 3) **Prospectus:** A copy of prospectus / Certificate from the principal or Head of the Institution for ascertaining the amount of expenses.
- 4) **Education proof:** Copy of statement of marks / certificates of last examination passed.
- 5) **Study in US:** In case of studies in USA, I - 20 form.
- 6) **Admission letter:** A confirmation from the institution that applicant is admitted for the course for which loan is sought
- 7) **Security details:** Details of security along with Advocate's search & Title report about its marketability, mortgage ability etc. (applicable for loans where collaterals have been stipulated as a security)
- 8) Income proof of Co-applicant: Income Proof, tax paid proof, property details of the guarantors.
- 9) In case loan exceeds _____ Lac, consent for assigning of LIC policy of the student to the Bank and that the premium will be paid to keep policy alive during currency of loan.
- 10) **Sources of margin** - Necessary documentary proof to be submitted.
- 11) **"Officially Valid Document"** (OVD) means the passport, the driving licence, "proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.
Provided that, the customer submits his proof of possession of Aadhaar number as an OVD, he may submit it in such form as are issued by the Unique Identification Authority of India.

SAVE INCOME TAX*

With IDFC First's education loan you can get income tax benefits under section 80E.
An education loan not only fulfills your dream of higher education but also helps you save Income Tax under Section 80E of Income Tax act of India, 1961*
*T&C apply. Consult Income Tax Advisor for Further Details

PRIORITY SECTOR LENDING

- ☐ Education Loan less than INR 25 Lakhs
- i) I/We declare that the loan facility will be availed for education purpose only, including vocational courses.
ii) I/We declare that we are aware that if loan amount exceeds more than Rs. 25 lakhs, then the loan facility shall not be eligible to be classified under Priority Sector Lending.

Signature of Applicant

Signature of Co-Applicant

Signature of Addl. Co-Applicant

AUTHORISATION CUM UNDERTAKING

1. I/We hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary the Bank shall not be liable for use/ sharing of the information.
2. I/We authorise the bank and/ or its representatives, agents to communicate/ call/ SMS / Whatsapp to me/ us with respect to this Application or any other promotional activities. I/we would like to know as well avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/ calls/ SMSs received from the Bank, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back.
3. I/We authorize the Bank to finance me/us for the premium of any third-party product available with the Bank, taken by me/us as per my/our own wish from the said third-party of my/our 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 me/us, however, in case I/we has availed such product, then Bank will not be responsible for any cancellations of any third-party product and or after sales service.
4. I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
5. I/We undertake to submit the receipt for all the disbursements made from the loan account.
6. I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
7. I/We shall-keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan.
8. Immediately on securing job by the student, I/We undertake to inform the employment details.
9. I/We undertake to maintain a Saving Bank Account and /or Deposit Account with your Bank exclusively.
10. I/We will not / have not borrowed from any other Bank or any other source during the currency of the advance without your prior consent in writing.
11. I/We undertake to meet any contingent expenses to continue the course of study.
12. I /We will procure and furnish the securities in favour of bank as and when stipulated and in the form and manner to the satisfaction of the bank.
13. I/we authorise 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 or from UIDAI through SMS/mail on the above registered number/email address. I hereby provide the consent to the Bank to pull my KYC details from CERSAI & PAN details from NSDL as and when required by the Bank for the compliance.
14. I/We authorize IDFC FIRST Bank to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/ other such persons, as may be required by IDFC FIRST Bank. I/We shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.
15. I/We explicitly consent and authorize IDFC FIRST Bank Limited, its associate companies, agents, agencies, partners, educational institutions, credit reporting agencies and any other entity to verify any information such as enrolment verification, residence verification, employment verification, telephone verification, Credit Bureau check, document verification, reference checks etc, and also exchange, share, part with all information related to transaction history as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring for verification or risk management and shall not hold IDFC FIRST Bank Limited liable for use or disclosure of this information.
16. I/We hereby give my/our explicit consent to share my/our Aadhaar details with registered credit information companies solely for the purpose of conducting credit checks, generating my/our credit report and periodical submissions to CIC. I/We understand that I/We can withdraw the consent at any time
17. I/We give my/our consent to IDFC FIRST Bank (Bank) 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. 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 number etc (KYC Data). Further, I/We hereby give my/our 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/our demographic information changes;
 - c.) 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; and/or
 - d.) Sending me/us communications (via email/SMS/phone calls) related to my/our KYC status, updates and compliance requirements

