

Loan Application Number :
Date :



**IDFC FIRST
Bank**

Pre-Qualified Loan Terms and Conditions

Loan Details

Total Loan Amount	EMI Amount	Tenure	Net Disbursal Amount	Fixed ROI % (monthly reducing)
₹	₹	Months	₹	%

Standard Deduction

(-) Processing Fee	₹
(-) GST	₹

Customer Identifiers

Aadhaar Number	Driving License	PAN Number
NA	NA	NA
Passport	Voter ID	CKYC Number
NA	NA	NA

Customer Details

Name	Date of Birth	Mobile Number
Gender	Marital Status	
My personal email address is	Residential Status	
	Resident Individual	
Employment Status	My work email address is	Name of my company
NA	NA	

Residence Address	Work Address	Bank Account Details
		Bank Name : , Ac. No. : , MICR Code: , IFSC Code:
Differently Abled Status	Type of Impairment	Percentage of Impairment
UDID Number		

Additional Details	
Are you a director of IDFC FIRST Bank?	
Are you a relative to Director of IDFC FIRST Bank?	
Are you a director of any other Bank?	
Are you a relative to Director of any other Bank?	
Are you a Senior Officer Of IDFC FIRST Bank?	
Are you a relative of Senior Officer Of IDFC FIRST Bank?	
Are you a Politically Exposed Person*?	

*“Politically Exposed Persons” (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

Declaration

01. 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.idfcbank.com, which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.
02. 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.
03. I/We confirm that no suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against the Applicant(s) nor any action or any steps have been taken or legal proceedings started by or against the Applicant(s) in any court of law/other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets.
04. I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application except for the application fees mentioned for or Processing fees or any other fees prescribed in the Application Form to the executive collecting my/our application/and I/We/Applicant(s) shall not hold the Bank liable for any such payment made by us to the executive collecting this application.
05. I/We further declare and confirm that the credit facilities if any enjoyed by the Applicant(s) with other banks/financial institutions/non banking finance companies has been disclosed hereinabove.
06. 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.
07. 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.
08. 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.
09. I/We understand that Processing fees, stamp duty are non-refundable charges and would not be waived/refundable in case of loan cancellation.
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 is also displayed on "Pre-Qualified Loans Schedule of Charges" section of the ["Schedule of Charges"](#).
13. I/We confirm that I/we shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/ activities/ speculative or antisocial purpose. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from the Bank and I/we have signed the said Application Form after having understood them and by signing the same.
14. I/We hereby 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.

Consent for this application no. , was electronically provided by on registered mobile number from IP Address

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 reducing 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 submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to IDFC FIRST Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent in connection with me availing the Financial Facility from IDFC and processing instructions for the said purpose and hereby give consent to IDFC for verification of my Aadhaar to establish its genuineness through any such acceptable manner stipulated by UIDAI or under any Act or law from time to time. I/We have also been explained that submission of this document is not mandatory. I/we have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time)The consent and purpose of collecting Aadhaar has been explained to me/us in local language. IDFC has informed me/us that I am/We are required to redact/ blacken out the first eight digits of Aadhaar number so that only last four digits of the Aadhaar number are visible; and in case I/We do not redact/ blacken out the first eight digits of Aadhaar number, I/We authorized IDFC FIRST Bank to redact/blacken out the Aadhaar number through appropriate means on my/our behalf. IDFC has also informed me that this consent and my Aadhar will be stored with IDFC.
20. I/We, hereby, declare the address mentioned as my current residence address. I/We also confirm, in the event of change in address due to relocation or any other reason, I/We would intimate the new address to the Bank immediately.
21. I/We undertake and declare that if there are any changes in the particulars and information given by me/us while availing the Loan facility, I/We shall within 30 days from the date of any such change in the particulars and information shall disclose the details of such changes to the Bank without withholding the same.
22. By applying for a Pre-Qualified loan, I/We consent to my bureau report being pulled by IDFC FIRST Bank and agree to abide by the T&C mention at <https://web.idfcfirstbank.com/PersonalLoan/terms-and-conditions/>.

Important Information

Loan Amount: As sanction and determined by credit appraisal process of the bank.

Processing Fees: As indicated in sanction letter

Rate of Interest: Rate of interest is determined by credit appraisal process of the bank.

Charges: Applicable charges as per the schedule of charges valid at the time of loan approval. These are available in Sanction letter. The risk gradation is based on inter alia the quantum and tenure of loan, the security offered by the customers, cost of funds and the credit profile.

Loan agreement number will be generated post disbursal and will be available on statement of account.

Authorization cum Undertaking

01. I/We hereby authorize the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorize the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary the Bank shall not be liable for use/ sharing of the information.

02. I/We authorize 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.

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

04. I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.

05. I/We undertake to submit the receipt for all the disbursements made from the loan account.

06. 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.

07. I/we authorize the Bank to submit application/other relevant documents submitted by me to CERSAI. I/we hereby provide my consent to receive information from Central KYC Registry 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.

08. 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.

09. 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.

10. I hereby consent to receive information about my loans and offers on WhatsApp on my registered number.

Consent for this application no. , was electronically provided by on registered mobile number from IP Address

11. I recognize my responsibility to ensure timely repayments of the emi's at all point in time of the tenor of the loan.
12. I would honor the SI at all times.
13. In the event of issuing fresh repayment instrument, I will continue to honor contractual obligations till loan closure.
14. I recognize that the bank has all rights to proceed with all legal measures if the SI is dishonoured for whatsoever reasons, including encashing / presenting the SI for the full balance value of the loan.

Sanction Letter

Date:**Name and Address of the Borrower**

Reference application dated, 22 September, 2026 to IDFC FIRST Bank Ltd, a Company incorporated under the Companies Act, 1956, having its registered office at KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600 031 Tel.: +91 44 4571 6400, CIN: L65110TN2014PLC097792, bank.info@idfcfirstbank.com, www.idfcfirst.bank.in referred to "the bank" which shall include its successors in interest or assigns for sanction of a Pre-Qualified loan.

Dear

Thank you for choosing us as your financial service partner. It gives us great pleasure to welcome you as a member of the bank family. Pursuant to your application, the bank is pleased to sanction you a Loan subject to the following terms and conditions.

Loan Amount (<i>in INR</i>)	₹
Fixed ROI % (monthly reducing)	%
Product	Pre-Qualified loan
Tenure (<i>in months</i>)	months
EMI Amount (<i>in INR</i>)	₹
Mode of Payment	Auto Debit
Upfront Processing Fee (<i>in INR</i>)	₹
SGST (<i>in INR</i>)	₹
CGST (<i>in INR</i>)	₹
Repayment frequency of the borrower	Monthly

EMI Due Date

Disbursal Date	1st EMI Presentation Date
On or before 18th of the month	2nd / 3rd / 5th of next month of disbursal
After 18th of the month	2nd / 3rd / 5th of next to next month of disbursal

Example

1. If loan is disbursed on 15th March (Before 18th of the month), 1st EMI shall be presented on 2nd April / 3rd April / 5th April.
2. If loan is disbursed on 25th March (After 18th of the month), 1st EMI shall be presented on 2nd May / 3rd May / 5th May.

Pre-EMI amount will be applicable if disbursal is after 18th of the month. Pre-EMI amount is computed daily on pro-rata basis till the commencement of the 1st EMI. Pre-EMI, if applicable will be spread across the loan tenure and will be added to actual EMI, thus the actual EMI charged will be slightly higher. In case of pre-term foreclosure, remaining Pre-EMI, calculated on pro-rata basis will be added to principal outstanding.

Sanction Letter is valid for a period of 4 days.

Please note that one time processing fees and such other deduction including but not limited to deductions as applicable and appropriate towards previous outstanding & other dues of existing loan, if any as applicable, which are closed pursuant to this Pre-Qualified loan will be deducted upfront the Loan Amount.

As per the Agreement, the Borrower's outstanding balance shall be payable by the Borrower to the bank on demand. The bank may at any time, as its sole discretion, and without assigning any reason, recall the said Loan or call upon the Borrower to pay the Outstanding Balance without any delay, demur or protest.

We assure you of our best services at all times.

I/We understand and confirm that the section of the Pre-Qualified loan shall be at the sole discretion of the bank. I/We understand that upon acceptance of this sanction letter and consequent disbursement of the loan amount by the bank. I/We shall be bound by the Agreement.

Name of the Borrower :

*Any changes to the schedule of charges/terms of Agreement pursuant to changes in applicable laws/rules/regulations/market forces will be available with any outlet of the bank. The above information is applicable only in case of successful loan disbursal.

