

TWO-WHEELER LOAN APPLICATION FORM



(Please write in BLOCK LETTERS. Complete the application & help us serve you better.)

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

DD MM YYYY

E-Mail ID:		Application No.		Lead Source Name:		Location:		
DST/SO Name and Code:			RO/RM Name and Code:			DSA / Salespoint Name:		
Applicant ☐ Co-Applicant ☐ Guarantor ☐				Title:				
Applicant Name:								
Gender: ☐ Male ☐ Female ☐ Third Gender			Date Of Birth:		Mobile Phone:			
Mother's Name:			Educational Qualification:		Marital Status: ☐ Single ☐ Married ☐ Other			
Father's Name:			Spouse Name:		Citizenship:			
Voter Id No./DL / Passport No. / Pan Card No / Aadhar Card No :				Passport Expiry Date:				
Customer Category:			Business Name :			Annual Gross Salary:		
Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ PIO				Property Status: ☐ Own ☐ Company Provided ☐ Relative ☐ Rented				
Type Of Organization:			Nature Of Business:		Present Job/Business:		Years At Previous Job /Business:	
Non-Profit Organization: ☐ Religious ☐ Charitable ☐ Others								
Director Of Bank ☐ Yes ☐ No		Director Of Other Bank ☐ Yes ☐ No		Relative To Bank Director ☐ Yes ☐ No		Relative To Other Bank Director ☐ Yes ☐ No		
Politically Exposed ☐ Yes ☐ No		Country Of Birth:		Place Of Birth:		Country Of Residence as per tax laws :		
				Foreign TIN:		TIN Issuing Country:		
BANK DETAILS								
Bank Name:			Bank Branch:			Account Type:		
Account No.:			Account Opening Date:					
LOAN & ASSET DETAILS								
Brand:			Supplier Name:			Model:		
Sub Model:		Model No:		Registration State:		Registration City:		
Scheme:			Promotion Group:			Promo Code:		
On Road Price:		Loan Amount:		Margin Money:		Tenure:		
Advance Interest:								
Asset registration Number:		Manufacturing Date :		Registration Date :		Total KMs travelled:		
Ownership:								
EMI:		No Of Advance EMI:		PF With Tax:		Stamp Charges:		
Valuation Amount:								
R.O.I:		Other Charges:		PDD Charge:		Pre EMI:		
Admin Fee :		Honda Accessories:		Insurance Charge :		Funded ☐ Not Funded ☐		
Sum Assured:								
Credit Vidya Charge:		Funded ☐ Not Funded ☐		FG Charge :		Funded ☐ Not Funded ☐		
Sum Assured:								
Total Down Payment:		DISB Amount:		EBC Charge :		Funded ☐ Not Funded ☐		
RSA Charges :		Funded ☐ Not Funded ☐		GPS charges :		Funded ☐ Not Funded ☐		
PRESENT ADDRESS		Address Line I:						
		Address Line II:			Address Line III:			
		City:		District:		State:		
		Country: India						
		Nearest Landmark:		Pincode:		Yrs. In Current Address:		
		Phone No.		Std Code:		Yrs. in Current City(Years/Months):		
Mobile Number(1):		Mobile Number(2):		Lease/Rent Amount:		No. Of Years In Lease:		
Property Status: ☐ Own ☐ Parental ☐ Company Provided ☐ Relative ☐ Rented								
Permanent Address		Address Line I:						
		Address Line II:			Address Line III:			
		City:		District:		State:		
		Country: India						
		Nearest Landmark:		Pincode:		Yrs. In Current Address:		
Off/Buss. Address		Address Line I:						
		Address Line II:			Address Line III:			
		City:		District:		State:		
		Country:						
		Nearest Landmark:		Pincode:				
OFF/BUS. PH (STD Code):			EXTN NO.:			Mobile Number:		
Property Status: ☐ Own ☐ Parental ☐ Company Provided ☐ Relative ☐ Rented								
Ref. 1 Name:			Relation:			Pincode:		
Mob No:								
Address:								
Ref. 2 Name:			Relation:			Pincode:		
Mob No:								
Address:								
Applicant/Coapplicant Signature								

Note: IDFC FIRST Bank Limited shall be entitled at its sole and absolute discretion to approve/ reject this Application Form submitted by Applicant/ Co-applicant.#

The Two Wheeler Loan is available without other offerings. In relation to availing insurance from HDFC Standard Life Insurance, the Applicant shall deal with HDFC Standard Life Insurance directly and IDFC FIRST Bank Limited does not assume any responsibility.

ACKNOWLEDGEMENT

The Bank would require a processing time of approximately 15 working days from the date of the completed application. This is subject to submission of all the documents as required by the bank. For any queries or suggestion, please write to us at customer.care@idfcfirstbank.com or visit our nearest branch.

Applicant's Name: _____

Date: _____

Note: This is a preprinted acknowledgement and does not require signature.

Application Reference No. _____

GOODS AND SERVICES TAX DETAILS

GST DETAILS:

GST Regd No.: ☐ Yes ☐ No

GSTIN No.

That I have shared correct GSTIN.,hence separate verification of my GSTIN is not required and I shall not hold IDFC FIRST Bank Limited liable for loss of credit arising on account of incomplete, erroneous or wrong GST details.

For all GST purposes the mailing address will be consider as place of supply i.e. GST address

Applicant/
Co-applicant/
Guarantor
PHOTO

LOAN PROTECT INSURANCE DETAILS

Nominee Name: Nominee DOB: Relation with Applicant:

If Nominee is Below 18 Years, Appointee Name: Appointee DOB: Relation with Applicant:

IMPORTANT INFORMATION

Loan Amount :As sanctioned & determined by credit appraisal process of IDFC FIRST Bank Limited.

Rate of Interest :Rate of Interest is determined by credit appraisal process of IDFC FIRST Bank Limited. The risk gradation is based on inter alia the quantum and tenure of loan, the security offered by the customer, cost of funds and the credit profile.

Charges :Applicable charges as per the schedule of charges valid at the time of loan approval. These are available at Sales Points

CHARGES

TWO WHEELER CHARGES	CHARGE AMOUNT	TWO WHEELER CHARGES	CHARGE AMOUNT
EMI Bounce charges per presentation	500 Exclusive of GST	Part Payment charges	Part Payment is not allowed
Penal charges	2% per month (Inclusive of GST) of the unpaid EMI or Rs 300 (Inclusive of GST) whichever is higher	Duplicate No Objection Certificate Issuance Charges	Upto 500 Exclusive of GST
Security Post Dated Cheque Waiver	0/-	Loan re scheduling charges (per re scheduling)	NA
List of Documents	NA	Physical Repayment Schedule	500 Exclusive of GST
Cheque Swap charges (per swap)	500 (Exclusive of GST)	Physical Statement of Account	0/-
Stamping Charges	As per actuals	Document retrieval charges (per retrieval)	0/-
Other Charges	Upto 2000 Inclusive of GST	Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	99 Inclusive of GST
Cancellation & Rebooking charges	1000 (Inclusive of GST) towards cancellation. Cancellation to be received within 30 days or 1st EMI presentation date whichever is earlier. Post which it will be treated as foreclosure.	Easy Buy Card Annual Fee (If Easy Buy Card Applicable)	99 Exclusive of GST
Legal/Collections/ Repossession & Incidental Charges	As per actuals	EMI Pickup/ Collection Charges	500 Exclusive of GST
Valuation Charges (If Applicable)	As per actuals	Admin Fee (If Applicable)	Upto 1200 Inclusive of GST
Pre EMI	Upto 1000 Inclusive of GST	Foreclosure / Prepayment charges	5% of principle outstanding amount Exclusive of GST
Legal/Collections/ Repossession & Incidental Charges	As per actuals	PDD Charges	Upto 2000 Inclusive of GST
Processing fees	Up to 5% of the total amount (Inclusive of GST)	EBC & Push Card fee(if applicable)	530 Inclusive of GST
		Initial Money Deposit/ Application Fees (Non-refundable)	NA
		Switching Charges	1000 Inclusive of GST

IDFC FIRST Bank Limited ("the Bank") does not accept any payment either in cash or kind along with or in connection with its products at the time of applying for loan. Charges pertaining to Processing fees and those prescribed in the aforementioned Schedule of Charges are the only charges levied by the Bank. The Bank and any of its directors, employees and/or officers shall neither be liable for payment (if any) made in cash or kind nor shall also be held responsible for payment (if any) made to any third party.

DISCLAIMER

1. IDFC FIRST Bank Limited is collecting the Insurance premium on behalf of the insurer and liability to pay any claim is solely of the insurer.
2. The policy cover will commence from date of acceptance of your insurance proposal by the insurer.
3. If your insurance proposal is not accepted by the insurer, IDFC FIRST Bank Limited shall refund the premium or adjust it against your outstanding EMI/Loan Amount.

AUTHORISATION

I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / of ine electronic Aadhaar xml as issued by UIDAI (Aadhaar), to IDFC FIRST Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent in connection with me availing the Financial Facility from IDFC and processing instructions for the said purpose and hereby give consent to IDFC for verification of my Aadhaar to establish its genuineness through any such acceptable manner stipulated by UIDAI or under any Act or law from time to time. I/We have also been explained that submission of this document is not mandatory. I/we have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time)The consent and purpose of collecting Aadhaar has been explained to me/us in local language. IDFC has informed me/us that I am/We are required to redact/ blacken out the first eight digits of Aadhaar number so that only last four digits of the Aadhaar number are visible; and in case I/We do not redact/ blacken out the first eight digits of Aadhaar number, I/We authorized IDFC FIRST Bank to redact/blacken out the Aadhaar number through appropriate means on my/our behalf". IDFC has also informed me that this consent and my Aadhar will be stored with IDFC.

"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.

Except to the extent disclosed to IDFC FIRST Bank in writing, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including IDFC FIRST Bank) or a relative/near relation (as specified by RBI) of a senior officer of IDFC FIRST Bank (as specified by RBI) is the applicant(s), or a partner 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.

I hereby consent to receiving information from Central KYC Registry through SMS/Email 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.

I authorise IDFC FIRST Bank Ltd. ("The Bank") and/or its agents, in relation to my application to conduct credit checks, references, enquiries in its sole discretion and share and/or obtain information, records from any third parties, as it may consider necessary and shall not hold the Bank (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information.

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

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

I authorise the Bank to use the information provided in my application as it may deem fit and proper. The Bank is authorised to retain the documents submitted with the application without any liability to return the same to me.

I / We agree and understand the IDFC FIRST bank ltd reserves the right to reject any application in case I/we do not fit in the policy norms set by IDFC FIRST bank ltd.

I would like to avail the benefits of various IDFC FIRST Bank Limited 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.

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

☐ 1. Insurance ☐ 2. Credit Vidya ☐ 3. FG ☐ 4.RSA

Applicant's/Co-applicant's/Guarantor's Signature: _____ Date: _____ Place: BARODA

DOCUMENTS REQUIRED

- Photo identity proof*
- Address proof*
- Income proof*

Passport, voters identity card, driving license, Aadhar Card

Passport, driving license, bank a/c statement, electricity/ telephone bill, adhaar card

Latest ITR, Latest Form 16, Latest salary slip/ certificate, Latest Audited Financials, Bank details with last 3 months salary credited

The Application will be assessed quickly after receiving the required documents. Please quote the Application Reference Number mentioned in the slip for any enquiry(ies).

* Requirement of documents might vary according to the scheme chosen.

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VERNACULAR DECLARATION

The contents of the Loan Application Form has been explained by me (the witness) to the Applicant/Co-applicant in _____ (name of language in which the Applicant has signed) and the same has been understood by the Applicant/Co-applicant.

Name of Witness: _____

Signature of Applicant's/Co-applicant's: _____

Address of Witness: _____

Signature of Witness: _____

Date: _____

Place: _____

OSV

Date:	Name of person doing OSV:	
Employee Code:	Employee Branch:	Employee Designation:

Priority Sector Lending

- ☐ Direct Agri: (Agriculturist/Farmer/Agri allied activities like, dairy farming, Poultry farming, fishery, bee-keeping etc.) – Loans up to 02 crore
- ☐ Indirect Agri: Service units like trader, Dealers/sellers of fertilizers, pesticides, seeds, cattle feed, poultry feed, agricultural implements and other inputs – Loans 02 to 05 crore
- ☐ Micro and Small Enterprise:

	Mfg.	Service
Micro	☐ Upto 25 Lakh	☐ Upto 10 Lakh
Small	☐ Above 25 Lakh Upto 05 Crore	☐ Above 10 Lakh Upto 02 Crore
Medium	☐ Above 05 Crore Upto 10 Crore	☐ Above 02 Crore Upto 05 Crore
Basis of Identification	☐ CA Certificate	☐ MSME / SSI Certificate
	☐ Housing Loan:	

(* Mfg. Enterprise – Investment in Plant & Machinery, Service Enterprise – Investment in Equipment's)

Value of Property up to 35 lakh to 25 lakh in Metro & Non Metro Cities respectively

☐ Weaker Section:

i. Individual women beneficiaries up to 1 lakh ☐ ii. Loans to: ☐ SC ☐ ST ☐ Others iii. Religion: ☐ Hindu ☐ Muslim ☐ Christians

☐ Zoroastrians ☐ Sikh ☐ Buddhists ☐ Jain ☐ Others (Please specify):

iv. if Minority communities: ☐ Yes ☐ No v. Annual household Income :

vi. Preference category: ☐ Widow ☐ Working ☐ Disability ☐ Others (Please specify)

IDFC FIRST Bank Limited (Formerly IDFC Bank Limited)

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