I/We understand that:

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

By signing below, I/We confirm that I/We have read, understood, and voluntarily provided my/our consent for the above purpose.

DECLARATION

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.idfcfirstbank.com, 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 declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and have not withheld any information whatsoever.
3. I/We confirm that no suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against the Applicant(s) nor any action or any steps have been taken or legal proceedings started by or against the Applicant(s) in any court of law/other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets.
4. 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 except for the application fees mentioned for or Processing fees or any other fees prescribed in the Application Form to the executive collecting my/our application/and I/We/Applicant(s) shall not hold the Bank liable for any such payment made by us to the executive collecting this application.
5. I/We further declare and confirm that the credit facilities if any enjoyed by the Applicant(s) with other banks/financial institutions/non banking finance companies has been disclosed hereinabove.
6. I / We agree that the Bank may at its discretion conduct discreet inquiries in respect of this application. I / We undertake to inform as to any change in my / our occupation / employment, residential address and to provide any further information that the Bank may require. Bank will be at liberty to take such action as it may deem necessary if my / our above statements are found to be untrue.
7. I/We understand and confirm that the Application Form and all other documents submitted by me/us to the Bank shall not be returned to me/us and the Bank shall have the right to retain the same.
8. I/We are aware that submission of loan application to the Bank does not imply automatic approval of the Bank and that the Bank will decide the quantum of the loan at its sole and absolute discretion, the Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In the case of loan cancellation, the applicable pro-rate interest charges on any outstanding loan amount will have to be borne by me/us.
9. I/We understand that Processing fees, stamp duty are non-refundable charges and would not be waived/refundable in case of loan cancellation or where the loan has not been disbursed.
10. I/We have read the application form and brochures and are agreeable to all the terms/conditions of availing finance from the Bank. I/We undertake to inform the Bank/ its Group Companies/its Agents regarding the change in Applicant(s)' addresses and to provide any further information that the Bank/its Group Companies/its Agents may require.
11. I/We agree that the 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.
12. I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. The Schedule of Charges are displayed on <https://www.idfcfirstbank.com/personal-banking/loans/education-loan/fees-and-charges>.
13. I/We confirm that I/we shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities/speculative or antisocial purpose. 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 the Bank and I/we have signed the said Application Form after having understood them and by signing the same.
14. I/We hereby represents/ warrants to /covenants/ undertakes that I/We shall utilize the loan for the purpose for which it is granted and not for any improper/illegal/unlawful/

EDUCATION LOAN APPLICATION FORM



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.

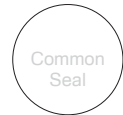
15. I/We hereby confirm that I/we am/are competent and fully authorised to give declaration, undertakings etc. and to execute and submit this Application Form and all other documents on behalf of the Applicant(s) for the purpose of availing loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents.
16. I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the FEMA Regulations 2000 Governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time.
17. 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.
18. I/We confirm that except to the extent disclosed to the 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 the 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.
19. I / We am / are aware that if I / We opt for loan at floating rates of interest, the Equated Monthly Instalment will comprise Principal and Interest based on IDFC First Bank's advance rate which is subject to change from time to time.
20. I hereby declare that I do not have OVD for a proof of my current Address.
Please accept _____ as deemed OVD as a proof of my current address. I shall submit the OVD with updated address within 3 months of account opening date.
21. 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.