The para banking services provided by the Bank to the Borrowers for financial products shall be strictly on a non-risk participation basis

Borrower shall be liable to pay the Interest on outstanding loan balance for the duration it remains outstanding. Further, such Interest calculation shall commence from the actual date of disbursement of the said loan. In the event of disbursement through cheque, Interest shall be calculated from the date of handover of the cheque.

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 loan 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. Bank may receive the commission / fees for solicitation of insurance products (if any) and same will be available on Bank website <https://www.idfcfirstbank.com/personal-banking/investments-and-insurance> under Insurance Tab.

Charges

Please refer the “Pre-Qualified Loans Schedule of Charges” section from the link, ["Schedule of Charges"](#) to know the applicable charges for your loan.

Other Disclosures

Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	Loan cancellation allowed only within first 15 days from date of loan disbursal with nil charges. After first 15 days, foreclosure clause will be applied.
Details of LSP acting as recovery agent and authorized to approach the borrower	Visit following link to view list of authorized vendors: https://www.idfcfirst.bank.in/content/dam/idfcfirstbank/footer/agencies-list.pdf Details of allocated agent will be communicated to via SMS/email at the time of collection.
Name, designation, address and phone number of nodal grievance redressal officer	Visit following link to view details of nodal grievance redressal officer: https://www.idfcfirst.bank.in/customer-care-sr/raised-issue-nodal-officer

Note:

- a)Taxes as applicable by the Government from time to time.
- b)All loans booked under this product type will be reported to the credit bureau.
- c)IDFC FIRST Bank Ltd 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 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.
- d)APR: Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing method). Details for the same will be shared post disbursal.
- e)APR, Total interest charge during the entire tenor of loan and Total amount to be paid by borrower will be shared with customer post disbursal.



From,

IDFC FIRST BANK LTD

Signature Not Verified

Digitally Signed By IDFC FIRST BANK

Date:

Reason: Loan Purpose

Location: Mumbai

Authorised Signatory

KEY FACT STATEMENT

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.	1		Type of Loan	Pre-Qualified Loan		
2	Sanctioned Loan amount (in Rupees)			Rs. 2			
3	Disbursal schedule (i) Disbursement 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details			(i) Yes (ii) NA			
4	Loan term (months)			months			
5	Instalment details						
	Type of instalments	Number of EPIs	EPI (Rs.)	Commencement of repayment, post sanction refer comment			
	Monthly	EMIs	3	4			
6	Interest rate (%) and type (fixed)			% 5			
7	Additional Information in case of Floating rate of interest						
Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)	
				B	S	EPI (in Rupees)	No. of EPIs
NA	NA	NA	NA	NA	NA	NA	NA
8	Fee/ Charges						
		Payable to the RE (A)			Payable to a third party through RE (B)		
		One-time/Recurring	Amount (in Rs.) or Percentage (%) as applicable		One-time/Recurring	Amount (in Rs.) or Percentage (%) as applicable	
8A	Processing fees	One-time	Rs.				
8B	Insurance Charges				One time	Rs.	
9	Annual Percentage Rate	%					
	Annual Percentage Rate (APR)	APR is annualized percentage interest rate, processing fees, other charges, and third-party products. (i.e., aggregate of charges payable to Bank and payable to third party) for the credit facility availed.					
10	Details of Contingent Charges (in ₹ or %, as applicable)						
(i)	Penal charges, if any, in case of delayed payment			12% p.a. (1% p.m.) or Rs 300 whichever is higher. No GST is applicable for Penal charges.			

(ii)	Other penal charges, if any	Bounce Charges: EMI Bounce charges per presentation- 12% of EMI bounced with minimum charge of Rs. 400 & maximum of Rs. 1000 (excluding GST). Technical Bounce Charges: Charge rates would be same as applicable under EMI bounce charges. Technical Bounce charges will be applicable for each month from third consecutive bounce month with any of the below reasons; -INP CONSECUTIVE BOUNCE -INP MANDATE INVALID -MANDATE REJECTED BY BANK -REJECTED
(iii)	Foreclosure charges, if applicable	Allowed after payment of 12 or more EMI's or 12 months whichever is later. 5% foreclosure charges applicable on principal outstanding
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	NA
(v)	Any other charges (please specify)	Please refer Schedule of Charges

1. Loan agreement number will be provided once loan application is disbursed.
2. Sanctioned Loan amount includes disbursed loan amount, processing fees, insurance charges, stamp duty, other charges and GST.
3. Final details pertaining to Disbursal Date, Loan Tenure, PRE-EMI amount, Insurance Fee, Processing Fee, Annual Percentage Rate (APR), Stamp Duty (if applicable), EMI and Net Disbursal Amount shall be communicated at the time of disbursal.
 - Pre-EMI amount, if applicable, is computed from disbursal date till the commencement of the 1st EMI on pro-rata basis. Pre-EMI will be deducted from the disbursal amount at the time of disbursement or adjusted from 1st EMI leading to reduced appropriation towards principal. Pre-EMI will have a minimal effect on APR.
 - APR Calculation is excluding GST.
4. If loan disbursal is between 1st to 18th of the month (M0), 1st EMI starts from immediate next month (M1), but if loan disbursal is after 18th of the month (M0), then 1st EMI starts from subsequent to immediate next month (M2).
 - EMI will be due between 2nd to 8th of every month.
5. Rate of Interest is on monthly reducing basis.
6. All charges displayed are excluding GST.
7. 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 loan 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. Bank may receive the commission / fees for solicitation of insurance products (if any) and same will be available on Bank website <https://www.idfcfirst.bank.in/personal-banking/investments-and-insurance> under Insurance Tab.

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Clause 48 of Terms & Conditions
2	Clause of Loan agreement which details grievance redressal mechanism	Clause 33 of Terms & Conditions
3	Phone number and email id of the nodal grievance redressal officer	pno@idfcfirstbank.com 1800 209 9771 Complaint not resolved within 30 days, not resolved satisfactorily, or rejected wholly/partly, can be lodged with the Ombudsman. For more details, kindly refer to 'Salient features of RBI - Integrated Ombudsman Scheme' at https://www.idfcfirstbank.in/banking-ombudsman.
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	
Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
NA	NA	NA
6	In case of digital loans, following specific disclosures may be furnished:	
(i) Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	Loan cancellation allowed only within first 15 days from date of loan disbursal with nil charges. After first 15 days, foreclosure clause will be applied.	
(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	Visit following link to view list of authorized vendors: https://www.idfcfirstbank.in/content/dam/idfcfirstbank/footer/agencies-list.pdf . Details of allocated agent will be communicated to via SMS/email at the time of collection	

Computation of Annual Percentage Rate

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (Sl. no. 2 of the KFS template - Part 1)	Rs. ²
2	Loan Term (in years/ months/ days) (Sl. No.4 of the KFS template - Part 1)	months
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	Not Applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) (Sl. No. 5 of the KFS template - Part 1)	Monthly Rs. ³
c)	No. of instalments for payment of capitalised interest, if any	Not Applicable
d)	Commencement of repayments, post sanction (Sl. No. 5 of the KFS template - Part 1)	" ⁴
3	Interest rate type (fixed or floating or hybrid) (Sl. No. 6 of the KFS template - Part 1)	Fixed
4	Rate of Interest (Sl. No. 6 of the KFS template - Part 1)	%
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 0 ³
6	Fee/ Charges payable (in Rupees)	Rs. ⁶
A	Payable to the RE (Sl. No.7A of the KFS template-Part 1)	Rs. ⁶
B	Payable to third-party routed through RE (Sl. No.7B of the KFS template - Part 1)	Rs. ⁶
7	Net disbursed amount (1-6) (in Rupees)	Rs.
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	Rs.
9	Annual Percentage Rate (%) (APR is annualized percentage interest rate, processing fees, other charges, and third-party products. (i.e., aggregate of charges payable to Bank and payable to third party) for the credit facility availed.	% ³
10	Schedule of disbursement as per terms and conditions	100% upfront
11	Due date of payment of instalment and interest	4

Repayment Schedule under Equated Periodic Instalment

Instalment Date	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
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*** Final repayment schedule will be available post disbursal.**

*** EMI Start Date & Final EMI amount:**

The commencement of EMI including EMI start date mentioned in this letter will depend on the final loan disbursal date :

- For loans disbursed between the 1st and 18th of a month (M0), the EMI start date & first EMI amount shall be payable in the immediately succeeding month (M1).
- For loans disbursed after the 18th of a month (M0) , the EMI start date & first EMI amount shall be payable in the month following the next month (M2).

Name:

Date:

1. The Signature of the Borrower and Co-borrower should be the same on the Loan Agreement & Application Form.
2. The full Signature of the Borrower and Co-borrower is to be put in all places where there is a mark.
3. Customer Terms & Conditions Copies are located at <https://web.idfcfirst.bank.in/PersonalLoan/terms-and-conditions/>.

