

MORTGAGE APPLICATION FORM



IDFC BANK

The form should be signed after all details are completely filled. Please complete all sections in BLOCK LETTERS and tick box wherever applicable. Do not handover cash at the time of account opening. Please enclose account payee cheques only

WHICH LOAN WOULD YOU LIKE TO AVAIL?

I /We would like to apply for Home Loans Loan Against Property Drop Line Overdraft

Type of Loan New Loan Balance Transfer Top-up

Individual Applicant Details

Applicant Type Borrower Co-Borrower

CRM No.

Customer ID

TELL US ABOUT YOURSELF

CKYC No (if any)

(Please complete as per your identity proof)

*Name

Prefix First Name Middle Name Last Name

*Maiden Name (if Any) In case of Female member

Prefix First Name Middle Name Last Name

*Father's/Spouse Name "If PAN not provided, father name is mandatory"

Prefix First Name Middle Name Last Name

*Mother's Name

Prefix First Name Middle Name Last Name

Date of Birth DD MM YY YY YY YY Place of Birth

Gender Male Female Third Gender Country of Birth

Education Citizenship Indian Others

Resident Status Indian Resident NRI PIO/OCI Foreign National

Marital Status Married Unmarried other

*Aadhaar No.

If Aadhar not available then please provide aadhar enrollment number.

*PAN

If PAN not available then please submit Form 60

Driving License Expiry Date DD MM YY YY

Passport Expiry Date DD MM YY YY

MGNREGA Card No Voter ID

Country of Residence as per Tax Laws

Religion Tel. (Mobile)

Category General SC ST OBC Others

Foreign TIN TIN Issuing Country

Applicable/Mandatory for foreign Nationals/Non-resident

Applicable/Mandatory for foreign Nationals/Non-resident

Other ID Document Document Type DOC/ID Number ID Expiry Date DD MM YY YY
(Passport is mandatory for NRI)

No. of Dependents Personal E-mail ID

ADDRESS AS PER OFFICIALLY VALID DOCUMENT

Residence Address

Landmark (if any) City District

State Country Pin Code

*COMMUNICATION ADDRESS Same as address as per above This is my Residence Place of Work

*Line One

Line Two

Landmark Area

*City/Town/Village *District *Pin

*State/U.T. *Country

Ownership Self-Owned Rented Others

Period of Stay Y Y M M Tel. (R) (ISD Code) (STD Code) (Number)

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

Same as per Officially Valid Document Same as Communication Address

*Line One

Line Two

Landmark Area *City/Town/Village

*District *ZIP/Post Code

*State/U.T. *Country

WHAT DO YOU DO FOR A LIVING?

Salaried Govt. Public Ltd. Pvt Ltd. Other (Please Specify) _____

Self Employed Business Manufacturing Wholesale Retail Service Other (Please Specify) _____

Self Employed Professional Doctor Architect CA Engineer Other (Please Specify) _____

Others Home maker Retired Student Other (Please Specify) _____

Name of Entity/Employer & Address

Landmark (If any) City District

State Country Pin Code

Designation Employee ID

Experience in Current Job/Business Total Experience in Job/Business

Tel. (O)

(ISD Code) (STD Code) (Number) (Extn.)

Official E-mail ID

GST STATUS

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

Are your exempted from GST Yes (If exempt, please submit documentary evidence for the exemption) No

Related person to IDFC Bank Yes (If yes, please note that goods and services tax (GST), as may be applicable, needs to be paid by the related person.) No (Refer GST Annexure for definition of related person)

TELL US ABOUT YOURSELF (INDIVIDUAL CO-APPLICANTS INFORMATION)

CKYC No (if any)

*Name (Please complete as per your identity proof)

Prefix First Name Middle Name Last Name

*Maiden Name (If Any) In case of Female member

Prefix First Name Middle Name Last Name

*Father's/Spouse Name "If PAN not provided, father name is mandatory"

Prefix First Name Middle Name Last Name

*Mother's Name

Prefix First Name Middle Name Last Name

Date of Birth Place of Birth

Gender Male Female Third Gender Country of Birth

Education Citizenship Indian Others

Resident Status Indian Resident NRI PIO/OCI Foreign National

Marital Status Married Unmarried other

*Aadhaar No. *PAN

If Aadhaar not available then please provide aadhaar enrollment number. If PAN not available then please submit Form 60

