LOANS & FACILITIES COMMON APPLICATION FORM

IDFC BANK

Please fill the form in Black Ink and in CAPITAL LETTERS.
ALL fields marked "*" are mandatory.

Date of Application D D M M Y Y Y Y

If entity is an existing customer of IDFC Bank Limited, simply share your Customer ID here ☐☐☐☐☐☐☐☐☐☐ and fill only the sections marked "✓"

TELL US ABOUT YOUR BUSINESS

***Entity Name**

Account Title

***Entity Type**

☐ Sole Proprietorship ☐ One Person Company ☐ Hindu Undivided Family (HUF) ☐ Partnership
☐ Public Limited Company ☐ Private Limited Company ☐ Liaison/Project/Branch Office ☐ Limited Liability Partnerships (LLP)
☐ Join Venture (Not incorporated) ☐ Embassy/Consulate/High Commission

***Line of Business**

☐ Manufacturing ☐ Service Provider ☐ Retail Traders ☐ Wholesale Traders

***Nature of Industry**_____ (Refer to Annexure on Page 4)

***PAN** ***Date of Incorporation** D D M M Y Y Y Y

***Turnover (INR Lakh)** **Import Export Code (IEC)**

Website Address

GST STATUS

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

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

Related person to IDFC Bank under GST ☐ Yes ☐ No (Refer GST Annexure for definition of related person)

*COMMUNICATION ADDRESS

Landmark (If any) **City** **State**

Country **Pin Code** **Contact Details** Mobile

Landline No. (ISD Code) (STD Code) (Number) Fax (ISD Code) (STD Code) (Number)

E-mail

BUSINESS ADDRESS

Same as Communication Address ☐ Yes ☐ No (If no, please fill in below)

Landmark (If any) **City** **State**

Country **Pin Code** **Contact Details** Mobile

Landline No. (ISD Code) (STD Code) (Number) Fax (ISD Code) (STD Code) (Number)

E-mail

✓ WHICH OF OUR SOLUTIONS WOULD YOU LIKE FOR YOUR BUSINESS?

☐ **Current Account**	☐ **Foreign Currency Account**
Variant ☐ Asset Linked Current Account	**Variant** ☐ Special Economic Zone ☐ Overseas Travel Operators ☐ Exchange Earners Foreign Currency Account Currency ☐☐☐

CB/14/05-2017/1000

IDFC BANK

Account Branch

Mode of Operation ☐ Singly ☐ Jointly ☐ Either or ☐ As per the Document (Attached BR, partnership letter, etc.)

Number of Signatories

Cheque Book ☐ Yes ☐ No If yes ☐ 25 leaves ☐ 50 leaves

Statements ☐ Physical **Frequency** ☐ Monthly ☐ Quarterly ☐ Annually

☐ Via E-mail **Frequency** ☐ Daily ☐ Weekly ☐ Monthly

Doorstep Banking (Cheque pickup and drop only) ☐ Yes ☐ No

- Locations ☐ Business Address ☐ Communication Address
- Frequency ☐ Ad-hoc ☐ Beat ☐ Daily **OR** ☐ Mon ☐ Tue ☐ Wed ☐ Thurs ☐ Fri ☐ Sat
- Contact Person Mobile

SMS Alerts ☐ Yes ☐ No (SMS will be sent to the mobile number mentioned in the Communication Address)

CREDIT FACILITY FROM ANY OTHER BANK?

☐ I/We declare that we are not enjoying any credit facility from other bank(s)

☐ I/We enjoy credit facility from other bank(s), details as below

Bank and Branch	Facility Type	Limit	Rate of Interest

ENTITY PROOF

***Entity Proof**

Name of Document

ID Number (If applicable) Expiry Date (If applicable) D D M M Y Y Y Y

***Address Proof**

Name of Document

ID Number (If applicable) Expiry Date (If applicable) D D M M Y Y Y Y

Additional Documents Shared

1 2

3 4

Additional Document IDs (If applicable)

CIN Sales Tax

TAN Excise

IDFC BANK

✓ TELL US ABOUT THE PEOPLE WHO WILL BE OPERATING THIS ACCOUNT

SIGNATORY 1

Title ☐ Mr. ☐ Ms. ☐ Mrs.

*Name

*FIRST NAME *MIDDLE NAME *LAST NAME

#Qualification Designation #Relevant Experience (Years)

Internet Banking ☐ Yes ☐ No ☐ Transact ☐ View

#Father's/Legal Guardian's Name

Existing IDFC Bank Limited Customer ☐ Yes ☐ No Customer ID No.
(If yes, you can leave the rest of this section below blank)

*DOB D D M M Y Y Y Y PAN

Aadhaar No. DIN *Gender ☐ Male ☐ Female

*Nationality *Mother's Maiden Name

Landline *Mobile No.

