

APPLICATION FORM CUM LOAN TERMS AND CONDITIONS – Gold Loan

(Please write in **BLOCK LETTER** . Fill the complete details and help us to serve you better) Fields with * are mandatory
This form is applicable only for Individuals

*** FOR OFFICE USE (To be filled by Bank employee only)**

Application Serial No: _____ Date: _____

Scheme Name: _____

Branch Name: _____ Branch Code: _____

Gold Loan Case Type: Fresh Case ☐ Loan Enhancement ☐ If Loan Enhancement old UCIC Number _____

Account Type: Aadhaar OTP ☐ Normal ☐ Loan Amount requested: _____

Customer Type: ☐ New ☐ If Existing, then customer ID _____

Customer relationship product from IDFC FIRST Bank

☐ Liability ☐ HL ☐ LAP ☐ TW ☐ CD ☐ UC ☐ PL ☐ JLG ☐ MEL ☐ EHL ☐ Others _____

Type of facility: ☐ Term Loan (Interest Servicing) ☐ EMI ☐ Bullet Payment ☐ Overdraft (OD)

Source ☐ DSA ☐ Branch Lead ☐ GLO ☐ Cross Sell ☐ Other

Lead Generator: _____ Connector code: _____

Branch Lead: SO Name _____ SO ID _____ RO Name _____ RO ID _____

1st Valuer/Appraiser Name: _____ Code: _____

2nd Valuer/Appraiser Name: _____ Code: _____

* PERSONAL DETAILS (BORROWER)

NPR Letter _____ *Aadhaar Enrolment No. _____ CKYC No. _____

*Aadhar Enrolment Date: _____ *Citizenship ☐ India ☐ Others

*Applicant Name
(as per ID Proof)

Maiden Name
(if any)

*Father's Name
(if PAN is not submitted then father name is mandatory)

*Spouse Name _____ *Mother's Name _____

*Gender: ☐ Male ☐ Female ☐ Third *Date of Birth: _____ Marital Status ☐ Single ☐ Married ☐ Other

Qualification ☐ 10th & below ☐ Undergraduate ☐ Graduate ☐ Postgraduate

*Religion ☐ Buddhism ☐ Christian ☐ Hinduism ☐ Jain ☐ Muslim ☐ Other (Pls Specify) _____ ☐ Sikh
☐ Zoroastrian

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

Differently Abled Status ☐ No ☐ Yes (if Yes) Certificate of Disability ☐ Yes ☐ No
Type of Impairment _____ Percentage of Impairment _____ UDID Number _____

Voter ID/NREGA/DL/Passport _____ Expire Date of DL/Passport: _____

*Aadhaar _____ Aadhaar verification done via: ☐ E-KYC ☐ Offline Verification *PAN _____

If you do not have PAN card number, please complete form *60/61: _____

Resident Status ☐ RI ☐ NRI ☐ PIO ☐ FN

OVD Document Type ☐ UID ☐ Passport ☐ DL ☐ Voter ID ☐ NREGA Job Card ☐ NPR

Country of Birth

Place of Birth Country of Tax Residence

Foreign Tax Identification Number

TIN Issuing Country (Please complete below if you are a Tax Resident of any country other than India)

Relative to Director of IDFC FIRST Bank ☐ Yes ☐ No Staff: ☐ Yes ☐ No Staff ID Staff Grade

*** ADDRESS AS PER OFFICIALLY VALID DOCUMENTS**

If Rented, Monthly Rent (POA should be as per RBI Master direction)

*Address Line 1:

*Address Line 2:

ISO Code

*Tahsil/Taluka/Mandal

*District/City _____

*Pin code

State/UT

State/UT Code

Landmark

E-mail

Phone No. (STD Code)

(Number)

Mobile 1
(+91)

Mobile 2
(+91)

*Preferred Mailing Address ☐ Residence Address ☐ Permanent Address ☐ Office

No of Years in the Present
Address

No of Years in City/Village

Property Status: ☐ Own ☐ Parental ☐ Rented ☐ Leased ☐ Company Provided

*** COMMUNICATION ADDRESS**

Same as per Officially Valid Document ☐ Yes ☐ No

*Address Line 1

*Address Line 2

ISO Code

*Tahsil/Taluka/Mandal

*District/City

*Pin code

*State/UT _____

State/UT Code

Landmark

Phone No.

Mobile (+91) _____

(STD Code) (Number)

GST DETAILS

1.GST Status ☐ Registered ☐ Unregistered (If Registered, please fill up the GST Annexure)

2.Exempt from GST

☐ Yes ☐ No (If exempt, please submit proof/provide notification reference)

3.Related person to IDFC

FIRST BANK under GST ☐ Yes ☐ No (Refer GST Annexure for definition of related person)

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

Address Line 1

District

City/Town/Village

Country

Zip/Post Code

State/UT

BUSINESS/OCCUPATION DETAILS

Occupation Type ☐ Salaried ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Agri/Allied ☐ Others _____

If Salaried: ☐ Govt./PSU ☐ Public Ltd. ☐ Pvt Ltd. ☐ MNC

If Self-employed: ☐ Partnership ☐ Proprietorship ☐ Others _____

MONTHLY INCOME (INR): 50000.00

NATURE OF BUSINESS: SERVICE PROVIDER

OWNERSHIP TYPE OF BUSINESS PREMISES: Self-Owned

Number of Years in Business/Occupation Years Months

TAN/Service Tax Regn

*** REFERENCE 1**

Name

Address

District/City

Pin Code

Tel No

OVD No.

in case of DL/Passport Expiry Date:

(Aadhaar/PAN/DL/Passport/Narega Card/Voter ID)

*** REFERENCE 2**

Name

Address

District/City

Pin Code

Tel No

OVD No.

in case of DL/Passport Expiry Date:

(Aadhaar/PAN/DL/Passport/Narega Card/Voter ID)

*** FOR INSURANCE (GROUP SHIELD INSURANCE COVER)**

Name of the Nominee

Relationship with Applicant

DOB of Nominee

*** BANK DETAILS**

Bank Name

Bank Branch

Account No

Account Type

☐ Saving ☐ Current

POI & POA Declaration (To be filled by sourcing RO)

Proof of Identity (POI) ☐ Voter ID ☐ Aadhaar ☐ NREGA Card ☐ Passport ☐ DL ☐ NPR

Proof of Address (POA) ☐ Voter ID ☐ Aadhaar ☐ NREGA Card ☐ Passport ☐ DL

☐ Deemed OVD as governed by RBI _____

PURPOSE OF GOLD LOAN/OVERDRAFT

1. Direct Agriculture: ☐ Farm Credit ☐ Agriculture Infrastructure ☐ Ancillary Activities

2. Allied Agri: ☐ Bee Keeping ☐ Dairy ☐ Fishery ☐ Goat ☐ Poultry ☐ Piggery ☐ Sheep ☐ Others _____

3. Business requirement/Expansion: ☐ Manufacturing Micro Enterprises ☐ Manufacturing Small Enterprises

☐ Manufacturing Medium Enterprises ☐ Service Micro Enterprise

☐ Service Small Enterprises ☐ Service Medium Enterprises

4. Purchase of Solar Power Equipment: ☐ Purchase of Solar Power Equipment **5. Housing repair:** ☐ Housing repair

6. Education: ☐ Education **7. Social Infrastructure:** ☐ Building of social infrastructure (School/Toilet)

8. Repayment to non-institutional lenders: ☐ Repayment to Non-Institutional lenders

9. Personal Medical and
☐ Medical and Health

10. Others:
☐ Others _____

PRIORITY SECTOR CATEGORY
PSL Status

Yes ☐

No ☐
PSL Main Category
PSL Subcategory

1) Agriculture

☐ Crop Loan ☐ Infrastructure ☐ Ancillary Activities

☐ ALLIED ACTIVITIES - ANIMAL HUSBANDRY ☐ ALLIED ACTIVITIES - DAIRY

☐ ALLIED ACTIVITIES - BEE KEEPING ☐ ALLIED ACTIVITIES - FISHERIES

☐ ALLIED ACTIVITIES - OTHERS ☐ ALLIED ACTIVITIES - POULTRY

2) Housing

☐ Home Improvement Loan in other Cities ☐ Home Improvement Loan Metropolitan Cities

3) MSME

☐ MSMES - MICRO - MFG ☐ MSMES - SMALL - MFG

☐ MSMES - MEDIUM - MFG ☐ MSMES - MICRO - SERVICE

☐ MSMES - SMALL - SERVICE

4) UDYOG UID NO:

5) Others

☐ Others _____

6) Renewable Energy

☐ Renewable energy

7) Social Infrastructure

☐ Social Infrastructure

Declaration I/We hereby declare that the loan availed by me/us shall be used
☐ For the purpose of Agriculture and/or assist the transport of agriculture input and farm product

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

Applicant's Signature / Right Thumb
Impression

Co-Applicant's 1 Signature / Right Thumb
Impression

Co-Applicant's 2 Signature / Right Thumb
Impression

Loan/Overdraft Details

Loan Amount

(): (In words)

Tenure months

Rate of Interest (%p.a.)

Type of loan

Processing Fees

Valuation Charges

Valuation Fee GST

Stamp Duty

Insurance amount (if any)

Mode of Disbursal: ☐ IDFC Bank Account Credit

☐ NEFT/RTGS

NOMINATION

I/We _____ name(s) and addresses(es) _____ nominate the following person to whom in the event of my death, the gold security and in the custody of Bank, particulars whereof are given below, may be returned by the bank upon payment of outstanding amount in full.