Signature of Applicant

Signature of Co-Applicant

Signature of Addl. Co-Applicant

Signature of Authorised Signator



Stamp and Seal of Company
with date

IDFCFIRST/APP-EL/26092023/V.3

VERNACULAR DECLARATION

The content of this application form cum terms and conditions, each of the schedules and annexures to this Educational Loan Terms and Conditions have been read out and explained in the language known to me / us by _____ (name of the person) and after understanding all terms and conditions for availing loan from the Bank, I/We ave executed the said documents.

Name of Person and Employee code (explaining the contents)

Signature / Right Thumb Impression of the Person

CUSTOMER ACKNOWLEDGEMENT

The Bank would require a processing time of approximately 15 working days from the date of the completed application. This is subject to submission of all documents as required by the Bank. For any queries or suggestions, please use IDFC FIRST Bank Mobile App or Customer Portal or Net Banking www.idfcfirstbank.com or visit our nearest branch.

Customer Name: _____ Application form no: _____

Application Reference Number: _____

Date: ____ / ____ / ____

Note: This is a Preprinted acknowledgment and does not require signature.

DD MM YYYY

ANNEXURE 1 (IF APPLICANT IS RESIDING OUTSIDE INDIA)

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE

☐ Same as Current Address ☐ Same as Permanent Address

Address _____ Landmark Area _____

City/Town/Village _____ District _____ Zip/Post Code _____

State / UT _____ Country _____

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES*(If applicable): _____

Identification document

CKYC no. _____ Foreign TIN & TIN issuing country _____

PAN: _____ (If not applicable, please provide duly filled form 60/61) Voter ID: _____

Aadhar Card: _____ Driving License: _____

Driving License Expiry Date: _____ Passport: _____ Passport Expiry Date: _____

Others: _____ ISO 3166 Country Code of Jurisdiction of Residence (Refer to Annexure 2)*: _____

Tax Identification Number or equivalent (If issued by jurisdiction)*: _____ Place / City of Birth*: _____

ISO 3166 Country Code of Birth (Refer to Annexure 2): _____

ANNEXURE 1 (IF CO-APPLICANTS ARE RESIDING OUTSIDE INDIA)

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE

☐ Same as Current Address ☐ Same as Permanent Address

Address _____

Landmark Area _____ City/Town/Village _____

District _____ Zip/Post Code _____

State / UT _____ Country _____

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES*(If applicable): _____

Identification document

CKYC no. _____

Foreign TIN & TIN issuing country _____

PAN: _____ (If not applicable, please provide duly filled form 60/61)

Voter ID: _____

Aadhar Card: _____

Driving License: _____

Driving License Expiry Date: _____

Passport: _____

Passport Expiry Date: _____

Others: _____

ISO 3166 Country Code of Jurisdiction of Residence (Refer to Annexure 2)*: _____

Tax Identification Number or equivalent (If issued by jurisdiction)*: _____

Place / City of Birth*: _____

ISO 3166 Country Code of Birth (Refer to Annexure 2): _____

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE

☐ Same as Current Address ☐ Same as Permanent Address

Address _____

Landmark Area _____ City/Town/Village _____

District _____ Zip/Post Code _____

State/UT _____ Country _____

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES*(If applicable): _____

Identification document

CKYC no. _____

Foreign TIN & TIN issuing country _____

PAN: _____ (If not applicable, please provide duly filled form 60/61)

Voter ID: _____

Aadhar Card: _____

Driving License: _____

Driving License Expiry Date: _____

Passport: _____

Passport Expiry Date: _____

Others: _____

ISO 3166 Country Code of Jurisdiction of Residence (Refer to Annexure 2)*: _____

Tax Identification Number or equivalent (If issued by jurisdiction)*: _____

Place / City of Birth*: _____

ISO 3166 Country Code of Birth (Refer to Annexure 2): _____

EDUCATION LOAN APPLICATION FORM

ANNEXURE 2

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra & Nagar Haveli and Daman & Diu	DD	Maharashtra	MH	Uttar Pradesh	UP
Ladakh	LA	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	MZ	Taiwan province of china	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hongkong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		