E-mail

#Religion #Marital Status #Spouse's Name

#Address

Country State City

Pin Code #Owned/Rented # Number of Years at Residence

***Identity Proof** Name of Document

Document ID No. Expiry Date D D M M Y Y Y Y

(Note: Please note field with mark "#" is mandatory for sole proprietor)

SIGNATORY 2

Title ☐ Mr. ☐ Ms. ☐ Mrs.

*Name

Designation Internet Banking ☐ Yes ☐ No ☐ Transact ☐ View

Existing IDFC Bank Limited Customer ☐ Yes ☐ No Customer ID No.
(If yes, you can leave the rest of this section below blank)

*DOB D D M M Y Y Y Y PAN

Aadhaar No. DIN *Gender ☐ Male ☐ Female

*Nationality *Mother's Maiden Name

Landline *Mobile No.

E-mail

***Identity Proof** Name of Document

Document ID No. Expiry Date D D M M Y Y Y Y

Note: If more than 2 Signatories, we request you to please fill a new form for Authorised Signatory.

Contd...3/8

IDFC BANK

TRADE REFERENCE

1) Name of the Entity

Contact Person

Designation

Type of Relationship ☐ Supplier ☐ Customer ☐ Competitor

Contact Details Mobile

Landline No. (ISD Code) (STD Code) (Number)

E-mail

Address

Pin Code

2) Name of the Entity

Contact Person

Designation

Type of Relationship ☐ Supplier ☐ Customer ☐ Competitor

Contact Details Mobile

Landline No. (ISD Code) (STD Code) (Number)

E-mail

Address

Pin Code

CREDIT FACILITIES (APPLIED FOR)

Type of Facility	Amount (Rs. Lacs)	Purpose	Tenor	Collateral Security

(Please attach a separate sheet, if the space provided is insufficient.)

ANNEXURE

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

Contd...4/8

IDFC BANK

DECLARATION (Please read carefully and sign at the end of this section after you have filled in the all details in the form)

1. No director of the IDFC Bank Limited is a director, manager, managing agent, employee or guarantor of the Company, or of a subsidiary of the Company, or of the holding company of the Company, or holds substantial interest in the Company or a subsidiary or the holding company of the Company and no directors of any other bank holds substantial interest or is interested as director or as a guarantor of the Company. **2.** No relative (as specified by RBI) of a chairman/managing director or director of banking company (including the Lender) or a relative of senior officer (as specified by RBI) of the Lender, hold substantial interest or is interested as a director or as guarantor of Borrower. **3.** I/We wish to avail the banking facilities/products from IDFC Bank Limited ("IDFC Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC Bank Limited i.e. www.idfcbank.com, which may be amended by IDFC Bank Limited from time to time and hosted and notified on the website of IDFC Bank Limited. **4.** I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcbank.com **5.** I/We agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines issued by the Reserve Bank of India, and under 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. I/We have 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. **6.** I/We authorize IDFC Bank Limited to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC Bank Limited shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to IDFC Bank Limited. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for the opening of a current account with IDFC Bank Limited. **7.** I/We agree to furnish and intimate to IDFC Bank Limited any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorize IDFC Bank Limited 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 Bank Limited. I/We shall not hold IDFC Bank Limited or its agents/representatives liable for using/sharing such information. **8.** I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC Bank Limited (the"Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment/ categorisation of the account as a reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise. **9.** If any of the information provided here is incorrect, I/we hereby agree to indemnify and keep indemnified IDFC Bank Limited, affiliates and their successors or assignees. **10.** I/We agree and understand that IDFC Bank Limited reserves the right to reject my/our Loan application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever.

Would you like IDFC Bank Limited to contact you and tell you about new products, features and offers? ☐ Yes ☐ No

RECENT Colour Photograph

Name of Signatory 1 _____

Signature

stamp

RECENT Colour Photograph

Name of Signatory 2 _____

Signature

stamp

PROCESSING FEES/COSTS/CHARGES

Booking Fee: Rs. 5000 only plus service tax/GST, as may be applicable | Please note the Booking Fee & the Processing Fee is non-refundable in nature.

ANNEXURE 1: DECLARATION FOR PARTNERSHIP FIRM

"We, the undersigned hereby declare that we are the partners or members of the Firm carrying on business in the name and style of _____ registered under the Indian Partnership Act (IPA)1932 (the "Firm"). We hereby, unconditionally & irrevocably, undertake that the Firm, its Partners and/or its successors shall be jointly and severally liable and responsible from time to time and at all times hereinafter to the Bank in connection with our existing and future transactions and dealings with the Bank, in any manner whatsoever.

Our undertaking and liability as aforesaid shall continue notwithstanding: a) any change in the constitution or membership of the Firm and/or its successors and assignees by any cause whatsoever or dissolutions thereof; or b) that we or any of us cease to be partners or members or to have any interest in the Firm, in any of which events the liability and responsibility (in addition to that provided by law) of us or such of us respectively, as the case may be, to have any interest in the Firm and/or its successors as assignees as aforesaid shall extend to or continue in respect of all transactions and dealings existing prior to or at the date of receipt by you of written notice from us of such events respectively."