Driving License Expiry Date

Passport Expiry Date

MGNREGA Card No Voter ID

Country of Residence as per Tax Laws

Religion **Tel. (Mobile)**

Category General SC ST OBC Others

Foreign TIN **TIN Issuing Country**
Applicable/Mandatory for foreign Nationals/Non-resident Applicable/Mandatory for foreign Nationals/Non-resident

Other ID Document **Document Type** **DOC/ID Number** **ID Expiry Date**
(Passport is mandatory for NRI) D D M M Y Y Y Y

Relationship with the First Applicant

WHERE DO YOU CURRENTLY LIVE?

Same as Applicant Residence Address **Current Address**

Landmark **City** **District**
(if any)

State **Country** **Pin Code**

Ownership Self-Owned Rented Others

Period of Stay **Tel. (R)**
(Y Y M M) (ISD Code) (STD Code) (Number)

Address as per valid Document Same as Above Yes No (If No, please fill in your address below as per valid document)

Landmark **City** **District**
(if any)

State **Country** **Pin Code**

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

Same as per Officially Valid Document Same as Communication Address

***Line One**

Line Two

Landmark Area ***City/Town/Village**

***District** ***ZIP/Post Code**

***State/U.T.** ***Country**

WHAT DO YOU DO FOR A LIVING?

Salaried Govt. Public Ltd. Pvt Ltd. Other (Please Specify) _____

Self Employed Business Manufacturing Wholesale Retail Service Other (Please Specify) _____

Self Employed Professional Doctor Architect CA Engineer Other (Please Specify) _____

Others Home maker Retired Student Other (Please Specify) _____

Name of Entity/Employer & Address

Landmark **City**
(if any)

State **Country** **Pin Code**

Designation **Employee ID**

Experience in Current Job/Business **Total Experience in Job/Business**
(Y Y M M) (Y Y M M)

Tel. (O)
(ISD Code) (STD Code) (Number) (Extn.)

Official E-mail ID

GST STATUS

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

Are your exempted from GST Yes (If exempt, please submit documentary evidence for the exemption) No

Related person to IDFC Bank Yes (If yes, please note that goods and services tax (GST), as may be applicable, needs to be paid by the related person.) No (Refer GST Annexure for definition of related person)

*Aadhaar No.

If Aadhaar not available then please provide aadhaar enrollment number.

*PAN

If PAN not available then please submit Form 60

Driving License

Expiry Date

Passport

Expiry Date

MGNREGA Card No

Voter ID

Country of Residence as per Tax Laws

Religion

Tel. (Mobile)

Category General SC ST OBC Others

Foreign TIN

TIN Issuing Country

Applicable/Mandatory for foreign Nationals/Non-resident

Applicable/Mandatory for foreign Nationals/Non-resident

Other ID Document

DOC/ID Number

ID Expiry Date

(Passport is mandatory for NRI)

D D M M Y Y Y Y

Personal E-mail ID

Relationship with the First Applicant

WHERE DO YOU CURRENTLY LIVE?

Same as Applicant Residence Address **Current Address**

Landmark (If any) City

State Country Pin Code

Ownership Self-Owned Rented Others

Period of Stay Tel. (R)

Y Y M M

(ISD Code)

(STD Code)

(Number)

Address as per valid Document Same as Above Yes No (If No, please fill in your address below as per valid document)

Landmark (If any) City

State Country Pin Code

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

Same as per Officially Valid Document Same as Communication Address

*Line One

Line Two

Landmark Area *City/Town/Village

*District *ZIP/Post Code

*State/U.T. *Country

WHAT DO YOU DO FOR A LIVING?

Salaried Govt. Public Ltd. Pvt Ltd. Other (Please Specify) _____

Self Employed Business Manufacturing Wholesale Retail Service Other (Please Specify) _____

Self Employed Professional Doctor Architect CA Engineer Other (Please Specify) _____

Others Home maker Retired Student Other (Please Specify) _____

Name of Entity/Employer & Address

Landmark (If any) City

REASON FOR AVAILING THE LOAN AGAINST PROPERTY

Marriage Expenses Travel Expenses Business Expansion Education Expenses
 Repair or Renovation of residential property Purchase of stock/equipment/machinery Purchase of office/shop/factory premises
 Repayment/Takeover of running business loans Other _____ (Please Specify)