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 documents 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 तथा आवश्यक अन्य सभी दस्तावेजों की विषय वस्तु को मुझे समझ में आने वाली भाषा में पढ़कर समझा दिया गया है, और इन दस्तावेजों को समझने के बाद मैंने उन पर हस्ताक्षर किए हैं, और उन पर हस्ताक्षर करके एतद्वारा मैं ऋण के समीचीन नियमों व शर्तों तथा उनके क्लॉज़ का पालन करने को सहमत हूँ.	
Marathi	मला कर्जाच्या दस्तऐवजातील आणि आयडीएफसी फर्स्ट बँक लिमिटेड यांचे कडून कर्ज घेण्याशी संबंधित इतर सर्व आनुषंगिक दस्तऐवजांतील माहिती, मला समजल्या त्या भाषेत वाचून दाखविण्यात आली आहे आणि स्पष्ट करून सांगण्यात आली आहे आणि मला ते दस्तऐवज समजल्यानंतरही त्यावर स्वाक्षरी केली आहे आणि त्यावर स्वाक्षरी करून ती ह्याद्वारे कर्जाचे सर्व नियम व अटी आणि मुद्दे यांचे पालन करण्याचे मान्य करत आहे	
Gujarati	મેને આઈડીએફસી ફર્સ્ટ બેંક લિમિટેડ પાસેથી લોન મેળવવા લોપ દસ્તાવેજો તેમ જ અન્ય દસ્તાવેજોની બધી વિગતો / ભાષામાં સ્પષ્ટતા છું એ બાધમાં મને વારંચી સંભળાવવામાં અને સમજાવવામાં આવ્યું છે અને મેં તે સમગ્ર તીઘા પછી સૂચિત દસ્તાવેજોમાં સહી કરી છે તેવા તેમાં સહી કરીને હું આ ધ્યાય લોનના બધા જ નિયમો અને શરતો તેમ જ ધારણોનું પાલન કરવા સહમત થાઉં છું.	
Bengali	আইডিএফসি ফার্স্ট ব্যাঙ্ক লিমিটেড থেকে লোন ভোগ করতে আমার জানা ভাষায় লোন দস্তাবেজ এবং অন্য সব আনুষঙ্গিক দস্তাবেজের বিষয়বস্তু আমাকে পড়ে শোনানো এবং ব্যাখ্যা করা হয়েছে আর সেগুলো বোধগম্য করার পরে বিবৃত দস্তাবেজে আমি স্বাক্ষর করেছি আর সমবিধে স্বাক্ষর করার দ্বারা আমি এতদ্বারা লোনের সমস্ত নিয়ম ও শর্ত তথা সমবিধের ধারাগুলো মেনে চলতে একমত হচ্ছি।	
Assamese	আইডিএফসি ফার্স্ট বেংক লিমিটেড-ৰ লোন ডুকুমেণ্টত থকা তথ্য ইয়াৰ পৰা লোন লাওঁতে প্ৰয়োজন পৰা অন্যান্য সকলো ডুকুমেণ্টত থকা তথ্যবিশিষ্ট মোক পঢ়ি শুনাৱা হৈছে আৰু মই বুজি পোৱা ভাষাত মোক বুজাই দিয়া হৈছে, আৰু উক্ত ডুকুমেণ্ট সমূহত থকা চৰ্তী কৰিছো সেইবিলাক বুজি পোৱাৰ পাছতহে তথা সেইবিলাকত চৰ্তী কৰি মই লোন সংৰক্ষণ সকলো নিয়ম আৰু চৰ্ত তথা তাৰ দফাসমূহ মানি চলাবলৈ ইয়াৰ দ্বাৰাই সন্মত হৈছো .।	
Oriya	ଆଇଡିଏଫସି ଫାର୍ଷ୍ଟ ବ୍ୟାଙ୍କ ଲିମିଟେଡ୍ ଲୋନ ପାଇବା ପାଇଁ ଲୋନ ଦସ୍ତାବିଜର ବିଷୟବସ୍ତୁ ଓ ଲୋନ ପ୍ରାପ୍ତି ପାଇଁ ପରବର୍ତ୍ତୀ ଅନ୍ୟ ସମସ୍ତ ଦସ୍ତାବିଜ ବିଷୟରେ ମୋତେ ପଢି ହୋଇ ପାଇଛି ଏବଂ ମୋତେ ଜଣା ଦିଆ ଗଲାଣି ଯେ ଗଭୀର ରୁଚିଯୋଗରେ, ମୁଁ ଗଭୀର ହୃଦ୍ଦେ ପରେ ଭଲ ଦସ୍ତାବିଜରେ ହସ୍ତକ୍ଷରି କରିଛି ଏବଂ ଏହାର ବସ୍ତୁର କବିବା ସହିତ ମୁଁ ଲୋନର ସମସ୍ତ ସର୍ତ୍ତ ଓ ନିୟମାବଳୀ ଓ ଏହାର ଧାରା ପାଳନ କରିବା ପାଇଁ ସହମତ ପ୍ରକାଶ କରୁଛି ।	
Punjabi	ਰਿਟ ਦਸਤਾਵੇਜ਼ਾਂ ਅਤੇ ਆਈਡੀਐੱਫਸੀ ਫਰਸਟ ਬੈਂਕ ਲਿਮਿਟੇਡ ਤੋਂ ਰਿਟ ਪ੍ਰਾਪਤ ਕਰਨ ਨਾਲ ਮੈਂ ਹੋਰ ਸਾਰੇ ਦਸਤਾਵੇਜ਼ਾਂ ਦਾ ਵੇਰਵਾ ਮੇਰੀ ਸਮਝ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੂਰੇ ਮੈਨੂੰ ਸੁਣਾਇਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ ਅਤੇ ਮੈਂ ਦੱਸੇ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਸਮਝਣ ਦੇ ਬਾਅਦ ਉਹਨਾਂ ਦੇ ਦਸਤਖਤ ਕੀਤੇ ਹਨ ਅਤੇ ਉਹਨਾਂ ਦੇ ਦਸਤਖਤ ਕਰਨ ਨਾਲ ਮੈਂ ਇਸ ਦੇ ਦੁਆਰਾ ਰਿਟ ਦੇ ਸਾਰੇ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਅਤੇ ਉਸ ਦੀਆਂ ਧਾਰਾਵਾਂ ਦਾ ਪਾਲਨ ਕਰਨ ਲਈ ਰਾਬੀ ਹਾਂ ।	
Tamil	ஐடிஎஃஃப்சி ஃர்ஸ்ட் பேங்க் லிமிடெட்டிலிருந்து கடைன் பெறுவதற்காக கடைன் ஆவணம் மற்றும் இதர ஆவணங்களில் எழுதியுள்ளவை எனக்குத் தெரிந்த மொழியில் படித்து விவரிக்கப்பட்டுவிட்டது. அவற்றை புரிந்து கொண்டு, அந்த ஆவணங்களில் நான் கையொப்பப்பட்டுள்ளேன். மேலும் கடைனிற்கான அனைத்து விதிமுறைகளையும் நிபந்தனைகளையும், அதிலுள்ள விதிகளையும் நான் கடைப்பிடிப்பேன் என்று ஒப்புதல் அளிக்கிறேன்.	
Telugu	ఐడిఎఫ్సీ ఫర్స్ట్ బ్యాంక్ లిమిటెడ్ నుంచి రుణం పొందడానికి రుణ ప్రతాబ మరియు సంబంధిత ఇతర ప్రతాల్లోని విషయాలపై నేను తెలివైన భావంతో నేను ఉదహన మరియు నాకు వివరించారు మరియు వీటిని అర్థం చేసుకున్న సందర్భంలో నేను ప్రతాబ నేను సంతకం చేశాను మరియు వీటిపై సంతకం చేయడం ద్వారా రుణం యొక్క నియమ నిబంధనలపైకి మరియు వాటి క్లాజులకు కట్టుబడుతుండటానికి నేను ఇందు మూలంగా అంగీకరిస్తున్నాను.	
Kannada	ನನ್ನ ಐಎಫ್‌ಸಿ ಫರ್ಸ್ತ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್ ನಿಂದ ಾಲ ಪಡೆದುಕೊಳ್ಳುವುದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಎಲ್ಲ ದಪ್ಪೇಜುಗಳು ಮತ್ತು ಇತರ ದಪ್ಪೇಜುಗಳ ವಿಷಯಗಳನ್ನು ನನ್ನ ತಿಳಿದಿರುವ ಭಾಷೆಯಲ್ಲಿ ಓದಿ ಹೇಳಿಕೆಗೆ ಮತ್ತು ವಿವರಣೆಗಾಗಿ ಮತ್ತು ವಿವರಣೆಗಾಗಿ ಮತ್ತು ಅವನ್ನು ತಿರುಕೂಂಡ ನಂತರದೇ ನಾನು ಆ ದಪ್ಪೇಜುಗಳಿಗೆ ಸಹ ಮಾಡಿದ್ದೇನೆ ಮತ್ತು ಅವುಗಳಿಗೆ ಸಹ ಮಾಡುವ ಮೂಲಕ ಾಲದ ಎಲ್ಲಾ ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಮತ್ತು ಅವುಗಳ ಉಪ ನಿಯಮಗಳನ್ನು ಜಾಲೆತಲು ನಾನು ಈ ಮೂಲಕ ಒಪ್ಪಿಕೊಳ್ಳುತ್ತೇನೆ.	
Malayalam	ഐഡിഎഫ്സി ഫർസ്റ്റ് ബാങ്ക് ലിമിറ്റഡിൽ നിന്ന് വായ്പ എടുക്കുന്നതിനുള്ള വായ്പ രേഖകളും അതോടൊപ്പമുള്ള മറ്റു രേഖകളും എനിക്ക് വായിച്ചു തിരികയും എനിക്ക് മനസ്സിലാക്കുന്ന ഭാഷയിൽ വിശദീകരിച്ചു തിരികയും അവ മനസ്സിലാക്കിയ ശേഷം ഞാൻ ഈ രേഖകളിൽ ഒപ്പുവയ്ക്കുകയും ഇതിൽ ഒപ്പുവയ്ക്കുന്നതിലൂടെ വായ്പയുടെ എല്ലാ നിലമ്പറുകളും ഉപാധികളും അവയിലെ വ്യവസ്ഥകളും പാലിച്ചുകൊള്ളാനെന്ന് ഞാൻ സമ്മതിച്ചുകൊള്ളുകയും ചെയ്യുന്നു.	
Konkani	आयडीएफसी फर्स्ट बैंक लिमिटेड हांचेकडल्यान घेवाच्या रिणाच्या कागदपत्रांचे आनी रिणाक लागू जाता असया हेर सगल्या कागदपत्रांचे मजकूर, म्हाका कळटा त्या भाशेंत म्हाका वाचून दाखयलां आनी समजावन सांगला आनी हांवें हे कथीत कागदपत्र समजल्या उपरांत तांचेर हस्ताक्षर केला आनी तांचेर हस्ताक्षर करून हांव ह्यावरवीं रिणाच्या अटी आनी सर्ती आनी त्याच्या कलमांचे पालन करपाक मान्यताय दिता,	
Urdu	آئی ڈی ایف سی فرسٹ بینک لمیٹیڈ سے لوں حاصل کرنے سے متعلق لوں کے دستاویزات اور دیگر تمام دستاویزات کو میں نے پڑھا کر کے اور وضاحت کردی کئی ہے اور انہیں سمجھنے کے بعد میں نے مذکورہ کی میری جانی جانے والی زبان میں پڑھ لیا گیا ہے اور وضاحت کر دی ہے میں اس پر دستخط کر کے اس کی پابندی کروں گا۔	