Nominee: Name:

Address:

Same As Applicant

Relationship with applicant _____ Age ____ If nominee is minor his/her date of birth

*As the nominee is a minor on this date.

I/We appoint (Guardian) Name: Age: Address:

I/we confirm that this nomination shall override any other disposition made by me/us, whether testamentary or otherwise and the nominee shall become entitled to the return of the Gold Security and in the custody of the Bank against payment of all outstanding to the Bank to the exclusion of all other persons. I/We further confirm that on such return the Bank shall stand released & discharged.

Place:

Date:

Signature of Applicant/Right Thumb Impression

DECLARATION

- | | | | |
|--|--|---|--|
| a. Director of IDFC FIRST Bank | ☐ Yes ☐ No | d. Relative to Director of any other Bank | ☐ Yes ☐ No |
| b. Relative to Director of IDFC FIRST Bank | ☐ Yes ☐ No | e. Senior Officer of Bank | ☐ Yes ☐ No |
| c. Director of any other Bank | ☐ Yes ☐ No | f. Relative of Senior Officer of Bank | ☐ Yes ☐ No |

AUTHOURISATION CUM UNDERTAKING

- I/We hereby authorise IDFC FIRST BANK Limited ("The Bank"), without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary the Bank shall not be liable for use/ sharing of the information.
- I/We authorise the bank and/ or its representatives, agents to communicate/ call/ SMS to me/ us with respect to this Application or any other promotional activities. I/we would like to know as well avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/ calls/ SMSs received from the Bank, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back.
- 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 have availed such product, then Bank will not be responsible for any cancellations of any third-party product and or after sales service.
- I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
- I/We undertake to submit the receipt for all the disbursements made from the loan account.
- I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
- I/We shall-keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan.
- Immediately on securing job by the student, I/We undertake to inform the employment details.
- I/We undertake to maintain a Saving Bank Account and /or Deposit Account with your Bank exclusively.
- I/We will not / have not borrow/ed from any other Bank or any other source during the currency of the advance without you prior consent in writing.
- I/We undertake to meet any contingent expenses to continue the course of study.
- 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 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) However, to apply for any Government subsidy, the proof of possession of Aadhaar number of the applicant/s along with the spouse/s would be mandatorily required. 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 Aadhaar will be stored with IDFC.
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 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.
19. 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.
20. I, [Name of the customer], give my consent to IDFC FIRST Bank (Bank) to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry.

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

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

- Uploading and/or registering fresh KYC data of a customer on CKYCR registry.
- Updating KYC data as and when my demographic information changes.
- 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
- Sending me communications (via email/SMS/phone calls/WhatsApp) related to my KYC status, updates and compliance requirements.

I understand that:

- My personal data will be collected, processed, and used only for the purpose stated above.
- I have the right to withdraw my consent at any time, subject to applicable laws.
- 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:

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.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 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 reorganisation 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 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 herein above.
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 case of rejection the Bank shall not be required to give any reason. 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. This Schedule of Charges is also displayed on www.idfcfirst.bank.in.
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 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.
15. 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.
16. 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.
17. 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.
18. 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.
19. I/ We hereby declare that I am/ We are not Politically Exposed Person/s and not related to any Politically Exposed Person/s.

20. I/We declare that I/We are not entrusted with any prominent public functions in any foreign country (like Heads of State or of Governments, senior politicians, senior government / judicial / military officials, senior executives of state-owned corporations, important political party officials) or in India and do not have any affiliation to any Political Party or Political Group.
21. I/We also declare that I/We are not even related to any such person who is holding any prominent public functions in a foreign country (like Heads of State or of Governments, senior politicians, senior government / judicial / military officials, senior executives of state-owned corporations, important political party officials) or in India or has any affiliation to any Political Party or Political Group.

TERMS AND CONDITIONS FOR LOAN AGAINST GOLD/OVERDRAFT FACILITY

I/We hereby abide by the following terms and conditions:

- I/We am/are joint owners/joint or several/owners and am/are in possession of certain gold including in the form of jewellery/ornament ("Gold ") against which I wish to avail loan/facility from IDFC FIRST Bank Limited ("the Bank"). I/We confirm(s) that my/our title to the Gold is not defective/challenged by any person. In any manner nor is it spurious or of inferior quality as it has been acquired by me/us from genuine sources, is genuine gold is my/our bonafide property and no other person has any claim, lien, or charge against it (Ownership of Gold).
- All particulars/information given in this application form are true and complete and no material information has been suppressed/withheld. I/We acknowledge that IDFC FIRST Bank Limited ("the Bank") shall have no liability for any consequences arising out of any erroneous details provided me/us for which I/WE shall be solely liable. I/We authorize the Bank to carry out such credit checks and at such time as it may deem necessary. The Bank may sanction at its sole discretion, loans/Overdraft of such amount as the Bank may deem fit ("Loan/Overdraft") for such purpose(s) as set out by me/us in the application form or as may be specified by Bank in the sanction letters. The quantum of the Loan advance/Overdraft to me/us shall be depended on the internal policies of the Bank from time to time. The amount of the Loan/Overdraft will be conveyed to me/us by and under sanction letter/s issued by the Bank. I/We agree and confirm that, Bank shall not be liable to lend to me/us beyond the maximum overdraft limit, honour any cheques, allow any cash withdrawals (other than withdrawal in respect of the Overdraft (if applicable) subject to the terms of the Documents) or meet any of my/our further requirements on account of growth in business or expanding agricultural activity or otherwise. I/We agree to abide by the terms and conditions of the sanction letter. The Overdraft along with interest and such other charges are/may be payable by me/us to the Bank are hereinafter collectively referred to as "Dues."
- In case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, whether pursuant to an Audit(as defined hereinafter) or otherwise without prejudice to the right to declare and Event of Default hereof and/or to right to sell the Gold Security and/or exercise any other rights or remedies available with the Bank hereunder or under law. I/We shall within 7 (seven) days of a notice from the Bank in this regard, at the Bank's sole discretion deposit with the Bank such additional security as may be required.
- I/We agree that the Bank shall be entitled to conduct investigation, in section and or audit of/in connection with the quality, purity, value of Gold Security in the manner deemed fit by Bank(collectively, "Audit") at my/our cost at any time till any Dues hereunder remain owned to the Bank by me/us without notice to me/us and without me/our presence, including by opening packets and seals, if any, in which Gold Security is kept . The Bank may in its absolute direction, use services of and rely on the advice of any expert or valuer or assayer in this regard and I/We hereby waive any objection I/We may have in that regard. I/We agree that the Bank may at any time require us to procure a guarantee for my/our obligations towards the Bank under the /Overdraft and I/we hereby consent to our obligations under the /Overdraft being guaranteed by such guarantor(s) as the Bank may require including without limitation by any valuer or assayer.
- 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-organization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets.
- This Declaration has been made by me/us irrevocable and unconditionally and shall remain valid and in force till such time as the Bank may determine in its discretion and shall be applicable so as to cover the Loan/Overdraft for the entire tenure thereof and all loan enhancement/facilities/renewal thereof. The tenure of the Loan shall be for the period as specifically mentioned in the enclosed loan /Overdraft facility schedule or such other period as may be set out in the sanction letter(s).
- The Loan/Overdraft shall be repayable either by way of bullet repayment or by way of equated monthly instalments or Monthly interest servicing mode as may be specified in the sanction letter(s) or as may otherwise be specified by the Bank to the Borrower.
- In case the Loan/Overdraft is repayable by way of bullet repayment, forthwith upon maturity of the Loan/Overdraft (maturity of the Loan/Overdraft shall mean the expiry of the tenure of the Loan/Overdraft) or earlier termination of the Loan/Overdraft as the case may be. I/We shall repay the principal/Overdraft and pay the other outstanding dues to the Bank. The Loan/Overdraft may be enhanced from time to time upon my/our request however at the Bank's sole and absolute discretion. I/We may at any time, request enhancement of the Loan/Overdraft which the Bank may grant me/us at its sole and absolute discretion subject to such terms and conditions as the Bank may deem fit to impose.
- In case the Loan/Overdraft is repayable by way of equated monthly instalments, the principal Loan/Overdraft and the other then outstanding Dues to the Bank, if not demanded earlier by the Bank as mentioned, shall be paid/repaid by me/us together with

the interest calculated on the reducing principal balance by way of equated monthly instalments ("EMI(s)"), for the amounts and on the due dates as set out in the sanction letter(s). Provided that the Bank shall be entitled to recompute and/or modify the amounts constituting the EMI(s) and the dates for payment thereof by me/us on the occurrence of any event which in the opinion of the Bank necessitates re-computations/modification of the same. In the event of any such modifications, I/we agree and undertake to issue standing instructions or debit authorisations, as the case may be, as the Bank may require. I/We hereby agree and confirm that in order to work out suitable EMI to be paid by me/us towards repayment/payment of the Loan/Overdraft amount and interest the Bank has adopted a reasonable and proper basis and I/We agree to pay the EMIs calculated as aforesaid. I/We understand that strict compliance with the payment schedules as set out in the sanction letter(s) is an essential condition for the grant of the Loan/Overdraft.

10. The Borrower acknowledges that the repayment of the loan can also be made through UPI mandate, however the limit of such transaction is limited to 15,000/- . Upon maturity, in case the loan repayment amount exceeds the above limit, the Borrower shall repay through other mode of payments.
11. The Borrower acknowledges that the repayment needs to be done directly from the Borrower's bank account and no third-party/ third party account is involved/engaged in the repayment transaction.
12. I/We shall be liable to pay the Interest on outstanding loan/Overdraft balance for the duration it remains outstanding. Further, such Interest calculation shall commence from the actual date of disbursement of the said Overdraft.
13. The interest payable on the Loan shall be charged on actual/reducing basis and shall be computed as per the prevalent policy of the Bank. The interest payable on the Overdraft shall be charged on actual basis and shall be computed as per the prevalent policy of the Bank. Subject to prevailing policy of the Bank with regard to the Loan/Overdraft amount applied for by me/us and/or sanctioned to me/us, the interest shall be payable at such rate, on such dates and for such periods as may be specified by the Bank and notwithstanding anything contained herein or elsewhere, the interest payable by me/us shall be subject to the changes in interest rates made by the Reserve Bank of India (RBI) from time to time as also the Bank shall have the discretion of changing or revising such interest rate, interest payment dates or periods from time to time based on the bank's internal policy decisions which decision(s) of the Bank shall be final and binding on me/us and the Bank shall not be required to give any reason thereof and I/We hereby waive any objection, I/we may have in that regard. Upon any change/revision in the mode or manner or period or payment of interest or amount of interest including pursuant to an enhancement granted by the Bank, if any, in accordance with Clause 8 aforesaid, I/We shall execute such revised ECS/SI mandate as the Bank may in its sole discretion require.
14. Notwithstanding the maximum Overdraft limit, unless the Bank otherwise permits, I/We shall not be entitled to operate the Overdraft Facility beyond the Drawing Power which may be determined by the Bank from time to time on the basis of the Bank's margin requirements and the value of the Security or otherwise. I/We is/are aware and agree that the Bank may, from time to time, vary the Drawing Power without any intimating me/us, and I/We always agree to (and in particular before any cheque is presented for payment) to keep itself informed of the Drawing Power and the Bank's margin requirements as varied from time to time. I/We understood and are aware of the Bank's methodology of computing the Drawing Power and compute the Borrower's Drawing Power before issuing any cheque or drawing any money under the Overdraft Facility. The Borrower shall at all times confine the borrowings to the drawing power allotted within the limit of a particular facility, namely, the value of the security less the corresponding margin stipulated from time to time in respect of the said facility or the limit set by the Bank, whichever is lower, and in no case shall the Borrower exceed such limit. In case of any specific request raised by me/us to the Bank, it may at its own discretion, allow drawings beyond such drawing power or limit for such time as may be considered necessary and shall at any time without notice call upon me/us to repay such excess drawings. All rights and obligations of the Parties respectively under this Terms and Conditions and Schedule, if any and under any sanction letter and/or security documents shall extend to cover such excess drawings notwithstanding the specific limit stipulated herein. The Bank shall not honour cheque(s) issued by me/us for the purpose other than agreed upon between the Parties and for amounts exceeding the limits sanctioned.
15. I/We hereby undertake to honour all the mandate when presented for payment by the Bank and not to take any steps, which in any way are likely to affect the payment thereunder to the Bank including without limitation issue any stop payment instructions. Further, the prior written consent of the Bank shall be required by me/us for changing the authorised signatories for my/our relevant bank account(s) and /or for changing or closing the bank account from which the mandates were issued. In the event the physical mandate is lost in transit/misplaced or for any reason the Bank is not able to present for clearing or if otherwise so required by the Bank. I/We agree to forthwith provide fresh mandate to the Bank. The Bank shall not in any way be responsible for delay, omission or neglect in encashment, damage or loss of any mandate given to be given by me/ us to the Bank in terms thereof for any reason whatsoever.
16. The findings of the Bank pursuant to its Audit including any specific findings on the quality, purity or value of the Gold would be binding on me/us and I/We shall not in any manner dispute the same and I/We shall do all such acts as the Bank may require pursuant to such Audit. I/We recognize and agree that any failure on my /our part to comply with the directions of the Bank and/or if the Gold is found by the Bank to be not genuine or of disputed value, quality or purity it shall amount to an Event of Default entitling the Bank to forth with recall the Loan/Overdraft along with interest and other Dues thereon and also entitling the Bank to enforce the Gold Advice to make it point no 13 for continuity purpose.
17. I/We hereby authorize the Bank to carry out the Real Time Gross Settlement ("RTGS")/ (National Electronic Fund Transfer ("NEFT")) transactions as per details mentioned in the application. I/We understand that RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same.
18. I/We agree that any payments required to be made by me/us hereunder or towards the Dues including but not limited to the

interest/change/revision/maintenance/enhancement or margin/processing fees/payment of Overdraft amount/principal, in whole or part shall be made by me/us through such modes as the Bank may permit including (without limitation) Electronic Clearing System ("ECS"), Standing Instructions ("SI"), by use of authorising debit/use of credit cards or debit cards, online payment through the official website of the Bank, mobile platforms, mobile banking and interactive voice response pursuant to call made by authorized officials of the Bank or to the phone numbers specified by the Bank, and subject to such further to terms and conditions in this regard as may be communicated to me/us by the Bank. I/We fully understand and agree that the Bank shall in no manner be responsible for the consequences of any full disclosure on my/our part of any personal and or Loan/Overdraft details to any unauthorized personnel falsely representing himself/herself as being in any manner connected to the Bank and all risks in this regard shall lie with me/us.

19. Without prejudice to the generality of the aforesaid, as far as ECS/SI/ modes are concerned. I/We shall execute such mandate to such bank with which I/We have an account for the purposed of ECS or execute such mandate with the Bank itself for the purposes of SI as the Bank may require. I/We shall get such ECS mandate accepted by such bank in relation to such account. I/We shall at all times maintain sufficient balance in such account for the purposes of payment of interest and I/We confirm that such account, the bank and the form and manner of the said mandate and execution and acceptance thereof shall be as may be required by the Bank and to the complete satisfaction of the Bank. I/We agree and confirm that in case of ECS forthwith upon the Bank issuing instructions to the bank to which ECS mandate is given by me/us. The said bank shall transfer a sum equivalent to the Dues (as communicated by the Bank) or as the case may be equivalent to the interest amount due from me/us (as communicated by the Bank) to the account specified by the Bank in this regard. In case of SI, I/We hereby irrevocably authorize the Bank to debit from my/our designated account held by me/us with the Bank such sums towards the Dues or as the case may be interest (as communicated by the Bank) on the respective due date(s).
20. I/We agree that I/We shall be solely and fully liable and responsible for all risks associated with the aforesaid modes of payment and for ensuring that adequate security measures are taken while using any of the aforesaid modes of payment. I/We agree and acknowledge that the Bank shall not in any way be responsible or liable for the same. I/We shall make myself/ourselves aware of all risks related to and security measures required for the aforesaid purposes including from our bankers and service providers. I/We agree that I/We shall not at any time until the Loan/Overdraft is repaid in full along with all dues to the Bank, withdraw revoke or vary (except with the express consent in writing of the Bank) any such ECS and or SI mandate/instructions or any other instrument/mode of payment issued by me/us as aforesaid.
21. Borrower agrees that if he/ she avails any loan/Overdraft from the Bank then the SI/ ECS/NACH mandates issued under the said loan/Overdraft shall continue and remain in force till such time all other dues under the Loan/Overdraft Agreement and in respect of all other loan/Overdraft/facility obtained/to be obtained by the Borrower from the Bank/group companies are fully discharged and the Bank and/or its affiliates issue a certificate of discharge. The SI/ECS/NACH mandate issued under any Loan/Overdraft Agreement and the liability of the Borrower shall not be affected impaired or discharged. The Borrower covenants that the SI/ECS/NACH provided by the Borrower shall remain valid for the balance due to the Bank, or any other financial benefits obtained by the Borrower from any of the affiliates of the Bank.
22. I/We hereby represent(s) and warrant(s) that:
 - a. I/We are citizens of India
 - b. I/We confirm(s) that my/our title to the Gold is not defective/challenged by any person in any manner, nor is it spurious or of inferior quality as it has been acquired by me/us from genuine sources, is genuine gold, is my/our bonafide property and
 - c. no other person has any claim, lien or charge against it.
 - d. I/We shall utilize the Loan/Overdraft solely for the purpose stated in the application form/sanction letter(s) and the
 - e. Loan/Overdraft will not be used for any other purpose including any speculative or anti-social purpose or for the purchase of
 - f. gold or investment in speculation of gold.
 - g. All declarations made by me/us including the declaration on relationship with other bank(s) the financing Bank herein are true and complete, and no material information has been suppressed /withheld.
 - h. I/We shall perform and am/are bound by all the covenants/conditions set out herein, in the sanction letter and any further
 - i. conditions as may be prescribed by the Bank and
 - j. I/We confirm(s) the Bank is not representing the value of the Gold to me/us in any manner whatsoever.
 - k. I/We recognize that for valuation at times detailed Audits are required which the Bank may conduct in its discretion from time to
 - l. time.

In the event of loss of gold jewellery/ornaments by the Bank, the liability of the Bank is limited to replacing the value of the lost gold jewellery/ ornaments as disclosed in the appraiser's certificate.

In the event of damage of gold jewellery/ornaments by the Bank, the liability of the Bank is limited to get the article repaired or reimburse the borrower as per estimate provided by bank's approved appraiser only. Bank will not be liable for any other amount over and above this or as claimed by the borrower.

I/ we understand and acknowledge that the Bank retains the right to mortgage, assign, securitize, sell, or dispose of the Loans/ Overdraft to any bank, financial institutions, or other agencies. Moreover, it has the right to transfer the receivable to any Special Purpose Vehicle (SPV).

I / We hereby authorize the Bank to recover my/our dues on the due date or any bank charges by debiting any of my / our account at IDFC FIRST Bank branch.

The borrower(s) agree that for the purpose of Loan/Overdraft enhancement or additional facility in case the Bank decides to

open a new loan account the Bank reserves the right to close existing loan account by transferring the outstanding to the new loan account or in the existing loan account.

- m. Bank has all right to renew your gold overdraft account annually subject to the satisfactory conduct of account and value of Gold.
 - n. The Borrower is aware and agrees that in the event the Gold loan packet is found with spurious gold, the Bank shall not release the packet to the Borrower, even after closure of the Loan/Overdraft until completion and closure of all the legal formalities related thereto.
 - o. In the event of Loan/ Overdraft becoming Non-Performing Asset (NPA) for any reason, either due to non-servicing of interest or otherwise, or occurrence of any Events of Default, the Bank reserves the right, without any intimation to me/us, to reduce the unavailed Loan/ Overdraft limit and also to disallow any further debit transactions in the Loan / Overdraft account despite the outstanding dues in the Loan/Overdraft account have not crossed the sanctioned Loan / Overdraft account limit.
 - p. The Bank would not be liable and responsible for any damages / inconvenience caused to me/us arising out of such action taken by the Bank.
23. I/We agree that the Loan/Overdraft may be prepaid, in whole or in part, by me/us by making a request to the Bank and upon the Bank confirming the same to me/us which the Bank may confirm on such conditions as it may deem fit including without limitation the payment of prepayment or part payment charges as the case may be as stipulated by the Bank, which prepayment and or part payment changes may be applied and collected by the bank as the Bank may deem fit. In case of repayment by way of EMIs in the event I/We prepay only part of the Loan/Overdraft and other dues then outstanding, the EMI amounts shall continue to be the same as far as possible with a proportionate reduction in the number of EMI's, unless the Bank decides otherwise.
24. I/We shall pay all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and/or incidental to the Loan/Overdraft, as also for the enforcement or attempted enforcement of the security created to secure the Dues. I/We hereby authorise the Bank to debit my/our account(s) kept with Bank towards any charges/servicing the Loan/Overdraft and other Dues and upon my/our failure to meet any shortfall in case the value of Gold Security falling lower than the required margin of the Bank as applicable from time to time within 7 working days from the date of postage of notice from the Bank in this regard.
25. In case the said Overdraft is sourced through business correspondent, Bank shall be responsible to address the grievances of the Borrowers in relation to acts of commissions and omissions of the said business facilitator/ correspondent.
26. Borrower hereby specifically consents to the Bank to make surprise inspection, even in his/her absence, at the Branch facility where the gold collateral is kept during the tenure of the loan.
27. Borrower hereby authorises the Bank to appoint recovery agents and thereby consents and agrees that the Bank shall be entitled to disclose to such recovery agents/third parties all necessary and relevant information pertaining to the Borrower(s) and the Overdraft and the borrowers hereby consent to such disclosure by the Bank. Notwithstanding anything contained in this Agreement, the Borrower(s) expressly accepts and authorizes the Bank (and/ or any such recovery agents/third party as the Bank may appoint) to contact Borrower and disclose all necessary and relevant information pertaining to the Borrower(s).
28. The Bank shall have a right to sell or transfer (by way of assignment, securitization or otherwise) whole or part of the Overdraft and outstanding amounts under the Overdraft or any other rights under this Agreement or any other document pursuant hereto to any person in any manner or under such terms and conditions as the Bank may decide in its sole discretion. The Borrower shall not transfer or assign the rights under this Agreement without previous written consent of the Bank. The Borrower hereby accords its consent to the Bank for transfer of the Bank's rights and obligations under this Agreement and other financing documents to any Person at the Bank's sole discretion.
29. The Borrower agrees, declares and confirms that, notwithstanding any of the provisions of the Indian Contract Act, 1872 or any other Law, or any terms and conditions to the contrary contained herein, the Bank may, at its absolute discretion, appropriate any payments made by the Borrower under this Terms and Conditions or otherwise, towards the dues payable by the Borrower to the Bank under this Terms and Conditions and/or other agreements entered into between the Borrower and the Bank and in any manner whatsoever.
30. The Bank may, without assigning any reason and upon written notice to me/us cancel in full or in part the /Overdraft and demand repayment thereof. Upon such notice, the said dues shall become forthwith due and payable by me/us to the Bank.
31. The following events shall constitute event of default hereunder (each an Event of Default) upon the occurrence of any of which the said dues shall become immediately due and payable by me/us to the Bank and further enable the Bank inter alia to recall the Loan/Overdraft and or enforce the Gold Security and other security if any furnished hereunder and sell the same. (a) Failure on my/our part to perform any of my/our obligations hereunder or under the sanction letter(s) or if any circumstance or event occurs which adversely affects my/our capacity to repay the Loan/Overdraft and/or Dues or any part thereof or perform any of my/our obligations (b) If any of the representations, declaration or statements or particulars made by me/us in the application or herein including in relation to the quality and quantity of the Gold Security are found to be false, misleading or incorrect (c) In case the Loan/Overdraft is to be repaid by way of bullet repayment, if the Loan/Overdraft is not repaid along with all outstanding Dues on the date of maturity or earlier recall of the Loan/Overdraft by the Bank (d) In case the Loan/Overdraft is to be repaid by way of EMIs, if I/We fail to pay any EMI or any other Dues on its due date or when demanded by the Bank (e) In the event of non-serving of interest by me/us on any due date (f) Upon detection of any fraud including a systemic fraud in relation to the quality of the Gold Security by the Bank (g) If the price of the said Gold Security falls lower than the required margin of the Bank, as applicable from time to time, due to change in market place(whether actual or reasonable anticipated) or any other

- reason or if there is any deterioration or impairment of any security or any part thereof, which causes the security in the judgement of the Bank to become unsatisfactory in character or value (h) If it is discovered that there is any collusion between the assayer and me/us resulting in a fraudulent or erroneous valuation of the Gold Security or in case the Bank has a reasonable suspicion in this regard (i) If any attachment, distress, execution or other process against me/us or any of the security is enforced or levied upon (j) In the event of death, insolvency, failure in business commission of any act of bankruptcy of either of us Borrower(s).
32. If any time before the Overdraft is repaid in full along with all dues to the Bank, there is any withdrawal, revocation or variance/modification (except with the express consent in writing of the Bank) of any ECS and /or SI mandate/instructions and/or of any other instrument/mode of payment issued by me/us pursuant to the terms thereof.
33. An attempt by me/any of us, without prior written consent of the Bank, to create any charge, lien, mortgage, or any other encumbrance over the Gold Security.
34. Upon the occurrence for an event of default, without prejudice to any other rights that the bank may have under applicable law or otherwise, the bank shall be entitled to sell by private treaty or public auction or otherwise the gold security in open market after giving me/us notice of 7 working days (which shall mean days on which banks at the place where the branch of the bank from which the Loan/Overdraft is disbursed is located are open and working in their regular course of business) which I/we agree is a reasonable period, for the purposes of Section 176 of the Contract, 1872., The auction process for Gold loans is initiated as a part of the recovery mechanism when the borrower fails to service/regularise the loan account despite the multiple reminders provided by the Bank.
35. In furtherance of the above, the auction process for the gold entails the following:
- In case of Customer failing to service the interest or pay the loan outstanding upon maturity and account turning as NPA post 90 DPD, gold loan account becomes eligible for auction. Various notices are dispatched to the Customers by the Bank informing them to regularise the loan account, below are the notice details:
 - 31+ DPD - Demand Legal Notice
 - 45+ DPD - Loan Recall Notice
 - 60+ DPD - Auction Notice
 - 92+ DPD - Paper publication
 - 98+ DPD - Auction conducted
 Above notice are subject to change as defined by the Bank from time to time.
 - The Bank ensures that adequate opportunity is provided to the borrower to repay or settle the loan before proceeding with the auction. In this regard, three separate notices (Demand Legal Notice, Loan Recall Notice, and Auction Notice) are duly served to the borrower. Subsequently, a paper publication is also carried out. Only after completion of these steps, the Bank proceeds with the auction process, thereby ensuring compliance with due process and fairness.
 - Release of collateral securities should be done within seven working days from date of settlement.
 - In the event of an auction, if there is any surplus amount realized after adjusting the loan outstanding and charges, the same is refunded to the borrower in compliance with regulatory requirements. Refund to the borrower(s)/ legal heir(s) would be done within a maximum period of seven working days from the date of receipt of the full auction proceeds.
36. Red Flagged Account is one where suspicion of fraudulent activity is thrown up by the presence of one or more Early Warning Signals (EWS) indicators (as defined in relevant RBI circulars from time to time), alerting / triggering deeper investigation from potential fraud angle and initiating preventive measures by the banks.
37. I/We understands and agrees that, in case the loan/Overdraft account is classified as red-flagged account, the Bank shall conduct an audit as per its Policy, for further investigation in the account.
38. I/We hereby undertake to co-operate with the said audit and shall provide required information, documents, etc. to the Bank or any person appointed by Bank for conducting the audit for further investigation in the account as per its Policy.
39. In case of non-co-operation by me/us for conducting such audit, the Bank shall conclude the account as fraud, without giving further notice.
40. I/We shall ensure that neither me/us nor any of our director/partner/member/trustee/person being in charge of the management has been declared a wilful defaulter; in case any director/partner/member/ trustee/person being in charge of the management has been declared as a wilful defaulter, I/We shall take expeditious steps for removal of such person.
41. I/We am/are aware that in case any of my/our director/partner/member/trustee/ person being in charge of the management has been declared a wilful defaulter; then the Bank shall not renew/ enhance/ provide fresh credit facilities or restructure existing facilities.
42. I/we agree that the notice (including notice of sale of Gold Security) be addressed at my/our address mentioned in the application form and may be send via (a) Register AD (b) hand delivery or (c) send via email to my email address, message service (SMS) to my/our mobile phone(s) registered with bank as a registered mobile number mentioned in the application form; (e) by any other postal mode; or (f) by courier. Such services shall be deemed to have been effected in case of delivery by Register AD or any other mode of postal services, on the expiry of the 4 day of such posting and in case of delivery by hand or by courier on the date on which it is delivered, if given or made by email upon receipt of mail delivery, report confirming receipt by the bank. If given or made by facsimile, upon receipt of a transmission report, confirming dispatch. In case any such notice is sent by more than one of the modes specified in clause 34, whichever is the earliest. I/we hereby undertake to keep