NOW LETS TALK ABOUT THE PROPERTY YOU WOULD LIKE TO MORTGAGE

Property Type Commercial Residential **Occupation Type** Self-Occupied Rented Vacant
Property Address Same as Residence Address Same as Entity Address

Landmark (If any) _____ **City** _____
State _____ **Country** _____ **Pin Code** _____
Ownership Self-Owned Jointly Owned Others _____ **Period of Stay** _____

Tel. (R) _____ **Tel. (Mobile)** _____
(ISD Code) (STD Code) (Number) Y Y M M

NOW LETS TALK ABOUT FINANCING YOUR REQUIREMENT AND TOP-UP LOAN

My/Our Loan Requirement (Rs.) **My/Our Current Loan Outstanding (Rs.)** **I/We Require Additional (Top-up)Loan (Rs.)**
 _____ _____ _____

NOW LETS TALK ABOUT OUR LOAN AGAINST PROPERTY PRODUCT OPTIONS

I/We would like to avail Simple Short and Sweet Max Saver
 For Max Saver (please specify %) Simple _____ % Short and Sweet _____ %
 I/We would like to Re-pay the Loan in Y Y

REASON FOR AVAILING THE HOME LOAN

To Purchase Property To Take-over Existing Loan (If yes, please skip rest of the page and start filling Take - over Existing loan section)
 First time home loan borrower Yes No

NOW LET'S TALK ABOUT THE PROPERTY YOU WOULD LIKE TO BUY

Property Identified Yes No
Property Status Ready Possession Under Construction Re-sale Purchase
 Plot Purchase Self Construction Plot and Self Construction
Builder Name _____ **Project Name** _____
Property Address _____
Landmark (If any) _____ **City** _____
State _____ **Country** _____ **Pin Code** _____
Proposed Use Self Occupation Others (Please specify) _____

NOW LET'S TALK ABOUT FINANCING YOUR REQUIREMENT FOR PROPERTY PURCHASE

Purchase Cost of the Property (Rs.) **Other Charges (Rs.)** **Total Cost of the Property**
 _____ + _____ = _____
My/Our contribution towards the same **My/Our requirement from IDFC Bank**
 _____ _____

LET'S TALK ABOUT OUR LOAN OPTIONS, INTEREST RATE AND TENURE

I/We would like to Avail Simple Booster Short and Sweet Max Saver
 For Max Saver Loan (Please Specify %) Simple _____ % Short and Sweet _____ %
 I/We would like to Re-pay the Loan in Y Y

..... Take - over Existing Loan section

WOULD YOU LIKE US TO TAKE-OVER YOUR EXISTING LOAN! IF SO, LETS DISCUSS THE SAME.

My/Our Current Loan Outstanding (Rs.)

I/We Require Additional (Top-up) Loan (Rs.)

(Please note balance transfer and top-up facilities will be booked as two different credit facilities.)

LET'S TALK ABOUT OUR LOAN OPTIONS, INTEREST RATE AND TENURE FOR BALANCE TRANSFER

I/We would like to Avail Simple Booster Short and Sweet Max Saver

For Max Saver Loan (Please Specify %) Simple % Short and Sweet %

I/We would like to Re-pay the Loan in Y Y

LET'S TALK ABOUT OUR LOAN OPTIONS, INTEREST RATE AND TENURE FOR BALANCE TRANSFER TOP-UP

I/We would like to Avail Simple Booster Short and Sweet Max Saver

For Max Saver Loan (Please Specify %) Simple % Short and Sweet %

I/We would like to Re-pay the Loan in Y Y

PREFERRED MODE OF COMMUNICATION & REFERENCES APPLICANT

Preferred Mode of Communication Current Residence Address Personal E-mail

Address as per valid Document Office Address Official E-mail

Reference Name

Phone No.

Reference Name

Phone No.

CAN WE HELP YOU WITH ANYTHING ELSE?

Yes. I'd also like to look into Savings Account Current Account

HDFC Life Group Credit Protect Plan ICICI Lombard Secure Mind Others

PLEASE GO THROUGH THE FOLLOWING TERMS AND CONDITIONS

- I/We shall advise the bank in writing of any changes in my employment/residential or office address.
- I/We declare that all the particulars/information/details given in this application form are true, correct, complete in all respects and I/we have not withheld any information whatsoever.
- I/We authorise IDFC Bank to make any enquires regarding my application and authorise IDFC Bank to make any queries/verification with any other finance company/bank/credit bureau, agencies/statutory bodies etc. as may be required or as they may deem fit and shall not hold IDFC Bank (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information.
- I/We understand and acknowledge that IDFC Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my/our application and that IDFC Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses or other consequences, caused by reason of such rejection or any delay in notifying me/us of such rejection, of our application.
- IDFC Bank/its group companies reserve the right to retain the photographs and documents submitted with the photo-card application and will not return the same to the applicant.
- I/We have no objection to IDFC Bank, its group companies, agents/representatives to provide me/us information on various products, offers and services provided by IDFC Bank/its group companies through any mode and authorise IDFC Bank, its group companies, agents/representatives for the above purpose.
- I/We declare that the said loan shall not be used for any illegal and/or antisocial and/or speculative purposes including but not limited to participation in stock markets/IPO's.
- I/We hereby declare that the original property documents are not laminated and not altered post execution.
- Do Not Call Registry:** I/We understand that in case I do not wish to receive promotional information through telephone calls/email/SMS on products and services not currently availed by me/us, I can register for "Do Not Call" service through bank's website www.idfcbank.com or through phone banking or other channels that the bank may offer. I/We agree that this service will not apply to receipt of advice and information regarding products and services currently availed by us.
- I/We authorize IDFC Bank to exchange with all the information/data provided herein including personal and business information with IDFC group companies/other institutions/such other persons as may be necessary/required or the purpose of, including but not limited to marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such person/s or furnishing of the processed information/data/products there of to other Banks/Institutions/other persons as may be necessary and I/We shall not hold IDFC Bank liable in connection with the use of such information or otherwise.
- I have read and acknowledged the MITC (most important terms and conditions) of the applied loan and confirm having received the MITC which also contains all the applicable charges/fees/levies etc. applicable on the said loan.
- Except to the extent disclosed to IDFC Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including IDFC Bank) or a relative/near relation (as specified by RBI) of a senior officer of IDFC Bank (as specified by RBI) is: the applicant(s), or a partner of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.
- All Fees / Charges shall be exclusive of goods and service tax (GST) as may be applicable.
- IDFC Bank will provide me / us services accounting code (SAC) and this will be quoted in all invoices / credit / debit notes
- IDFC Bank will determine if I / We are related party based on documents available or submitted for this purpose.
- IDFC Bank will determine the location of service provided which shall be binding on me / us.
- I / We shall provide the Bank with the details of exemption of lower rate of tax, if any, supported by relevant documents prior to availment of services.
- For smooth realisation of input tax credit, I / We shall validate the invoices uploaded in GSTN portal by the Bank between 10th - 15th day of the month succeeding the relevant period. In case of discrepancies, I / We shall bring to the notice of IDFC Bank immediately.
- IDFC Bank will issue invoices on monthly basis, the contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST Law.
- Priority Sector Declaration**
I/We agree and confirm that neither me/ of us, nor any of my / our family members own any dwelling units in any other location whatsoever In the event this facility is granted to me / us by IDFC Bank utilized only for the purchase/construction of my/ our first dwelling unit ("Purpose"),
For the purpose of this declaration the term family shall mean and include the applicant /co- applicant , his/ her spouse and his/her dependent children respectively.
Please confirm this is my/our first dwelling unit: Yes No
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/e mail address.
- I / We are not related to any director or any senior officer of any bank (including IDFC Bank) except the following:

Name	Bank	Designation	Relationship

PLEASE SIGN AS CLEARLY AS POSSIBLE TO FINISH THIS PROCESS

Signature First Applicant

Signature Co-Applicant

Signature Co-Applicant

RECENT
Colour
Photograph

RECENT
Colour
Photograph

RECENT
Colour
Photograph

Signature across photograph

Signature across photograph

Signature across photograph

Place _____

Place _____

Place _____

Date _____

Date _____

Date _____

SOURCING DETAILS (For Bank Use Only)

- Alliance partners
 Assets
 Branch banking
 BOC
 Business banking
 Builder referral
 Corporate sales
 Corporate banking
 Channel partners
 Digital-Internal
 Digital-External
 Wealth advisory
 Others

LG code: _____ LW Code: _____ LC Code: _____

LG Name: _____ LW Name: _____ LC Name: _____

PRIORITY SECTOR CATEGORY

PSL	Sub-Category	Classification criteria	Yes	No
	-	Only 1st house per family can be classified as PSL		
Housing	Metro Location	Sanctioned amount <= 28 lakhs Cost of property <= 35 lakhs		
	Non-Metro Location	Sanctioned amount <= 20 lakhs Cost of property <= 25 lakhs		
Agriculture	Farm Credit	As per the relevant circular.		
	Agriculture Infrastructure			
	Ancillary Services			
	Marginal farmer	Landholding upto 2.47 Acres		
	Small farmer	Landholding > 2.47 Acres <=4.94 Acres		
Micro, Small and Medium enterprises Manufacturing	Micro	Investment in plant and machinery <= Rs 25 Lacs		
	Small	Investment in plant and machinery > Rs 25 lacs <=Rs 5 cr		
	Medium	Investment in plant and machinery > Rs 5 Cr lacs <=Rs 10 Cr		
Micro, Small and Medium enterprises Service	Micro	Investment in plant and machinery <= Rs 10 Lacs		
	Small	Investment in plant and machinery > Rs 10 lacs <=Rs 2 cr		
	Medium	Investment in plant and machinery > Rs 2 Cr lacs <=Rs 5 Cr		
Export credit	Pre-shipment Post-Shipment			
Education loans		Loan amount upto Rs 10 lacs		

THE MOST IMPORTANT TERMS AND CONDITIONS (MITC) FOR HOME LOAN/LAP

The Most Important Terms and Conditions (MITC) of the loan between the Borrower/s and IDFC Bank Limited, a banking company incorporated under the Companies Act, 2013 and having its registered office at **IDFC BANK LIMITED, KRM Tower, 8th Floor, No. 1, Harrington Road, Chetpet, Chennai-600031, Tamil Nadu, INDIA**, hereinafter called "IDFC Bank" are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction Letter and the Loan Agreement and other documents which you have executed/will execute with IDFC Bank (collectively referred as 'Transaction documents'). The MITC mentioned here are merely indicative and not exhaustive. The Loan shall be governed by the Transaction Documents including the Loan Agreement.

1. LOAN

Loan shall mean the credit facility sought to be availed by the Borrower from IDFC Bank.

i) RATE OF INTEREST
Floating Rate of Interest:

Means the MCLR, as changed from time to time, plus the margin applicable to the Loan.

ii) TENURE

The Loan can be repaid over a maximum period of 25 years subject to the age, risk profile, age of the property at loan maturity and the specific product availed by the Borrower(s).

2. SECURITY FOR THE LOAN

Such security as may be created or agreed to be created by the Borrower(s) in favour of IDFC Bank to secure the loan ("Property").

3. INSURANCE OF PROPERTY

The Borrower(s) shall (i) comprehensively insure and keep insured the Property with an insurance company against loss by fire, earthquake, floods and any loss or damage to the property due to any force majeure or act of God or other damages (ii) obtain insurance cover against the risk of death and injury to the Borrower, with IDFC Bank as sole beneficiary and submit to IDFC Bank original insurance policy document(s) and premium/payment receipts thereof.

4. CONDITIONS FOR DISBURSEMENT OF THE LOAN

IDFC Bank may not disburse at any time, any amount under the Loan unless the following conditions are complied with in the sole discretion of IDFC Bank:

- a) The Loan Agreement is duly executed and delivered to IDFC Bank by the Borrower.
- b) The Borrower satisfies IDFC Bank of the Borrower's clear and marketable title to the Property.
- c) The Borrower's submission to the satisfaction of IDFC Bank of a certificate of employment from his employer and his financial statements, if required by IDFC Bank.
- d) The Borrower's submission of any other document or writing as IDFC Bank may require in its sole discretion.

5. REPAYMENT OF LOAN AND INTEREST

The Loan (including the principal, interest thereon and any other charges, premium, fees, taxes levies or other dues payable by the Borrower to IDFC Bank shall be repayable by the Borrower to IDFC Bank:

- a) At the Branch (or at any other branch of IDFC Bank or at any other place as may be notified by IDFC Bank) by way of standing instruction (SI) and/or electronic clearing system (ECS) or in any other manner as IDFC Bank may specify from time to time in writing.
- b) By way of EMI towards repayment of principal and interest through SI/NACH etc.
- c) By way of amount calculated as per P-EMI, in case where the Loan is proposed to be paid before the commencement of EMI or towards repayment of interest before the commencement of the EMI.

6. PREPAYMENT OF LOAN

IDFC Bank may, at its sole discretion and on such terms as it may prescribe from time to time, permit pre-payment or acceleration of EMIs at the request of the Borrower. Subject to the applicable laws and if permitted by IDFC Bank, the Borrower shall pay to IDFC Bank such pre-payment charges as may be announced by IDFC Bank, and as amended from time to time in line with regulatory guidelines.

7. BRIEF PROCEDURE TO BE FOLLOWED FOR RECOVERY OF OVERDUES

On occurrence of any default IDFC Bank shall have the right: -

- a) To recover the entire dues.
- b) To suspend any withdrawal to be effected in relation to the loan.
- 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 IDFC Bank and alienate, sell, transfer the same.
- d) Take any other action as it may deem fit for recovery of its dues and enforcement of the security.

IDFC Bank shall be entitled to take possession of the property, irrespective of whether the loan has been recalled whenever in the opinion of IDFC Bank, there is an apprehension of any money not being paid or the security being jeopardised.

8. CUSTOMER SERVICES

- a) Please feel free to contact us on 1800 419 4332 or write to us at help@idfcbank.com for any clarifications/assistance
- b) Contact IDFC Bank's Customer Service Officer at your nearest branch within the working hours for:
- Photo copies of documents, which can be provided in 10 working days from date of placing request.
 - Original documents will be returned within 15 working days from the date of closure/foreclosure of the loan.

IDFC Bank may disclose any information/documents relating to the Borrower to any third party for the purposes of credit verification/credit reporting including CIBIL, regulatory or promotional purpose. Also IDFC Bank may send SMS to you mobile/ e-mail you for information & updates pertaining to your loan and any other products or services being offered/introduced by IDFC Bank and/or its group companies

9. GRIEVANCE REDRESSAL:

There can be instances where the Borrower is not satisfied with the services provided. To highlight such instances & register a complaint, the Borrower may follow the following process:

- The Borrower can complain to customer care on our website www.idfcbank.com
- Borrower can write to the Nodal Officer in case of resolutions not meeting their expectation at PNO@idfcbank.com or contact the Nodal Officer on the 24X7 **helpline - 1800 419 2332**.

10. IDFC MORTGAGES LOAN - SCHEDULE OF CHARGES

S.NO	ITEMS (INR)	HOME LOANS	LAP	REMARKS
1	PROCESSING FEES	Rs. 10,000/-	Upto 1% of Loan Amount	To be paid at the time of loan agreement execution
2	OTHER CHARGES	Up to Rs.	Up to Rs.	
a	EMI bounce charges	Rs. 500	Rs. 500	For each presentation dishonoured
b	Repayment Instrument swap charges	Rs. 500	Rs. 500	Per repayment change request
c	Copies of documents charges	Rs. 500	Rs. 500	Per request for copies
d	Duplicate List of Documents	Rs. 500	Rs. 500	Per request of List of Documents
e	Duplicate No Objection certificate/ No Due Certificate	Rs. 100	Rs. 100	Request in addition to bank's issued letter
f	Disbursement cheque cancellation	Rs. 500 per Cancellation	Rs. 500 per Cancellation	On specific request and as per bank's internal guidelines
g	Annual Fees/Account Maintenance Charges	NA	From Rs. 10 Lacs of Limit to Rs. 50 Lacs of Limit - Maximum upto Rs. 3000 Above 50 Lacs Limit, Maximum upto Rs. 5000/-	To be paid annually, applicable only to OD product
h	Commitment Charges	NA	Utilisation <30%, 0.10% charges on un-utilised limit to be levied quarterly	Based on quarterly utilisation
i	Over Utilization of Account	NA	18% per annum on the amount utilized above the credit limit	-
j	Other Statutory / Mortgage creation charges e.g. Stamp duty, MOD, MOE, etc.	On actuals	On actuals	As applicable for each state for creation of mortgage
3	CHARGES ON ACCOUNT OF DELAYED PAYMENTS/DEFAULTS			
a	Default Interest	2% per month. Default Interest is levied in case of non-payment of the monthly payment. It is charged on the overdue instalment for the defaulted period.		
b	Incidental Charges & Expenses	Incidental charges & expenses are levied to cover the costs, charges, expenses and other monies that may have been expended in connection with recovery of dues from a defaulting customer. Charged on actuals.		
4	Switch fees	upto 0.5%	Upto 0.5%	Switch Fees is applicable for Variable rate loans for conversion from Base Rate to MCLR. Fees applicable on the outstanding loan amount.
5	Product Conversion Fees	upto 0.5%	Upto 0.5%	Conversion Fees is applicable for Short & Sweet Loan to Simple Loan & vice versa and applicable on the outstanding loan amount.

6	Re-pricing Fees	Upto 2%	Upto 2%	Re-pricing Fee will be charged on loan outstanding. At the request of the borrower, bank at its sole discretion may permit the borrower for repricing of the loan.
7 PART PAYMENT FEES				
a	Variable rate home loans OR Hybrid rate loans during the period when the rate of interest is variable	Nil	Nil	
b	Dropline Overdraft	Nil	Till 60 months 2.5%, after 60 months Nil (Plus GST)	
c	Foreclosure Charges	Nil	Floating rate loans Individuals-NIL MSME borrowers -NIL Others 4% of principal outstanding if loan foreclosed within 12 months 2% of principal outstanding after 12 months Fixed Rate Loans MSME Borrowers-NIL-loans upto Rs 50 lacs Others 4% of principal outstanding if loan foreclosed within 12 months of loan disbursement 2% of principal outstanding after 12 months of loan disbursement.	If individual no charges applicable. Only applicable is Firm/Company/Non-Individual comes in as applicant or co-applicant.
8	INTEREST RATE	Interest Rate on your loan will be the rate as applicable at the time of loan disbursement. Interest for the month will be charged on the last day of the month for Short & Sweet LAP loan & on the EMI cycle for other loans basis loan outstanding on daily basis for actual number of days in a month. Interest Rate on your loans is linked to the MCLR rate for the period applicable to your loan.		
9	RESET FREQUENCY	As per the applicable MCLR tenor. The reset date will be 1st day of next month for Short & Sweet accounts and EMI cycle date for other loans		

All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. The Services accounting code would be provided by IDFC Bank and shall be binding on customer.

In case customer is related person to IDFC Bank, Goods and Services Tax (GST), as may be applicable, needs to be paid by customer.

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Bank as will be updated on the official website of the Bank.

IDFC - SCHEDULE OF SERVICE CHARGES (SHORT & SWEET HOME LOANS/LAP)

Cash and DD charges	Charges in INR (excluding service tax)
Cash Deposit Free Limit	1 lac
Cash deposit -Charge above free limit	Rs 3 per 1000
DD payable at Correspondent Bank locations	Rs 30 per DD
Cheque Return	Cheque deposited – Rs. 50 per cheque Cheque issued – Rs. 250 per cheque
Debit Card & ATM charges	
Annual charges	Free
ATM transactions IDFC Bank Ltd. ATMS	Free
ATM transactions Non IDFC ATMS (Cash Withdrawal, Balance Enquiry)	5 Txn per month Free Above 5 txn, Balance Enquiry Rs 8 per Txn, Withdrawal Rs 20 Per Txn
Reissuance (lost or damaged)	Free
Cross Country Mark Up for International transactions (POS/ATM)	2%
Pin Regeneration	Free
Payment Services	
Intra-Bank Fund Transfer - Branch	Free
Intra-Bank Fund Transfer - Net-banking	Free
RTGS Payment - Branch	Free
RTGS Payment - Net-banking	Free
NEFT Payment - Branch	Free
NEFT Payment - Net-banking	Free
NACH Payment	Free
IMPS	Free
Payable At Par Cheque Issuance	Free
DD payable at IDFC BANK locations	Free
DD - Duplicate Issuance	Free
DD Cancellation/revalidation	Free
Miscellaneous Services	
Account Statement Physical (Branch/Channel)	Free
Payable at Par Cheque Book	Free
Account Closure	Free
SMS/E mail Alerts	Free
Phone Banking	Free
Net Banking	Free
Mobile Banking	Free
Standing Instruction- Set Up/Execution/Amendment	Free
Bill Payment- