



NEW OPPORTUNITY

Customer Loan Application Form



BC Code Date of Application

Branch Code BC Sourcing Officer Name

URN No.



APPLICATION DETAILS

Applicant's Name

Maiden's Name

Spouse's Name

Father's Name

Mother's Name

Date of Birth Marital Status Gender

Citizenship Residential Status Religion Category

Occupation Income

(If PAN is not provided, father's name is mandatory)

Residence Address

Village/Town/City District

Tehsil/Taluka/Block/Mandal State

Country Pin Code

Residence Owned/Rented Mobile

Communication Address

LOAN DETAIL

Loan Amount Requested Tenure Interest Rate Repayment Frequency

Product Code Purpose of Loan

Group Name Center Name

KYC 1 KYC ID No. KYC 2 KYC ID No. 2

CKYC No. (If any)

DECLARATION

I the Applicant agree and acknowledge that: 1. I/We agree and understand the IDFC FIRST Bank Ltd affiliates reserve the right to reject any application, the Bank shall however provide copy of terms and conditions and other enclosures to the applicant. I/We agree and understand that IDFC FIRST Bank reserves the right to retain the application and the documents provided therewith, including photographs and KYC documents and will not be liable to return the same to me/us. 2. Receipt of this Loan Application does not in any manner whatsoever obligate IDFC FIRST Bank Limited to grant the said loan, which shall be at the sole discretion of IDFC FIRST Bank Limited. Any expenses incurred till such time towards various documents including any taxes, stamp duties, other fees shall be borne by me and IDFC FIRST Bank Limited will not have any liability towards the same. 3. I undertake that Credit Bureau so authorized may use, process the said information and data disclosed by the IDFC FIRST Bank Limited in the manner as by them to assess the credit history, and Credit Bureau so authorized may furnish on consideration, the processed information and data disclosed or products thereof prepared by them, to IDFC FIRST Bank Limited / financial institution's and other credit grantors and registered users, as may be specified by the RBI in this behalf. 4. I certify that the information provided by us in this Loan Application is true in all respects and that this shall form the basis of any Loan/ service that IDFC FIRST Bank Limited may decide to grant to us at its sole discretion. I also understand that the IDFC FIRST Bank Limited reserves the right to seek any information from any source or to give any information and / or assign any work to any third party at its sole discretion. I further agree that the Loan that may be provided to us shall be governed by the rules of the IDFC FIRST Bank Limited that may be in force from time to time. I will be bound by the term and conditions of the loan that may be granted to me. 5. The customer undertakes and authorizes IDFC FIRST Bank Ltd, its group companies to exchange, share or part with all the information, data, documents relating to his/her application to other IDFC group companies/Banks/Financial Institutions/Credit Bureaus/Agencies/Statutory Bodies/ Tax authorities/ Central Information Bureaus/such other persons as IDFC FIRST Bank Limited/ its Group Companies may deem necessary or appropriate as may be required for use or processing of the said information/ data/ products thereof to other banks/ financial institutions/ Credit providers/users registered with such persons and shall not hold IDFC FIRST Bank Limited/ Group companies liable for use of this information. 6. I/We also agree that my/ our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDFC FIRST Bank Ltd would be within its right to put restrictions in the operations of my/ our account or close it or report to any other regulator and/or any authority designated by the

5/10/21

5/10/21



NEW OPPORTUNITY



Government of India (GOI)/ RBI for the purpose or take any other action as may be deemed appropriate by IDFC FIRST Bank Ltd if the deficiency is not remedied by us within the stipulated period. 7. I hereby agree to abide by and be bound by all applicable rules/regulations/instructions/ guidelines including but not limited to those issued by the Reserve Bank of India, including FEMA regulations 2000 Governing EEFC Accounts, 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 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. 8. Application form shall be scrutinized by IDFC FIRST Bank Limited and credit decision would be notified within 30 days. 9. I agree and understand that IDFC FIRST Bank Limited reserves the right to reject my loan application form/request, however assigning reasons, within the stipulated time as bank's internal policy. 10. I undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in the account opening form and signed by me as well as in the documentary evidence provided by me or if any certification become incorrect.

Country of Birth: INDIA, Country of Tax Residence: INDIA, Place of Birth: MODINAGAR, Foreign Tax Identification Number: [blank], TIN issuing Country: [blank]

11. I/ We are aware that we have availed loans from IDFC FIRST Bank Ltd through New Opportunity Consultancy Pvt. Ltd. meetings. We understand that New Opportunity Consultancy Pvt. Ltd. is working as Business Correspondent to IDFC FIRST Bank Limited. 12. I hereby agree and undertake to hold IDFC FIRST Bank Limited and its officers and directors harmless and indemnified for any loss, damage, costs and charges incurred or suffered by the bank and against any claims, suits, proceedings and actions instituted against the bank due to acceptance/ rejections of my loan application with IDFC FIRST Bank Limited.

I/We authorize IDFC FIRST 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 through SMS/mail on the above registered number/email address.

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 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 Aadhaar will be stored with IDFC.

Flag me as 'Do Not Disturb' for Mobile: YES [] NO [x], Your Consent: YES [x] NO []

I certify that the details provided by us in this loan application form is true in all respects and that this shall form the basis of any loan/service that IDFC FIRST Bank Limited may decide to grant to us at its sole discretion. I also authorize IDFC FIRST Bank and/or any of its Business Correspondents to conduct a Credit Bureau check on us for processing of this loan application.

Name: ANANDI, Place: MODI NAGAR, Date: 10/02/2021

Signature/Thumb Impression of Applicant: [Handwritten signature]

Witness required only if applicant uses Thumb Impression

Witness 1: [blank], Witness 2: [blank]

KYC Verification Date: 10/02/2021, KYC Verification Name: NAVEEN KUMAR, KYC Verification Designation: LOAN OFFICER, KYC Verification Branch: MODI NAGAR, KYC Verification EMP Code: AG8702

CUSTOMER ACKNOWLEDGEMENT

Name of Applicant: ANANDI, Loan Amount Applied: 300000

I acknowledge the receipt of the above mentioned loan application form. The said loan application form shall be scrutinized by the IDFC FIRST Bank Limited within next 30 working days from the receipt of application. Receipt of this Loan Application does not in any manner whatsoever obligate IDFC FIRST Bank Limited to grant the said loan, which shall be at the sole discretion of IDFC FIRST Limited. Please share your mobile number to track your loan application.

Name: ANANDI

Date: [] [] [] [] [] []

Authorised Signatory: [blank]

5/11/21

5/11/21



இந்திய அரசாங்கம்
Government of India



கலாராணி வில்சன்
Kalarani Wilson
தந்தை : செல்லப்பன்
Father : CHELLAPPAN
பிறந்த நாள் / DOB : 15/08/1966
பெண்பால் / Female



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ஆதார் - சாதாரண மனிதனின் அதிகாரம்



ஆதார்
முகவரி:
W/O: வில்சன், 1-3-386, அயவற
தோட்டம், தச்சூர் கோணம்,
விளவங்கோடு, அருமனை,
கன்னியாகுமரி, தமிழ் நாடு,
629151

இந்திய தனிப்பட்ட அடையாள ஆணைய அமைப்பு
Unique Identification Authority of India

Address:
W/O: Wilson, 1-3-386, AYAVARA
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கலாராணி

Original Seen & Verified
N. Sundaralingam
Emp ID : AP 966