Name (i) _____

Signature

Name (ii) _____

Signature

ANNEXURE 2: DECLARATION FOR SOLE PROPRIETORSHIP FIRMS

I, _____, hereby declare that I am the sole proprietor of the firm under the name of _____ and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.

Name _____

Signature

Date of Birth ☐☐ ☐☐ ☐☐☐☐ (D D / M M / Y Y Y Y) Country of Birth ☐☐☐☐☐☐☐☐☐☐

Country of Tax Residency ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

If Country of Birth or Tax Residency is other than India, please provide Tax Identification Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Contd...5/8

IDFC BANK

BENEFICIAL OWNERSHIP DECLARATION

(Not to be filled in for listed entities, subsidiaries of listed entities, Government Entities, and International Organisations)

Please tick the relevant option below:

☐ The following natural person(s) (listed in table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/entitlement of the specified limit **(Note 1)** of shares/capital/profit/property or exercise control through other means such as voting rights, agreement, arrangement etc.

OR

☐ There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, therefore details of all partner(s) (for partnership)/trustees (for trust)/senior managing official (for unincorporated bodies)/ directors/senior management (for companies) who are natural person(s) as stated in the below table.

Table 1: For each beneficial owner/controlling natural person, please fill in the following details:

Sr. No	Name	Address	Date of Birth	Gender	Control Details	
					Type (Note 2)	%
1.						
2.						
3.						
4.						
5.						

If the beneficial owner/controlling natural person is a U.S. citizen or a U.S. tax resident or is having Tax Residency status outside India (other than U.S.), please fill in the following details:

Sr. No.	Nationality	PAN/DIN/Others (Note 3)		Father's Name (Note 4)	Occupation (Service/Business/ Others)	Country of Birth	Country of Tax Residence	Tax Identification Number
		Number	Document Type					
1.								
2.								
3.								
4.								
5.								

Note:

1) 25% or more in case of a company and 15% or more in other type of entities
2) Types of control - please use the applicable one
   (a) Ownership (b) Other means (c) Senior managing official (d) Trustee (e) Settlor (f) Protector (g) Beneficiary (h) others
3) Please quote PAN/DIN, if available. Otherwise, please provide a copy of any of the following documents
   Passport/Voter ID/Driving Licence/Aadhaar/UIDAI letter and provide the ID number in the space provided above.
4) Father's name is mandatory if PAN is not provided

I/We agree that I/we will notify **IDFC Bank Ltd.** without delay of any changes to the Beneficial Owner/Controlling natural person, as declared in the table above.

Signature of Authorised Signatories:

Name _____

Designation _____

Date ☐☐ ☐☐ ☐☐☐☐
D D M M Y Y Y Y

Name _____

Designation _____

IDFC BANK

BANK USE SECTION

Booking Fee Details Amount ☐☐☐☐☐☐☐☐☐ ☐ Cheque/DD ☐ NEFT/RTGS

Cheque No. ☐☐☐☐☐☐☐☐☐ Bank Name _____ Branch Name _____

Branch Code _____ Branch Name _____ Product Code _____

Sourcing Branch Code _____ DSA Name _____ Lead Generator _____

Lead Warmer _____ Lead Converter _____ Profit Centre _____

Lead ID ☐☐☐☐☐☐☐ Other Details _____

Banker Certification

☐ I have met the customer at: ☐ Communication Address ☐ Business Address ☐ Other _____

☐ I have seen the original KYC documents and returned these to the customer. Copy/Photo taken for record

☐ The customer has signed in my presence

Signature/Stamp

Name _____

Employee ID/RM Code _____

Date ☐☐ ☐☐ ☐☐☐☐
D D M M Y Y Y Y

ACKNOWLEDGMENT

Received on Date ☐☐ ☐☐ ☐☐☐☐ Lead ID ☐☐☐☐☐☐☐☐
D D M M Y Y Y Y

Notification of Acceptance/Rejection will be mailed to you after receipt of completed application form with supporting documents, post assessment of proposal as per IDFC Bank Limited policy.

Booking Fees of Rs. _____ received by Cheque No./Cash/DD _____

dated _____ drawn on _____ Bank.

OR

Booking Fees of Rs. _____ received by Account Debit Mandate form for _____ (Account No.)

further tariff details, apart from those mentioned above can be checked on our website. Please refer to **www.idfcbank.com** for details of tariff for various products.

Fees and charges are subject to change at the sole discretion of the Bank. Booking fee collected at the time of application will not be refunded.

Call 1800 419 4332 (Toll free) and mention your Loan application number **[Lead ID]** to know the status of your application

OR

You can check on our website **www.idfcbank.com** for the status.

Our representatives will be in touch with you on the matters

Bank Official Signature (Stamp)

Bank Official Name ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Phone No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Location ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date ☐☐ ☐☐ ☐☐☐☐
D D M M Y Y Y Y