the bank informed at all times in writing of any change in my/our mailing address, email id, phone, and mobile number(s) and to obtain Bank's written acknowledgment on the intimation given to the bank for any such change. Any notices aforesaid by the bank to me/us to any of the aforesaid address, email id, phone and mobile number (s) shall be valid and due notice by the bank to me/us and shall be deemed to have been properly and fully delivered to/on me/us and the service completed on the respective days/dates as mentioned aforesaid irrespective of the fact that the names may be returned undelivered for any reason and in any such case of non-delivery by the Bank shall not be required give any further notice through said modes or alternative modes even if postal authorities or the other medium (s) advise/informs/shown in such case that I/we are not residing or available or found at such addresses or for any address or number not being functional. In order or matched and I/we shall be entitled to raise any objection and hereby waive any objection.

43. I/we may have in respect of non-delivery etc., including for any of those address, email id, phone and mobile number(s) furnished by me/us being incorrect or improper or in case of any change in the same which is not communicated by me/us to the bank in writing with acknowledgment thereon of the bank obtained prior to any such notice by the bank. The time required for delivery will be included in the notice period provided in clause 24 herein above and shall not be in addition to the said notice period. The mailing address, email id, phone and mobile number (s) as provided by me/us in the application form (and as may be communicated in writing by me/us to Bank in case of change as aforesaid with Bank's acknowledgment thereon obtained) shall be fully correct and proper and in case any of them turn out to be incorrect or improper. I/we agree that I/we shall be solely and absolutely liable for the same and the consequences arising therefrom including for consequences of non-delivery of any notice/communication addressed to me/us by the bank at the aforesaid mailing address, email id, phone, and mobile number (s).
44. The gold security or such part of the Gold security as has not been pursuant to the terms thereof will be released only after payment in full of the said Dues by me/us to the bank to the complete satisfaction of the Bank and only after a notice given thereafter by me/us to the Bank of at least (7) working days (being days on which the bank is working, from the date of such final payment. The bank may release the gold security as aforesaid to me/us and in case of co-borrower to either of us. In case of co-borrowers the bank shall not be in any manner liable to any of the co-borrowers for releasing the gold security or any part thereof to any one of them upon repayment/payment of the dues as set out herein and the bank shall upon release to either of the co-borrowers of the Gold Security or any part thereof be discharged from any and all liabilities in that regard. Upon failure on my/our part to collect the Gold security from the bank within (7) working days as aforesaid, the bank shall charge service charges at such rate as shall be specified by the bank in the sanction letter or otherwise for any date after the 7 working day on which the Gold Security continues to be kept with the bank and once such services charges become applicable due to my/our failure to collect the gold security from the bank within the stipulated time, the bank shall release the Gold Security only upon payment by me/us of the services charges to the bank in full. However, in case of any failure on my/our part in so collect the gold security for a period of 3 months from the date of the closure of the loan/Overdraft, the bank shall have the right to sell or to otherwise dispose of the Gold security for the purposes of recovering the services charges due from me/us to the bank on account of such failure on my/our part, and in case, there is any balance remaining post the appropriation of the sale proceeds towards the service charges due from me/us, the bank may send the same via demand draft or pay order to my/our address as set out in the application form.
45. In addition to any general lien or similar right to which the Bank as the bankers may be entitled by law, practice, custom or otherwise, the Bank may at any time and without notice to me/us combine or consolidate all or any of the my/our accounts with the liabilities to the Bank's and set off or transfer any sum or sums standing to the credit of any one or more of such account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint. The bank may also exercise lien on any Gold Security in respect of Dues in relation to any other accounts held by me any of us with the bank.
46. The bank shall have right to stipulate any other and further terms and conditions thus it may deem fit at any time prior to or after the grant of the Loan/Overdraft, which shall be binding on me/us. All the rights of the bank stipulated herein shall be in addition to the rights, powers, and remedies available to Bank under law. The bank shall reserve the right to retain the photographs and documents submitted with this application and will not return the same to me/us. The bank shall, without reference to or any intimation to me/us be as absolutely, entitled and have full power and authority to sell transfer, assign or securitize to any third party or person as the Bank may decide. Any such assignment shall be binding on me/us. I/we shall not be entitled directly or indirectly to sell/transfer/assign my/our benefits or obligations hereunder without the prior written permission of the bank.

47. Grievance Redressal, Governing Law and Dispute Resolution

- a. In event of any grievances, the Borrower may approach the nodal officer of the Bank. The contact details of the nodal officer have been provided in the Key Fact Statement (KFS).
- b. The Parties agree that this Agreement shall be governed by the laws of India.
- c. The Borrower hereby expressly agrees that all disputes arising out of and/or relating to this Agreement including any transaction document which is –
 - i. below the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts and Bankruptcy Act, 1993 (51 of 1993), then such dispute shall be resolved through arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, through Institutional Arbitration preferably by way of an online dispute resolution ("ODR") platform. The party invoking arbitration ("Claimant") shall address a notice to the other party ("Respondent") suggesting a name of any of the recognized ODR platforms.
 - ii. The arbitration shall be in the nature of an e-arbitration with proceeding to be conducted digitally in a virtual mode. Proceedings can also be conducted physically at the request of any of the parties to the proceeding.
 - iii. The language of the arbitral proceedings, including all pleadings, oral submissions, procedural orders, and the arbitral award, shall be in English. Notwithstanding the foregoing, the Arbitral Tribunal may, upon a reasoned request by any party and subject to its discretion, permit the use of interpretation or translation services in a regional or vernacular language, the costs of which shall be borne by the requesting party.
 - iv. In the event, the Arbitrator to whom the matter is originally referred, resigns or dies or unable to act for any reason, the Arbitral Institution shall appoint another person in his/her place to act as an Arbitrator who shall proceed with reference from the stage at which it was left by his / her predecessor. The venue of arbitration shall be at Kolkata / Delhi / Mumbai / Chennai. The award passed by the arbitrator shall be final, conclusive, and binding on the Parties and shall be enforceable in accordance with applicable Laws.
 - v. Without prejudice to the Banks rights and remedies under the contract and in law, nothing contained herein shall limit the rights of the Bank to initiate any other legal proceedings in any other court or tribunal of competent jurisdiction or other appropriate forum within India, nor shall the taking of legal proceedings in one or more jurisdiction preclude the Bank from resorting to proceedings in any other jurisdiction or in law within India, concurrently or otherwise.
 - vi. above the pecuniary jurisdiction of the Debt Recovery Tribunal in accordance with the Recovery of Debts and Bankruptcy Act, 1993 (51 of 1993), Original Application for recovery of the same with incidental relief(s) shall be filed before the appropriate Debt Recovery Tribunals.

48. I/We understand that the sanction of this Loan/Overdraft is at the discretion of the Bank and upon my/our executing necessary documents, creating necessary security and completing other formalities as required by the bank. I/We authorise the Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorise the Bank to release such or any other information in its records for the purpose of credit appraisal/sharing or for any other purpose. I/We further authorise the Bank to make any enquiry with any other finance company/bank/registered credit bureau regarding my/our credit history with them and also authorise Bank to provide details of my/our credit history to any other bank/finance company/registered credit bureau.

49. The Bank shall have the right to make disclosure of information relating to me/us, Loan/Overdraft facility, security defaults, obligations assumed by me/us, to the Credit Information Bureau of India (CIBIL) and /or any other governmental/regulatory/statutory or private agency as required under law from time to time. I/We hereby authorize and give consent to the Bank to disclose without notice to me/any of us, information relating to me/us the Loan/Overdraft facility, security defaults, obligations assumed by me/us as also any information furnished by me/us in application form(s)/related documents executed/to be executed in relation to the loan/facilities availed from the Bank, to CIBIL, RBI, the Banks other branches/Subsidiaries/affiliates/Credit bureau/Rating Agencies/Service Providers, other banks/financial institutions, governmental/regulatory authorities or third parties who may process the information, publish if required as also use for KYC information verification, credit risk analysis or for other related purposes. I/we waive the privilege of privacy and privacy of contract.

50. Borrower is aware that penal charges shall mean the charges which the Bank shall impose for delay in payments by the Borrower. Said charges shall be over and above the applicable charges and interest rates as specified in the Schedule of Charges/Key Fact Statement and the same may be amended from time to time by the Bank. It is further specified that penal charges as set out in the schedule are without prejudice to the Bank's right to recall the entire loan/Overdraft or to initiate any recovery action.

51. I/We confirm that I/We am/are aware and provide my/our consent to the Bank to conduct tests like scratch tests, filing tests or other similar test on the gold in order to ascertain the authenticity of gold provided as security with the Bank.

52. I/We confirm having received, read and fully understood the terms and conditions applicable to this Loan/Overdraft and accept unconditionally hereby without notice any additional terms and conditions that the Bank may at any time stipulate and I/we will be bound by such amendment terms and conditions.

53. I/We hereby confirm that I/we have read and/or have independently had the aforesaid terms and conditions translated accurately in my/our vernacular language and I/we have completely understood the same to my/our satisfaction. I/We understand that disbursement of the Loan/Overdraft as also my/our acceptance of the sanction letter issued by the Bank shall be deemed confirmation, agreement, and declaration on my/our part that these terms and conditions shall apply to the Loan/Overdraft disbursed/sanctioned. I/We understand and agree that there will be a service tax applicable on all such charges which are in nature of fees.

54. The content of this application form cum terms and conditions, each of the schedules and annexures to this Gold Loan/Overdraft Terms and Conditions have been read out and explained to me in the language known to me/us by (who is not a bank employee) and after understanding all terms and conditions for availing loan/Overdraft from the Bank, I/we have executed the said documents.

55. **CONCEPTS and ILLUSTRATIONS ON DUE DATES AND SPECIFICATION OF SMA /NPA CLASSIFICATION DATES** (a) **Dues** shall mean the principal/interest/any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

(b) **Overdue** shall mean the principal/interest/any charges levied on the loan account which are payable but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

(c) **Non-Performing Asset (NPA)** - is a loan or an advance where

- interest and /or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.
- the account remains 'out of order' as indicated below in respect of an Overdraft/Cash credit (OD/CC).

(d) **"First In First Out" (FIFO)** - The relevance of 'First in First Out' (FIFO) is in appropriation of payments into the borrower account; The Principle of FIFO i.e., 'First In First Out' accounting method is relevant to arrive at the No of days of overdue for determining the SMA/NPA status. The FIFO principle assumes that the oldest outstanding dues in the loan account needs to be cleared first. The FIFO method thus requires that what is due first must be paid by the borrower first.

For example: If in any loan account as on 01.02.2021 there are no overdues and an amount of Rs. X is due for payment towards principal instalment/interest/charges any payment being credited on or after 01.02.2021 in the loan account will be used to payoff the dues outstanding on 01.02.2021. Assuming that nothing is paid/or there is partial payment (Rs Y) of dues during the month of February, the overdue as on 01.03.2021 will be Rs. X-Y. Additionally, an amount of Rs Z becomes due as on 01.03.2021. Now any payment partial payment into the account on or after 01.03.2021 will be first utilized to payoff the partial due of 01.02,2021(Rs X- Rs Y). If there is more recovery that the Rs. X- Rs. Y then after recovering dues of 01.02.201, the remaining amount will be treated as recovery towards due of 01.03.2021

(e) **Age of Oldest Dues** - The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid. In the aforesaid illustration, if the Dues relating to 1st February 2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

(f) **Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)** – Lending institutions will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA) The basis of classification of SMA /NPA Category shall be as follows:

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/overdraft	
SMA Sub- categories	Basis for classification Principal or interest payment or any other amount wholly or partly overdue	SMA Sub- categories	Basis for classification - Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Up to 30 days		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days

(g) **Out of Order** - An account shall be treated as 'out of order' if

- the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit /drawing power for 90 days or

- ii. the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power, but credits are not enough to cover the interest debited during the previous 90 power, but credits are not enough to cover the interest debited during the previous 90 days period.

Illustrative movement of an account to SMA category to NPA category based on delay non-payment of dues and subsequent upgradation to Standard category at day end process:

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Categorization	SMA since Date /SMA class date	categorization	NPA Date
01.01.2022	01.01.2022	Entire dues up to 01.01.2022		NIL			
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-O	01.02.2022		
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA-O	01.02.2022		NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA-O	01.02.2022		
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-O	01.03.2022		
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA-1	01.02.2022 03.03.2022		
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not fully paid at EOD 1.03.2022	1	SMA O	01.03.2022		
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 and amount due on 01.4.2022 at EOD 01.04.2022	60	SMA 1	01.02.2022 03.03.2022		
		No payment of dues of 01.02.2022 till 01.04.22 at EOD 02.04.2022	61	SMA 2	01.02.2022 / 02.04.2022		
01.05.2022		No payment of dues of 01.02.2022 till 01.05.22 at EOD 01.05.2022	90	SMA 2	01.02.2022 / 02.04.2022		
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA		NPA	02.05.2022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA		02.05.2022
		Paid entire dues of 01.03.2022 &					

01.07.2022	01.07.2022	01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32			NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1				02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022		0	Standard Account with No Overdues		STD from 01.10.2022

Note- Examples are illustrative and not exhaustive in nature covering common scenarios and that the IRACP norms and clarifications provided by RBI on the subject will prevail.

56. Amortization Schedule/Repayment Schedule - The Amortization Schedule shall be provided separately after the disbursement of loan and shall consist details pertaining to exact due dates for repayment of loan, breakup between principal and interest, in case of loan facilities with moratorium on payment of principal and or interest, the exact date of commencement of repayment etc., shall also be specified in the said amortization schedule. Notwithstanding anything contained in the Amortization Schedule, the facilities mentioned herein shall be repayable by the Borrower on demand by the Bank.

57. External Benchmark Based Lending (EBR)- shall mean such REPO rate as may be prescribed by RBI and decided/announced/notified by the Bank from time to time.

58. External Benchmark Reset Date shall mean the reset of interest rate occurring three months from the date of first EMI and every three months thereafter.

59. Bullet Repayment Loan means loan where both principal and interest are due for payment at the maturity of the loan.

60. Consumption Loan means any permissible loan that does not fit the definition of income generating loan as defined under clause 59 below.

61. Income Generating Loan means loans extended for the purpose of productive economic activities, such as farm credit, loans for business or commercial purposes, loans for creation or acquisition of productive assets etc.

62. Top-up Loan means an additional loan sanctioned over and above an outstanding loan, during the tenor of the original loan, based on the strength of the collateral already deposited for the existing loan.

63. The Borrower understands that IDFC FIRST Bank shall be entitled to revoke the sanction of the Facility, inter alia, in any of the following circumstances:

- There is any material change in the purpose(s) for which the Facility have been sanctioned the purpose(s)
- In the sole judgment of IDFC FIRST Bank, any material fact has been concealed and/or become subsequently known.
- Any statement made by you or on your behalf in your application or otherwise, is incorrect, incomplete or misleading.
- The accepted copy of this letter duly signed by you is not received by IDFC FIRST Bank within the specified validity period.
- There is a default under or a breach of the terms and conditions of this letter or any other loan/facility offered by IDFC FIRST Bank or any other person/entity, to you/any of you.
- Bank or any other person/entity, to you/any of you.
- The legal/technical/valuation report on the gold security is not satisfactory to IDFC FIRST Bank.

64. LEGAL HEIR DECLARATION

- Borrower further agree, declare, undertake, assure and confirm that the following is the exhaustive list of my/our legal heirs with his/her/their full address/es, and the said list is furnished to enable the Bank to take steps for recovery of its dues from any one/some / all of them in the event of my/our demise, or of any one or some or all of us during the currency / pendency of such credit facilities extended by the Bank.
- Borrower further also nominates the below list of legal heirs to whom in the event of his death, the Gold in the custody of the Bank, may be returned by the bank upon payment of the outstanding amount in full.
- Borrower further agree, undertake and assure that I/We shall promptly inform you in writing of any change in the above particulars of my/our legal heirs that may be occasioned by birth, death, marriage, etc. and / or, on account of any amendment / change in the general statutes/laws of the country.

Name of Borrower/s	Age	Name of legal heir	Age	Relationship with borrower	Address/es
Pranav Chandrakant Khochare	21	Aditya Khochare	20	BROTHER	Same As Applicant, KOLHAPUR, MAHARASHTRA, 416111

65. The Borrower understands, acknowledges, and agrees that the Facilities are uncommitted facilities, are recallable by IDFC Bank on demand and may be cancelled and repudiated in part or in entirety by IDFC Bank at any time without notice and without giving any reason. Sanction or part disbursal of the facility should not be construed as giving rise to binding obligations on the part of IDFC FIRST Bank to provide the facility mentioned aforesaid. The Facility mentioned aforesaid will be available solely at IDFC FIRST Bank's discretion and IDFC FIRST Bank will not be liable for any action taken by the borrower on the basis of this sanctioned facility. The Borrower(s) hereby represents/ warrants to /covenants/ undertakes that he/she shall utilize the loan/Overdraft facility 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 jewellery, gold coins, units of Gold Exchange Traded Funds(ETF) and units of gold Mutual Funds.
66. The para banking services provided by the Bank to the Borrowers for financial products shall be strictly on a non-risk participation basis.
67. Notwithstanding anything to the contrary contained in this Agreement, Borrower is aware that insurance is non-mandatory and offered only to customer who voluntarily choose to opt for the same and in case if the Overdraft is cancelled, the insurance policy will also get cancelled automatically by the Insurance Company and the certificate of insurance (if received/issued) will remain cancelled/ revoked by the said Insurance Company. Details of commission or fees of similar nature received by the Bank from insurance company for marketing insurance products is provided in the Sanction letter.
68. IDFC FIRST Bank has the absolute discretion to amend or supplement any of the Overdraft terms and conditions at any time and will endeavour to give prior notice of 30 days by email or put up on the Bank's website, as the case may be for such changes wherever feasible and such amended terms and conditions will thereupon apply to and be binding on the Borrower. Further, Overdraft terms shall be subject to changes based on the guidelines/ directives issued by RBI to banks from time to time.
69. Mode of Execution
- (a) The borrower is aware 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. .
- (b) Electronic communications shall be deemed to have been received by borrower when we send the electronic communication to the email address / mobile number / details provided by borrower or any other third party.
- (c) The Borrower hereby expressly acknowledges and confirms that the Borrower has read, verified, understood, irrevocably agreed to, and accepted and delivered all the terms and conditions contained herein electronically by ticking / clicking / checking "I/we Agree" or "I/we Agree and Accept" or any similar icon/tab/option on the online system / Website / portal / platform of the Bank/Merchant/ its agent/ service provider/partners as well as by entering the one-time password ("OTP") provided to the Borrower's mobile number registered with the Bank or linked with Unique Identification Authority of India (UIDAI/Aadhaar Authority) or also biometric verification through UIDAI, and that there is no requirement of Borrower's physical signature on the Loan/Overdraft Documents or of the Borrowers signing this Agreement in physical form. The Borrower also acknowledges that the execution of this Agreement would be complete only once the same is accepted by the Bank. The Bank shall be deemed to have accepted and signed this Agreement electronically by way of sending an email/ letter through its officer or the Facilitator to the Borrower and attaching therewith the copy of this Agreement. For the purpose of stamp duty, any writing on a stamp paper or franked page associating the stamp paper or such franked page with this document will be as good as making the stamp paper/franked page an integral part of this document.
- (d) The Parties agree that either Party may use a computer-based system to issue certain Confirmations and that each such Confirmation executed by a party by means of an electronically produced signature, shall have the same legal effect as if, such signature had been manually written on such Confirmation and that such Confirmation shall be deemed to have been signed by such party for the purposes of any statute or rule of law that requires such Confirmation to be signed. The parties acknowledge that, in any legal proceedings between them in any way relating to this Agreement, each party expressly waives any right to raise any defence or waiver of liability based upon the execution of a Confirmation by a party by means of an electronically-produced signature.
- (e) If the PAN of the borrower is not linked with Aadhar, the borrower agrees to get it linked within 90 days of disbursal of this loan/Overdraft facility.

Authorised Signatory
IDFC FIRST BANK

Borrower

SCHEDULE OF CHARGES (As Amended/revised From Time To Time)

Loan Processing Fee: Upto 1% of Loan amount _____

Cheque bounce charges: 12% of EMI/Outstanding (Min: Rs. 400/- Stamp duty as per actuals

& Max: Rs.1000/-) _____

Technical Bounce charges: Charge rates would be same as applicable under EMI bounce charges

Valuation Charges: Minimum of INR 199/- and a Maximum of INR 4,999/- per case (plus GST)

Foreclosure Charges: Please Refer Sanction Letter

Part payment Charges: Please Refer Sanction Letter

Penal Charged for Delay in payment -

For MIS (after maturity): 1% per month of the unpaid EMI or Rs 300 whichever is higher

For MIS Schemes (Before Maturity):

Overdue Amount	Penal Charge (Per Month)
< 1000	100
1000 – 1500	250
1500 – 3500	500
3500-10000	750
10000-20000	1000
20000-30000	1500
30000-60000	2000
60000+	2500

Applicable taxes shall be levied upon above penal charges.

Collection Legal Charges Notice Charges- Rs. 375/- Publication Charges – on Actual Collection Legal Platform Charges. - 1% of bid amount

Note: All above charges are GST Exclusive. Notwithstanding anything contained in the loan transaction documents, IDFC FIRST Bank hereby confirms that IDFC shall not levy any penal interest. Bank shall levy only penal charges as mentioned in Schedule of charges/KFS

LATE PAYMENT PENALTY

12% p.a. on overdue amount or INR 300/- which ever is higher.

Applicable taxes shall be levied upon above penal charges.

SIGNATURE AND PHOTOGRAPHS (Please Attach Recent Passport Size Photographs)

Applicant Photograph	Co-Applicant 1 Photograph	Co-Applicant 2 Photograph

Authorised Signatory
IDFC FIRST BANK

Language	Declaration	Signature (Against appropriate box)
English	I have been read out and explained in the language known to me, the contents of the loan documents and all other documents incidental to availing the loan from IDFC FIRST Bank Ltd. and I have signed the said document after having understood them and by signing the same I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same.	
Hindi	आईडीएफसी फर्स्ट बैंक लिमिटेड से ऋण (लोन) प्राप्त करने के लिए ऋण दस्तावेजों की विषय वस्तु को मुझे समझ में आने वालीभाषा में पढ़कर समझा दिया है. और इन दस्तावेजों को समझने के बाद मैंने उन पर हस्ताक्षर किए हैं. और उन पर हस्ताक्षर करकेएतदद्वारा मैं ऋण के सभी नियमों और शर्तों तथा उनके क्लॉज का पालन करने को सहमत हूँ.	
Marathi	मला कर्जाच्या दस्तऐवजातील आणि आयडीएफसी फर्स्ट बँक लिमिटेड यांचे कडून कर्ज घेण्याशी संबंधित इतर सर्व आनुषंगिकदस्तऐवजातील माहिती, मला समजणाऱ्या भाषेत वाचून दाखविण्यात आली आहे आणि स्पष्ट करून सांगण्यात आली आहे आणिमला ते दस्तऐवज समजल्यानंतरमी त्यावर स्वाक्षरी केली आहे आणि त्यावर स्वाक्षरी करून मी ह्याद्वारे कर्जाचे सर्व नियम वअटी आणि मुद्दे यांचे पालन करण्याचे मान्य करत आहे.	
Gujarati	મને આઈડીએફસી ફર્સ્ટ બેંક લિમિટેડ પાસેથી લોન મેળવવા લોન દસ્તાવેજોની બધી વિગતો/ શરતો અને અન્ય સાથેના માહિતી મને સમજાવવામાં આવ્યા અને મેં તે સમજી લીધા પછી સૂચિત દસ્તાવેજોમાં સહી કરી છે તથા તેમાં સહી કરીને હું આ ધારાલોનના બધા જ નિયમો અને શરતો તેમ જ ધારાઓનું પાલન કરવા સહમત થાઉં છું.	
Bengali	আইডিএফসি ফার্স্ট ব্যাংক লিমিটেড থেকে লোন ভোগ করতে আমার জানা ভাষায় লোন দস্তাবেজ এবং অন্য সব আনুষঙ্গিক দস্তাবেজের বিষয়বস্তু আমাকে পড়ে শোনানো এবং ব্যাখ্যা করা হয়েছে আরো সেগুলো বোধগম্য করার পরে বিবৃত দস্তাবেজে আমি স্বাক্ষর করেছি আর সমবিষয়ে স্বাক্ষর করার দ্বারা আমি এতদ্বারা লোনের সমস্ত নিয়ম ও শর্ততথা সমবিষয়ের ধারাগুলো মেনে চলতে একমত হচ্ছি।	
Assamese	আইডিএফসি ফার্স্ট বেঙ্ক লিমিটেড-ৰ লোন ডকুমেণ্টত থকা তথ্য ইয়াৰ পৰা লোন লওঁতে প্ৰয়োজন পৰা অন্যান্যসকলো ডকুমেণ্টত থকা কথাখিনি মোক পঢ়ি শুনাৱা হৈছে আৰু মই বুজি পোৱা ভাষাত মোক বুজাই দিয়া হৈছে, আৰু উক্তডকুমেণ্ট সমূহত মই চহী কৰিছো সেইবিলক ৰুজি পোৱাৰ পিছতহে তথা সেইবিলকত চহী কৰি মই লোন সংক্ৰান্ত সকলোনিয়ম আৰু চৰ্ত তথা তাৰ দফাসমূহ মানি চলিবলৈ ইয়াৰ দ্বাৰাই সন্মত হৈছো।	
Oriya	ଆଇଡିଏଫସି ଫାର୍ଷ୍ଟ ବ୍ୟାଙ୍କ ଲିମିଟେଡକୁ ଲୋନ ପାଇବା ପାଇଁ ଲୋନ ଦସ୍ତାବିଜର ବିଷୟବସ୍ତୁ ଓ ଲୋନ ପ୍ରାପ୍ତି ପାଇଁ ପରବର୍ତ୍ତୀ ଅନ୍ୟ ସମସ୍ତଦସ୍ତାବିଜର ବିଷୟରେ ମୋତେ ଯଦି ଶୁଣା ଯାଇଛି ଏବଂ ମୋତେ କଣ ଥିବା ଶୁଣାଗଲେ ବୁଝାଯାଇଛି, ମୁଁ ଯାହାକୁ ବୁଝିବା ପରେ ଲୋନ ଦସ୍ତାବିଜରେହସ୍ତାକ୍ଷର କରିଛି ଏବଂ ଏହାକୁ ହସ୍ତାକ୍ଷର କରିବା ସହିତ ମୁଁ ଲୋନର ସମସ୍ତ ସର୍ତ୍ତ ଓ ନିୟମାବଳୀ ଓ ଏହାର ଧାରା ପାଲନ କରିବା ପାଇଁ ସହମତପ୍ରକାଶ କରୁଛି।	
Punjabi	ਰਿਣ ਦਸਤਾਵੇਜਾਂ ਅਤੇ ਆਈਡੀਐਫਸੀ ਫ਼ਰਸਟ ਬੈਂਕ ਲਿਮਿਟੇਡ ਤੋਂ ਰਿਣ ਪ੍ਰਾਪਤ ਕਰਨ ਨਾਲ ਜੇ ਹੋਰ ਸਾਰੇ ਦਸਤਾਵੇਜਾਂ ਦਾ ਵੇਰਵਾ ਮੇਰੀ ਸਮਝ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚਪੜ੍ਹ ਕੇ ਮੈਨੂੰ ਸੁਣਾਇਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ ਅਤੇ ਮੈਂ ਦੱਸੇ ਦਸਤਾਵੇਜਾਂ ਨੂੰ ਸਮਝਣ ਦੇ ਬਾਅਦ ਉਨ੍ਹਾਂ ਤੇ ਦਸਤਖਤ ਕੀਤੇ ਹਨ ਅਤੇ ਉਨ੍ਹਾਂ ਤੇ ਦਸਤਖਤਕਰਨ ਨਾਲ ਮੈਂ ਇਸ ਦੇ ਦੁਆਰਾ ਰਿਣ ਦੇ ਸਾਰੇ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਅਤੇ ਉਸ ਦੀਆਂ ਧਾਰਾਵਾਂ ਦਾ ਪਾਲਨ ਕਰਨ ਲਈ	
Tamil	ஐடிஎஃப்ஸி ஃபர்ஸ்ட் பேங்க் லிமிடெட்டிலிருந்து கடன் பெறுவதற்காக கடன் ஆவணம் மற்றும் இதரஆவணங்களில் எழுதியுள்ளவை எனக்குத் தனக்குத் தெரிந்த மொழியில் படித்து விவரிக்கப்பட்டுவிட்டது. அவற்றை புரிந்து கொண்டு அந்த ஆவணங்களில் நான் கையொப்பப்பட்டுள்ளேன். மேலும் கடனிற்கான அனைத்து விதிமுறைகளையும்	
Telugu	ఐడిఎఫ్సీ ఫర్స్ట్ బ్యాంక్ లిమిటెడ్ నుండి రుణం పొందడానికి అవసరమైన అన్ని డాక్యుమెంట్లను చదివి మరియు అర్థం చేసుకున్న తరువాత సదుద్దేశంతో నేను సంతకం చేశాను మరియు వీటిపై సంతకం చేయడం ద్వారా రుణం యొక్క నియమ, నిబంధనలన్నింటికీ మరియు వాటి క్లాజులకు కట్టుబడివుండటానికి నేను ఇందు మూలంగా అంగీకరిస్తున్నాను.	