Sign against appropriate box

Consent for this application no. , was electronically provided by on registered mobile number from IP Address

Terms & Conditions Applicable to Pre-Qualified Loan

The person(s) named in the Schedule hereto (hereinafter referred to as the "Schedule") being borrowers, hereinafter collectively referred to as "Borrower" which expression shall, unless it be repugnant to the context or meaning thereof be deemed to mean and include his/her heirs, administrators and executors.

In favour of:

IDFC FIRST Bank Ltd, a Company incorporated under the Companies Act, 2013 and a banking company and a banking company within the meaning of the Banking Regulation Act, 1949 having its registered office at IDFC FIRST Bank Ltd address KRM Tower, 7th Floor, No.1, Harrington Road, Chetpet, Chennai - 600031 and a branch office in India at the address mentioned in the Schedule, hereinafter referred to as "The Bank" (which expression shall, unless repugnant to the context or meaning thereof, shall be deemed to mean and include its successors, transferees and assigns). In case of there being more than one Borrowers, the reference to the term "Borrower" shall be deemed to be as if it were plural and this document shall be read accordingly as if made and liabilities undertaken by each of them jointly and severally. Reference to the masculine gender includes reference to the feminine and neuter genders and vice versa.

The Borrower hereby irrevocable and unconditionally agree to abide by the following terms and conditions:

1. Pursuant to the application made by the Borrower in the Loan Application Form ("Application"), the Bank has sanctioned the loan not exceeding the amount mentioned in the Schedule hereto(hereinafter referred to as "Loan"), and the Borrower agrees to borrow the same, subject to and upon the terms and conditions contained in the Application and/or this document. The Bank may disburse the Loan or any part thereof ("Disbursement") at its own discretion. Notwithstanding \ anything contained herein:
 - (i)The borrower is aware that if disbursement/further drawdown is not accepted or not encashed by the borrower/previous financier within the period of 90 days then Bank shall be entitled to the following:
 - (a) The Bank shall have the right to recall the credit facility or stop further drawdown/disbursement.
 - (b) The BT Cheque or DD issued in the name of previous financier/Borrower shall be cancelled.
 - (c) The undrawn/ uncashed amount by the borrower/previous financier shall be adjusted towards Principal outstanding as part prepayment of the loan amount, by giving effect to the EMI in the Loan and keeping the loan tenor constant.
 - (d) Part payment charges won't be levied on aforementioned adjusted amount.
 - (e) Revised loan repayment schedule shall be assigned to the borrower.
 - (f) Borrower won't be entitled for refund of any processing fees, service charge and /or other charges / fees / costs(if any). All these charges(if applicable) would be payable to the Bank whether or not the Credit facility has been drawn by the borrower.
 - (ii) The borrower is aware that BT Cheque OR DD will be reissued within the span of 90 days of disbursement only if the said Cheque or DD is mutilated or has spelling error or for any reason is not acceptable by the previous financier.
 - (iii) The Bank may not disburse at any time, any amount under the Loan unless the following conditions are complied with in the sole discretion of the Bank:
 - (a) This Agreement is duly executed and delivered to the Bank by the Borrower;
 - (b) The Borrower's submission to the satisfaction of the Bank of a certificate of employment from his employer and his financial statements;
 - (c) The Borrower's submission to the Bank, post-dated cheques towards repayment instalments; and
 - (d) Any other document or writing as the Bank may require in its sole discretion.
 - (e) The Borrower(s) having furnished such Security as may be required by the Bank, as more specifically detailed in the annexure, in a form and manner satisfactory to the Bank.
 - (iv) The loan is processed using Form 97 (in absence of PAN) in accordance with the consent provided by me during the loan application process

2. The Bank may, at its sole discretion and on such terms as to foreclosure fees, etc., as it may prescribe from time to time, permit foreclosure of the loan at the request of the Borrower subject to the applicable laws and if permitted by the Bank, the Borrower shall pay to the Bank, such Foreclosure charges as mentioned in the Schedule of Charges/Key fact Statement, as amended and communicated to the Borrower from time to time.
3. The Loan, interest, penal charges, dues and monies payable, costs and expenses reimbursable as outstanding from time to time and whether any of them due or not, are hereinafter collectively referred to as "Outstanding Balance". The Borrower shall pay interest on the Loan, the unpaid due interest and all other outstanding charges at the rate of interest specified in the Schedule hereto, on the outstanding daily balance from the date of disbursement, at monthly rests. The Bank in its sole discretion would be entitled to change the said rate interest from time to time including on account of changes made by the Reserve Bank of India, which would be intimated to the Borrower(s) and would be binding upon the Borrower(s). The Borrower shall also pay and bear all interest tax, if any, as applicable from time to time. The Borrower(s) shall repay the Loan and pay the interest that is due from time to time by way of equated monthly instalments (EMIs) as specified or as may be specified by the Bank from time to time (time being the essence of the contract). The Borrower has perused, understood and agreed to the Bank's method of calculating EMI's as also the appropriation thereof into principal and interest. The payment of all the monies by the Borrower including EMI's shall be made on or before the respective due dates, at such place as the Bank may require, without any set-off or counterclaim or withholding or deduction (save as required by law in which case the amount payable by the Borrower to the Bank shall be increased to the amount which after making such deduction or withholding equals the original due amount as if no withholding or deduction were required), by way of one or more modes and instruments including post-dated cheques "PDCs"), Standing Instructions(SI)/Electronic Clearing System(ECS) instructions/UPI/other mode/ instrument, as acceptable to the Bank from time to time. If any due date falls on a non business day of the Bank, the payment shall be made by the Borrower on the immediate preceding business day of the Bank. In case of cheques/other instrument, the payment shall be deemed to have been made by the Borrower only at the point of time the sum is credited and realized fully in the Bank's account irrespective of the date of instrument or time of receipt or presentation of instrument. In case of any default, the Borrower shall without prejudice to the Bank's right and remedies, pay penal charges at the rate mentioned in the Schedule hereto/ Application or as may be prescribed by the Bank., over and above the then applicable rate of interest till full payment is made/default is cured. This liability shall not act as justification for any default.
4. The Borrower(s) shall pay to the Bank, the charges, fees, commissions, etc., specified on the Schedule hereto/Application or as specified by the Bank from time to time, within such time or upon occurrence of such events as specified and if not specified then forthwith upon demanded by the Bank. All other present and future costs and expenses, taxes(as applicable from time to time), any related levy, stamp duty, in all jurisdictions, in relation to this/other documents/any transaction pursuant thereto, irrespective of who the beneficiary is, shall be borne and payable solely by the Borrower, including for creation, enforcement, preservation of security, recovery, initiation/defending/pursuing any legal proceedings/action by the Bank. In case of any such sums if paid or incurred by the Bank, the Borrower shall be liable to reimburse the same to the Bank in full forthwith.
5. Borrower is aware that penal charges means 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 or to initiate any recovery action.
6. 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.
7. The Borrower who are liable to deduct the TDS, must pay TDS as per applicable rate for the interest and fees being paid to the Bank. Borrower must deposit the TDS amount so due into the government account within the due date prescribed. Once returns are filed, borrower must submit request letter along with TDS certificates in Form 16A generated from the income tax website to the Bank. Original TDS certificates should be submitted for claiming the refund.
8. The Borrower confirms that the Goods and Service Tax Identification Number (GSTIN) (if applicable) provided in the application form/ declaration is true and correct. The Borrower agrees and undertakes that the applicable tax rate will be determined using the information provided by the Borrower and the input tax credit (ITC) will be available to the Borrower (if applicable) based on the GSTIN and the

related information/ details provided by the Borrower in the application form/ declaration. The Borrower further agrees and undertakes that the Borrower shall not hold the Bank Limited liable for any loss of ITC arising due to incomplete, erroneous or wrong details pertaining to GST provided by the Borrower in the application form/ declaration. The Borrower also further agrees and undertakes that if the Borrower fails to furnish GSTIN, then the Borrower shall be treated as unregistered for Goods and Service Tax (GST) purpose and no credit of GST will be provided to the to the Borrower.

9. Notwithstanding anything stated in any document, the continuation of the Loan shall be at sole an absolute discretion of the Bank and the Bank at any time in its sole discretion and without assigning any reason call upon the Borrower to pay the Outstanding Balance and upon such demand by the Bank, the Borrower shall, within 48 hours of being so called upon, pay the whole of the Outstanding Balance to the Bank without any delay or demur.
10. By availing the loan facility from the Bank, I/We acknowledge and agree that the Bank may from time to time reach out to me/us with information on various banking, financial, or third-party products and services. Any such communication from the Bank shall be for informational and solicitation purposes only. The purchase or availing of any product or service is entirely voluntary and is not linked to the loan disbursement or to the sanction of any loan facility.
11. The Bank may at its own discretion finance the Borrower for the insurance premium of insurance policy taken by Borrowers as per Borrower's own wish from any insurance company of Borrower's choice, which sum(s) shall be added to the principal amount 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 insurance shall be incurred and paid by the Borrower, however, in case paid by the Bank on Borrowers behalf, the Borrower shall reimburse the same to the Bank within 24 hours of the Bank's demand. The Borrower shall instruct the insurance company to add the Bank as loss payee in any such insurance policy. 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 loan is cancelled, the insurance policy will also get cancelled automatically and the certificate of insurance (if received/issued) will remain cancelled/ revoked.
12. The Borrower shall furnish and create such security from time to time in favour of or for the benefit of the Bank, of such value, in such form and in such manner, as may be deemed fit by the Bank, forthwith upon so required by the Bank. the Bank shall also have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan; which shall be binding on the Borrower.
13. Each of the Borrowers represent(s) and warrant(s) that (which shall be deemed to have been repeated to the Bank on the date of Disbursement and on each date thereafter till entire repayment) : (a) The Borrower is a citizen of India and a major (in terms of age) and is of sound mind and is competent to contract and enter into and perform his/her obligations contemplated under this document/other document/in respect of the Loan; (b) There is no impediment or restriction, whether under law, judgment, order, award, contract or otherwise, for any of the Borrowers entering into and/or performing any of the transactions contemplated by this/ other documents/in respect of the Loan and all approvals and consents, wherever necessary have been duly obtained and are and will continue to be in full force; (c) The execution hereof constitutes legal, valid and binding obligations of the Borrower. (d) That there is no Event of Default existing; (e) All declarations made by Borrower are true and complete and no material information has been suppressed /withheld. (f) The Borrower(s) agree that if there are two or more Borrower(s), the Borrower(s) liabilities under this Loan terms and conditions shall be joint and several. (g) With a view to induce the Bank to grant the Loan, the Borrower, hereby represents/warrants to/covenants/undertakes with the Bank that the Borrower- (g.1) Shall utilize the loan for the purpose for which it is granted and not for any improper/ illegal/ unlawful/ speculative/capital market related activities neither for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds(ETF) and units of gold Mutual Funds. (g.2) If the loan amount is used for investment made in shares, debentures, advances and inter corporate loans / deposits to other companies (including subsidiary companies) and 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. (g.3) The Borrower(s) hereby represents/warrants to/covenants/undertakes that he/she shall utilize the loan for the purpose for which it is granted and not for any improper/illegal/unlawful/speculative/capital market related activities neither for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds(ETF) and units of gold Mutual Funds. (g.4) 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. 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. 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.

14. Related Party Transactions

a. Borrower represents and warrants that except to the extent disclosed to the Bank:

1. All the contracts or agreements with, or any commitments entered into by the Borrower with any Affiliates or group companies (if applicable) have been undertaken on an arms' length basis;
2. No directors, managers, trustee, partners, key managerial personnel, promoters, employee, guarantors or holder of substantial interest of the Borrower, its subsidiaries, holding company, JVs or affiliates, nor any of their respective relatives constitutes a related party, a reciprocally related person or a related person or holder of Substantial Interest in relation to IDFC FIRST Bank Limited ("Bank"), as defined under Reserve Bank of India (Commercial Banks – Credit Risk Management) Directions, 2025 read with the Amendment Directions, 2026, as amended from time to time ("RBI Credit Risk Management Directions"), and none of the aforesaid persons has entered into or participated in any reciprocal lending or quid-pro-quo arrangement with the Bank in contravention of the said RBI Credit Risk Management Directions.
3. No directors, managers, key managerial personnel, promoters, guarantor, partner, person holding Substantial Interest in the Borrower, its subsidiaries, holding company, JVs or affiliates nor any of their relatives is a specified employee or relative of any specified employee of IDFC FIRST Bank. The term "specified employees" for the purpose of this Clause shall mean all employees of a bank who are positioned up to two levels below the board of such bank and any employee designated as such as per the Bank's policy.

b. The Borrower covenants and undertakes that, for so long as the Facilities remain outstanding and until full and final payment of all amounts owing under the Finance Documents, the Borrower shall promptly notify the Bank in writing of any change, variation or inaccuracy in the representations set out above and provide such information and documents as the Bank may reasonably require from time to time for the purpose of monitoring compliance with the Reserve Bank of India (Commercial Banks – Credit Risk Management) Directions, 2025 read with the Amendment Directions, 2026, as amended from time to time (the "Credit Risk Management Directions").

c. The Borrower further agrees and acknowledges that, upon the occurrence of any change in the above representations, the Lender shall have the unfettered right, without prejudice to any other rights available under the Finance Documents or applicable law, to take such actions in line with the Credit Risk Management Directions and internal policy of the Bank.

The term "Substantial Interest" shall have the meaning as prescribed under the Banking Regulation Act, 1949.

15. The Borrower agree that all amounts payable by the Bank and/or Borrower to the Bank shall be payable and be paid at the branch location or such other place where the Bank operates and the same to be decided by the Bank at its discretion and all the terms and conditions so far as a possible shall be per formed and carried out at the location.
16. Borrower agrees that if he/ she avails any loan from the Bank then the PDC/SI/ ECS/NACH mandates issued under the said loan shall continue and remain in force till such time all other dues under the Loan Agreement and in respect of all other loan/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 PDC/SI/ECS/NACH mandate issued under any Loan Agreement and the liability of the Borrower shall not be affected impaired or discharged. The Borrower covenants that the PDC/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.
17. Negative Covenants : The Borrower covenants and agrees that, save and except with the prior, specific and express written consent of the Bank, the Borrower shall not ; (a) create, assume or incur any further indebtedness to any person; or lend or advance any amounts to any person; or undertake any guarantee or security obligations; (b) except in favour of the Bank, sell, license, let lease, transfer, alienate, dispose of in any manner whatsoever, surrender or otherwise encumber any of its assets, rights, title or interest, receivables, or any part thereof; or create, facilitate or permit to exist any charge, encumbrance or lien of any kind whatsoever over any of its property or grant any option or other right to purchase, lease or otherwise acquire, any such assets or part thereof; (c) permit of effect any direct or indirect change in the legal of beneficial ownership or control; (d) Change /cease/retire from/terminate/resign from the present employment/ profession /business disclosed in the Applications; or change, terminate or open any bank account.

18. EVENT OF DEFAULT:

The Bank may by a written notice to the Borrower, declare all sums outstanding under the Loan (including the principal, interest, charges, expenses) to become due and payable forthwith, increase the rate of interest and enforce the Security upon the occurrence (in the sole decision of the Bank) of any one or more of the following:

1. The Borrower fails to pay to the Bank any amount when due and payable under these Terms and Conditions.
2. If the Borrower fails to submit the requisite number of PDCs/undated cheques/standard instructions/NACH/UPI mandate or if any of the PDC undated cheques/standard instructions/NACH/UPI mandates dishonoured.
3. The Borrower fails to pay to any person other than the Bank any amount when due and payable or any person other than the Bank demands repayment of the Loan or dues or liability of the Borrower to such person ahead of its repayment terms as previously agreed between such person and the Borrower.
4. The Borrower defaults in performing any of his obligations under these Terms and Conditions or breaches any of the terms or conditions of these Terms and Conditions or any other security documents, undertakings etc. executed in favour of the Bank.
5. The Borrower opts to resign or retires from the employment prior to the age of superannuation or is discharged or removed from employment / service before such date for any reason whatsoever.
6. The death, insolvency, failure in business, commission of an act of bankruptcy or winding-up, general assignment for the benefit of creditors, if the Borrower suspends payment to any creditors or threatens to do so, filing of any petition in bankruptcy by or against the Borrower.
7. In case of the property/asset being held jointly, if a civil or criminal litigation is initiated by the one of the owners of the property/asset against the other owner of the property/asset including but not limited to initiation of divorce proceedings between the owners of the property/asset.
8. Any of the information provided by the Borrower to avail the Loan or any of his representations, warranties etc. herein being found to be or becoming incorrect or untrue.
9. Any person other than the Bank commencing proceedings to declare the Borrower insolvent or if the Borrower shall become bankrupt or insolvent or commit act of insolvency.
10. If the Borrower fails to create the security as provided herein including but not limited to failure to submit the original documentation related to the property or if the property is destroyed, sold, disposed of, charged, encumbered, alienated, attached or restrained in any manner or if the value of the property or any security created or tendered by the Borrower, in the sole discretion and decision of the Bank, depreciates entitling the Bank to call for further security and the Borrower fails to give additional security.
11. An event of default howsoever described (or any event which with the giving of notice, lapse of time, determination of materiality or fulfillment of any other applicable condition or any combination of the foregoing would constitute an event of default) occurs under any other agreement or document relating to any indebtedness of the Borrower with the Bank or if, any other lenders of the Borrower including financial institutions or banks with whom the Borrower has entered into agreements for financial assistance or any part thereof.
12. Any other event, which in the Bank's sole opinion is likely to have materially adverse effect on the ability of the Borrower to make payments under these Terms and Conditions. The decision of the Bank as to whether or not an event of default has occurred shall be final and binding upon the Borrower.
13. If any consent, authorisation, approval or license of or registration with or declaration to governmental or public registration with or declaration to governmental or public bodies or authorities required by the Borrower in connection with the execution, delivery, validity, enforceability or admissibility in evidence of these Terms and Conditions or the performance by the Borrower of its obligations hereunder is modified in a manner unacceptable to the Bank or is not granted or revoked or terminated or expires and is not renewed or otherwise ceases to be in full force and effect.
14. If the Borrower fails to adhere and/or breaches any applicable laws, regulations in connection with this Agreement.
15. if the loan amount is used for investment made in shares, debentures, advances and inter-corporate loans/deposits to other companies (including subsidiary companies) and for any improper / illegal / unlawful /speculative/capital market related activities neither for purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of Gold Exchange Traded Funds (ETF) and units of gold Mutual Funds.
19. In the event of any default as mentioned in Clause 16 above the Bank shall have the right to:

- a) To communicate in any manner, it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to procure assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
- b) Cancel/Suspend/Withdraw/Recall the entire Loan and/or tranches and declare all monies outstanding under this Agreement to be due and immediately payable;
- c) Take possession of the Security so created whether by itself or through any of the recovery agents or attorneys as may be appointed by the Bank and alienate sell, transfer the same.
- d) To communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to procure assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the Property and/or any place of work of the Borrower.
- e) Take any other action as it may deem fit for recovery of its dues and enforcement of the Securities.
- f) The Bank shall be entitled to take possession of the Property, irrespective of whether the Loan has been recalled whenever in the opinion of the Bank, there is an apprehension of any money not being paid or the Security being jeopardised.
- g) In addition to the rights and remedies the Bank may have under this Agreement, the Bank shall be irrevocably entitled and authorised to require the employer of the Borrower to make deductions from the salary/wages payable by the employer to the Borrower and remit the same to the Bank until the entire outstanding dues of the Borrower under this Agreement are completely discharged. The Borrower undertakes and agrees not to raise any objection to such deductions.
- h) The Bank shall initiate any other proceeding of any nature as deemed necessary.

20. Notwithstanding anything to the contrary in this document or any other document or any other document/arrangement : (i) in respect of all and any of Borrower's present and future liabilities to the Bank, its affiliates, group entities, associate entities, parent, subsidiaries, any of their branched (collectively "Relevant Entities"), whether under this document or under any other obligation/loan facilities/borrowing/document, whether such liabilities are/be crystallised, actual or contingent, primary or collateral or several or jointly with others, whether in same currency or different currencies, whether as principle debtor and/or as guarantor and/or otherwise howsoever (collectively "Liabilities"), each of the Bank and the Relevant Entities shall in addition to any general lien or similar right to which any of them as bankers may be entitled by law, practice, custom or otherwise, have a specific and special lien on all the Borrower's present and future stocks, shares, securities, property, book debts, all moneys in all accounts whether current, savings overdraft, fixed or other deposits, held with or in custody, legal or constructive, with the Bank and/or any Relevant Entities, now or in future, whether in same or different capacity of the Borrower, and whether severally or jointly with others, whether for any banking relationship, safe custody, collections, or otherwise whether in same currency or different currencies; and (ii) separately, each of the Bank and the Relevant Entities shall have the specific and express right to, without notice to and without consent of the Borrower, set – off, transfer, sell realize, adjust appropriate all such amounts in all accounts (whether prematurely or upon maturity as per the Bank's discretion), securities, amounts and property as aforesaid for the purpose or realizing or against any of dues in respect of any of the Liabilities whether earmarked for any particular Liability or not, combine or consolidate all or any of accounts of the Borrower and set- off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents pertaining to the respective Liabilities or upon any default in payment of any part of any the Liabilities. (iii) the Bank and the Relevant Entities shall be deemed to have and hold and continue to have first charge on any assets including on any assets including any deposit on which security has been/ will be created in respect of the Loan, as security also for any of the other Liabilities and all the rights and powers vested in the Bank in terms of any security or charge created for the Loan shall be available to the Bank and/ or the Relevant Entities also in respect of such other Liabilities, irrespective of the fact whether the Loan is at any time outstanding, repaid or satisfies or not and even after the Loan has been repaid or prepaid, Bank shall be at the liberty to deny issuance of No Dues Certificate in event of cross default.
21. The Bank shall at any time, without any consent of or notice to the Borrower (s) be entitled to securitise, sell assign, discount or transfer all or any part of the Bank's rights and obligations under the Loan, this document or any other document, to any person (s) and in such manner and on such terms as the Bank may decide. Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, the benefit or obligation under the Loan, this / other document.

22. The Bank shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to receiving assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower.
23. The Bank shall be entitled at its discretion to engage/avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/ agency, for anything required to be done for/in relation to/ pursuant to the Loan, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/assets, and any necessary or incidental lawful acts /deeds/matters and things connected thereto, as the Bank may deem fit.
24. The Borrower agrees that the Bank may share its mobile number and other personal information with the Borrower's mobile network operator and their third party agencies for verification, evaluation and assessment of the Borrower and neither the mobile network operator nor their third party agencies shall be responsible for obtaining a separate consent for collecting, processing or storing such information. The Borrower specifically grants his/her consent to such mobile network operators and their agencies to share the results of such assessment with the Bank for processing of the Borrower's loan application.
25. The Borrower further acknowledges that the Bank may undertake periodic assessment and monitoring of the Borrower during the term of the loan and the Borrower grants his/her explicit consent to the Bank for receiving periodic information from the mobile network operator and their third party agencies for this purpose.
26. Except to the extent disclosed to the Bank: (i) all the Borrower's contracts or agreements with, or any commitments to, any affiliates or group companies (if applicable) are on arms' length basis; (ii) (a) where the Borrower is an individual, he/ she is not a director or specified near relation of a director of a banking company; (b) where the Borrower is a partnership firm/HUF/limited liability partnership firm, none of the partners or members of the HUF is a director or specified near relation of a director of a banking company; and (c) where the Borrower is a joint stock company, none of its directors, is a director or specified near relation of a director of a banking company; (iii) (a) where the Borrower is an individual, that he/ she is not a specified near relation to any senior officer of the Bank, (b) where the Borrower is a partnership firm/HUF/ limited liability partnership firm, none of the partners or members of the HUF, is a specified near relation of any senior officer of the Bank, and (c) where the Borrower is a joint stock company, none of its directors, is a specified near relation of any senior officer of the Bank. The Borrower agrees that the bank has an unconditional right to revoke and/or recall the entire loan facility if the disclosure as mentioned in this clause is found to be false.
27. The Borrower shall ensure that neither the Borrower nor any director/partner/member of the Borrower has been declared a willful defaulter; in case any director/partner/member has been declared as a willful defaulter, the Borrower shall take expeditious steps for removal of such person.
28. Borrower understands and acknowledges that there are inherent risks involved in sending the instructions/communications/documents to the Bank via electronic mode viz., emails, SMS, etc., and hereby agree and confirm that all risks shall be fully borne by him and he assumes full responsibility for the same. He will not hold the Bank liable for any losses or damages including legal fees arising owing to any miscommunication or technological error beyond the control of the Bank. Borrower shall be responsible to ensure the authenticity, validity, or source of any instructions/documents and shall be liable if any instructions/documents turned out to be unauthorized, erroneous, or fraudulent.

29. DISCLOSURE/SHARING OF INFORMATION

a) In the Event of Default, the Bank/IDFC First shall also be entitled to communicate in any manner it may deem fit, to or with any person or persons including guarantors, person giving reference to loan, with a view to procure assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the property and/or any place of work of the Borrower. b) The Bank will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. The Bank may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and contractors of the Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from the Bank only for these purposes. The customer authorizes the Bank to exchange, share, part with all information related to the details and transaction history of the customer to its Affiliates/ other banks/ financial institutions/ credit bureaus/ agencies/ participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management or any of the aforesaid purposes and shall not hold

the Bank liable for use or disclosure of this information also the customer consents to receive information about new products, offers, promotions, receive communications, notices, and other information from the Bank and its agents/service providers/partners etc.(whether through SMS, emails, phone call, automated phone calls or by any other means). The Bank values your relationship and will at all times strive to ensure your privacy.

30. Force Majeure - The Borrower shall be liable to perform or fulfil its obligations at all point of time and shall not delay/postpone performance, its obligations in whole or in part, even on the ground of any force majeure event such as acts of God, floods, cyclones, explosion, earthquakes, epidemics, diseases, accidents, fires, wars, riots, strikes, lockouts , orders of governmental or other statutory authorities, national emergency, terrorist attacks or any other similar causes.
31. The Bank shall have the right to not return the Application, the photographs, information and documents submitted by the Borrower. the Bank shall, without notice to or without any consent of the Borrower, be absolutely entitled and have full right, power and authority to make disclosure of any information relating to Borrower including personal information, details in relation to documents, Loan, defaults, security, obligations of Borrower, to the Credit Information Bureau of India (CIBIL) and/or any other governmental / regulatory / statutory or private agency/entity, credit bureau, RBI, the Bank's other branches/subsidiaries/affiliates/rating agencies, service providers, other banks/financial institutions, and third parties, any assigns/potential assignees or transferees, who may need the information and may process the information, publish in such manner and through such may be deemed necessary by the publisher/the Bank/RBI, including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes. In this connection, the Borrower waives the privilege of privacy and privity of contract. the Bank shall have the right, without notice to or without any consent of the Borrower, to approach, make enquires, obtains information, from any person including other banks/finance entities/ credit bureaus, Borrower's employer/family members, any other person related to the Borrower, to obtain any information for assessing track record, credit risk, or for establishing contact with the Borrower or for the purpose of recovery of dues from the Borrower.
32. Any notice, approvals, instructions, demand and other communications(including customer copy of Loan Agreement, Key Fact Statement, Welcome letter, loan transaction documents etc.), in reference to this Agreement given or made by the Bank shall be deemed to be duly given and served if send by Normal post, courier, registered post, facsimile electronic mail, personal delivery, SMS ,instant messaging app or by pre-paid registered mail addressed to the Borrower's address, phone/ mobile number, fax number or email as given in the Applications (or at the address changed on which the Bank's acknowledgment is duly obtained as hereinafter mentioned) such notice and service shall be deemed to take effect on the third working day following the date of posting thereof in case of normal post, courier, registered post, at the time of delivery if given by personal delivery, upon receipt of a transmission report if given by facsimile, upon sending the electronic mail or SMS if given by electronic mail or SMS. The Borrower always undertakes to keep the Bank informed in writing of any change in the mailing address, email id, phone and mobile number (s) as provided in the Applications and to obtain the Bank's written acknowledgment on the intimation given to the Bank for any such change.
33. Borrower understands and acknowledges that there are inherent risks involved in sending and receiving instructions/communications/documents via electronic mode viz., emails/ SMS/ WhatsApp messaging services etc., and hereby agree and confirm that all risks shall be fully borne by him and he assumes full responsibility for the same. He will not hold the lender liable for any losses or damages including legal fees arising owing to any miscommunication or technological error beyond the control of the lender.
34. IDFC FIRST Bank shall not be liable or responsible for any breach of secrecy owing to communication/documents being sent digitally. Borrower shall verify the authenticity of the emails, instant messaging app etc., and shall not hold the Bank responsible for any statements received from frauds / imposters. Borrower shall not hold the Bank liable if any problem arises with his/ their computer/mobile network. Borrower understand and agree that the email statements, SMS, documents, communications will only be sent to the first holder of either registered email id/ registered Cell No/registered WhatsApp number. Borrower shall inform the Bank in writing if there is any change in his/their communication address. The Bank shall not be responsible incase if the Borrower's do not receive the statements due to incorrect communication address provided by Borrower or due to technical reasons. Borrower undertakes to take all necessary steps to ensure confidentiality and secrecy of the login name and password of the internet / email account.
35. Borrower shall be responsible to ensure the authenticity, validity, or source of any instructions/ documents and shall be liable if any instructions/documents turned out to be unauthorized, erroneous, or fraudulent nor will any such communication amount to spam, unsolicited communication or a violation of borrower(s) registration on the national do not call registry.
36. Governing Law, Jurisdiction and Arbitration:

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1. The Parties agree that this agreement shall be governed with laws of India.
2. The Borrower hereby expressly agrees that all disputes arising out of and/or relating to this Agreement including any transaction document which is –

below the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions 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 the online dispute resolution("ODR") platform. The party invoking arbitration ("Claimant") shall address a notice to the other party ("Respondent") suggesting the name of one of the ODR platforms (Designated Institution) as updated on the Bank's website from time to time.

The arbitration proceeding shall be conducted in the English language. The seat of the arbitration for the purpose of determining jurisdiction shall be decided basis the zone wise distribution as provided below. The award passed by the arbitrator shall be final and binding on the Parties.

a) The parties agree to carry out the arbitration proceedings virtually through an ODR platform of such institution and, for such purpose, the email addresses and / or mobile numbers of the Borrower available, provided or otherwise referenced in the transaction documents shall be considered. Each party shall be responsible for intimating such institution in the event of any change in its email address and / or mobile number throughout the arbitration proceedings. In the event the arbitration proceedings cannot be administered virtually, then the proceedings shall be conducted physically, and the venue of the proceedings shall be cities, as may be notified by the Bank, falling under either of the zones mentioned hereunder-

1. East;
2. West;
3. North; and
4. South

b) above the pecuniary jurisdiction limit under Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (51 of 1993) should be filed before appropriate Debt Recovery Tribunals.

3. Without prejudice to the Banks rights and remedies under contract and in law, nothing contained herein shall limit the rights of the Lender to initiate any 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 jurisdictions preclude the Lender from taking proceedings in any other jurisdiction within India, whether concurrently or not.
37. This document, Application and other documents have been explained to the Borrower in the language known to the Borrower and the Borrower has read and understood the same. The Borrower has affixed their signature after verifying and understanding the contents of this document at the end of the schedule.
38. The Borrower unconditionally consent and authorizes the Bank to raise debits for such amounts as may be calculated by the Bank from time to time and undertake to maintain sufficient balances to cover the Loan Repayment Dues (and charges, if any) on the stipulated due dates. Borrower is aware that failure to repay loan amount through these instruction shall be treated as a default in repayment of dues and all charges /penalties /levies as covered by the agreement will hold good towards the non-payment of obligations The Borrower further undertakes that in the event of the above account getting closed / transferred for any reason, the Borrower shall intimate to the Bank the new account opened with the bank to debit the Loan Repayment amounts as per the agreement. Borrower also undertakes the responsibility to provide the fresh set of Mandate and security PDC's for such new account, as per terms of the agreement in lieu of existing instructions.
39. 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.
40. 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. Borrower undertakes that he will not hold Bank or Banks business partners/ service providers/ authorized third parties responsible for any such communications received from Bank/ its business

partners/ service providers/ authorized third parties, nor will any such communication amount to spam, unsolicited communication or a violation of borrower(s) registration on the national do not call registry.

41. 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.
42. 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.
43. 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.
44. "First In First Out" (FIFO) - The relevance of 'First in First Out'(FIFO) is in appropriation of payments into the borrower's 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 pay off 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 than the Rs. X- Rs.Y then after recovering dues of 01.02.2021, the remaining amount will be treated as recovery towards due of 01.03.2021.
45. 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.
46. 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	Upto 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

Out of Order - An account shall be treated as "out of order" if

- i. 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 days period.

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Illustrative movement of an account to SMA category to NPA category based on delay Inon 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 Categorisation	SMA since Date/SMA class date	Categorization	NPA Date
01.01.2022	01.01.2022	Entire dues upto 01.01.2022		NILL			
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-0	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	NPA	02.05.2022
01.07.2022	01.07.2022	Paid entire dues of 01 .03.2022 & 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.

47. 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.
48. 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.
49. In case the said loan 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.
50. Appointment of third parties by the Bank Borrower accepts that the Bank shall without prejudice to its right to perform the activities itself or through its officers or employees or other authorised agents, be entitled, and have full power and authority, to appoint one or more third parties and delegate to such third party all or any of its functions, rights and powers under this. Agreement relating to the administration of the Loan including the right to collect and receive on behalf of the Bank all the dues under this Agreement and give valid and effectual receipts and discharge to the Borrower and to perform and execute all lawful acts, deeds, matters and things connected

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herewith or incidental hereto. For the purpose aforesaid or any other purpose which the Bank at the sole discretion may deem fit, the Bank shall be entitled to disclose to such third parties all necessary and relevant information pertaining to the Borrower.

51. The Bank shall have a right to sell or transfer (by way of assignment, securitization or otherwise) whole or part of the Loan and outstanding amounts under the Loan 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.
52. Supremacy & Amendment- This Agreement supersedes all discussions and Agreements (whether oral or written, including all correspondence) prior to the date of this Agreement between the Parties with respect to the subject matter of this Agreement. This Agreement may be modified or amended only by a writing duly executed by or on behalf of each of the Parties.
53. Entire Agreement & Counterpart - The Parties confirm that this Agreement and its Schedule & the relevant Annexure(s) and any other documentation pursuant to it, represent one single agreement between the Parties. This Agreement may be executed in separate counterparts, each of which, when so executed and delivered, shall be deemed to be an original, but all such counterparts together shall constitute one and the same instrument only.
54. 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 loan 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).
55. **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 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 disbursement of this loan.
56. 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.

57. Classification of Account as Red Flag Account

1. The Borrower understands and agrees that, in case the loan account is classified as red-flagged account, the Bank shall conduct an audit as per its Policy, for further investigation in the account.
2. The Borrower shall 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.
3. In case, the Borrower does not co-operate for conducting such audit, the Bank shall conclude the account, as fraud, without giving further notice.
58. The Bank may, at its discretion, award a mandate to an auditor of its choosing (including the Borrower's auditor) for the purpose of monitoring end use of the Facility and obtaining a certificate from the auditor regarding diversion/siphoning of funds by the Borrower.
59. The Borrower shall ensure that neither the Borrower nor any 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, the Borrower shall take expeditious steps for removal of such person. The Borrower is aware that, in case any of his 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.
60. The para banking services provided by the Bank to the Borrowers for financial products shall be strictly on a non-risk participation basis.
61. Borrower shall be liable to pay the Interest on outstanding loan balance for the duration it remains outstanding. Further, such Interest calculation shall commence from the actual date of disbursement of the said loan. In the event of disbursement through cheque, Interest shall be calculated from the date of handover of the cheque.
62. 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 loan 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.
63. IDFC FIRST Bank has the absolute discretion to amend or supplement any of the Loan terms and conditions at any time and will endeavour to give prior notice of 15 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, loan terms shall be subject to changes based on the guidelines/ directives issued by RBI to banks from time to time.
64. I, the Borrower, acknowledge that I have read and fully understood Key Fact Statement and hereby agree, accept and undertake to abide by the same.
65. 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 mentioned (including sub clauses), schedule of charges, Standing Instruction (collectively, "Loan Documents") online by ticking / clicking / checking the "I Agree" or "I Agree and Accept" or any similar icon/tab/option on the online system / Website / portal / platform of Merchant/ its agent/ service provider/partners as well as by entering the one time password ("OTP") provided to the Borrower's mobile number registered with the Bank, and that there is no requirement of Borrower's any other signature or physical signature on the Loan Documents or of the Borrower signing the Loan Documents in physical form. The Borrower also acknowledges that the execution of the agreement would be complete only once the same is accepted by the Bank. The Bank also does not require to sign the Loan Documents in any physical form. The Bank shall be deemed to have accepted and signed this document online by way of sending an email/ letter through its officer to the Borrower and attaching therewith the copy of this document. 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.

Note: "I/We are aware of the First EMI start date i.e., 2nd to 10th of every month, depending upon the date of disbursement."

Declaration:

1. 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.

2. I hereby provide the consent to bank to pull my KYC details from CERSAI & PAN details from NSDL as and when required by the Bank for the compliance.

Declaration Third Party Products

1. I/We request IDFC FIRST Bank Limited ("the Bank") to provide us a loan for the Membership/Insurance charges of ICICI Lombard General Insurance Co. Ltd., HDFC Life, Niva Bupa Future Generali India Insurance Co Ltd. etc (hereinafter referred as "Service Providers"), and hereby authorize the Bank to deduct the said charges from the Loan amount and pay the amount to ICICI or HDFC and/or Niva Bupa Future Generali or as may be applicable.
2. I/We further understand that the aforementioned services are been offered to me/us by the aforesaid Service Providers and the Bank shall not be responsible in any way with regard to the services provided or any other terms and conditions of the insurance policies/products/facilities availed by me/us from the said service providers.
3. I/We hereby undertake that the Bank or any of its directors/employee/agents/affiliates shall neither be held responsible for any damages or claims on account of aforementioned services or on account of simulated range of credit score not being the same or similar to the actual credit score nor shall hold the Bank or any of its directors/employee/agents/affiliates for any damages suffered by me/us on account of any financial decisions taken by me/us or anyone on my/our behalf on the basis of the interpretation, if any of the estimated credit score.
4. I/We, hereby declare that I/We have read all the Features, Benefits, Exclusions and Claim Process of the aforementioned products/ and have voluntarily opted for the same. I/We are aware that in Case of non-disclosure of material facts or fraud, there would be no refund of premium paid.
5. I/We agree to abide by the Terms & Conditions of the products/policies and provide my consent to share my personal details, as required for opting for aforementioned products / policies.
6. I/We hereby give consent to the Service Provider to pay the claim amount/service fees up to the outstanding loan amount to the financier.
7. I/We, the undersigned hereby declare that the above statements and particulars are true, accurate and complete and I/We declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the Service Providers.
8. Insurance is non-mandatory and offered only to customer who voluntarily choose to opt for the same.
9. In case if the loan is cancelled, the insurance policy will also get cancelled automatically and the certificate of insurance (if received/issued) will remain cancelled/ revoked.
10. EMI protect plan is offered by Niva Bupa Health Insurance Company and Future Generali India Insurance Co Ltd.
11. I/We shall in no event hold IDFC FIRST Bank Limited be liable for any special, incidental, indirect, punitive or consequential damages whatsoever (including, without limitation, damages of loss of goods or services, or any other pecuniary loss) arising out of the use of, or inability to use or access the Insurance Product /Plan /Facility
12. I/We am/are aware that IDFC FIRST Bank Limited holds out no warranty or makes no representation about quality, delivery or otherwise of the Insurance Plan