Kannada	ನನಗೆ ಐಡಿಎಫ್ಐ ಫೈರ್ಸ್ಟ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ ನಿಂದ ಸಾಲ ಪಡೆದುಕೊಳ್ಳುವುದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ದಸ್ತಾವೇಜುಗಳು ಮತ್ತು ಇತರ ದಸ್ತಾವೇಜುಗಳ ವಿಷಯಗಳನ್ನು ನನಗೆ ತಿಳಿದಿರುವ ಭಾಷೆಯಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ವಿವರಿಸಲಾಗಿದೆ ಮತ್ತು ಅವನ್ನು ತಿಳಿದುಕೊಂಡ ನಂತರವೇ ನಾನು ಆ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಸಹಿ ಮಾಡಿದ್ದೇನೆ ಮತ್ತು ಅವುಗಳಿಗೆ ಸಹಿ ಮಾಡುವಮೂಲಕ ಸಾಲದ ಎಲ್ಲಾ ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಮತ್ತು ಅವುಗಳ ಉಪ ನಿಯಮಗಳನ್ನು ಪಾಲಿಸಲು ನಾನು ಈ ಮೂಲಕ ಒಪ್ಪಿಕೊಳ್ಳುತ್ತೇನೆ.	
Malayalam	ഐഡിഎഫ്ഐ ഫസ്റ്റ് ബാങ്ക് ലിമിറ്റഡി നിന്ന് വായ്പ എടുക്കുന്നതിനുള്ള വായ്പാ രേഖകളും അതോടൊപ്പമുള്ള മറ്റു രേഖകളും എനിക്ക് വായിച്ചു തരികയും എനിക്ക് മനസ്സിലാക്കുന്നഭാഷയിൽ വിശദീകരിച്ചു തരികയും അവ മനസ്സിലാക്കിയ ശേഷം ഞാ ഈ രേഖകളിൽ ഒപ്പുവയ്ക്കുകയും ഇതിൽ ഒപ്പുവയ്ക്കുന്നതിലൂടെ എല്ലാ നിബന്ധനകളും ഉപാധികളും അറിയിക്കുകയും ചെയ്തതായി ഞാൻ സാക്ഷ്യം വഹിക്കുന്നു.	
Konkani	आपल्याला IDFC FIRST बँक लिमिटेड वरून कर्जा घ्यायचा आहे असे आपण आपल्या अर्जासोबत आपल्या सगल्या कागदपत्रांचे मजकूर, म्हाका कळटा त्या भाशेंत म्हाका वाचून दाखयलां आनी समजावन सांगला आनी हांवें हे कथीत कागदपत्रसमजल्या उपरान्त तांचेर हस्ताक्षर केला आनी तांचेर हस्ताक्षर करून हांव ह्यावरवीं रिणाच्यो अटी आनी सर्ती आनी त्याच्याकलमांचे पालन करपाक मान्यताय दिता.	
Urdu	آئی ڈی ایف سی فرسٹ بینک لمیٹڈ سے لون حاصل کرنے سے متعلق لون کے دستاویزات اور دیگر تمام دستاویزات کے متن کو پڑھی جانے والی زبان میں پڑھ لیا گیا ہے اور وضاحت کردی گئی ہے اور انہیں سمجھنے کے بعد میں نے مذکورہ بالا دستاویزات پر دستخط کر دیئے ہیں اور اس پر دستخط کیا۔ کر کے میں یہاں اس بات سے راضی ہوں کہ میں لون کے تمام شرطوں اور ضابطوں اور اس کی تمام دفعات کی پابندی کروں	

Sign against appropriate box.

.....

Date of Submission: ☐

We thank you for choosing IDFC FIRST Bank Limited. We acknowledge the receipt of your Application Form for Gold Loan from IDFC FIRST Bank Limited.

Applicant Name:

Name of the IDFC FIRST Bank Limited Employee:

Emp No:

I/We confirm having submitted the following self-attested documents along with this loan application form

KYC Documents ☐ Aadhaar Card ☐ Voter Id ☐ DL ☐ MNREGA Card ☐ Passport ☐ NPR

Other Documents ☐ Utility Bill ☐ Sale Deed ☐ Property Tax Receipt ☐ Sarpanch Letter ☐ Ration Card

☐ Other

Income Proof: ☐ Latest ITR ☐ Latest Form 16 ☐ Latest Salary Slip/Cert. ☐ Bank Stmt with latest 3 salary credited

☐ Other

If Farmer, Land Holding Proof

Note: The loan Application form shall be scrutinized by IDFC FIRST Bank Limited within next 20 days from the receipt of the fully filled Application form along with complete documents. Receipt of this loan Application does not in any manner whatsoever obligate IDFC FIRST Bank Limited to grant the said loan, which shall be at the sole discretion of IDFC FIRST Bank Limited.

End use letter

Date: 24/08/2026

Dear Sir/Ma'am,

Sub: Application for Gold Loan.

I/We, Pranav Chandrakant Khochare refer to the Application No. 0610220243 dated 24/08/2026 submitted by us to IDFC FIRST Bank Limited (the "Bank") for availing of a Gold Loan from the Bank.

The said Facility is for meeting PM purpose.

I/We hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and also agree and undertake to utilize the facility only for the above mentioned purpose and that the facility shall not be used for any illegal and/or antisocial and/or speculative purposes including but not limited to participation in stock markets/IPOs.

I/We further agree, confirm and undertake that the purpose of use of funds under the facility shall not be changed in any manner during the tenor of the facility or that such change in purpose shall take place only with the prior written permission of IDFC FIRST Bank Limited. I/We agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Facility Agreement executed with the bank and accordingly the bank will have the right to recall the loan facility and initiate appropriate legal action for recovering the outstanding dues in the loan account.

Thanking you.

Yours Sincerely,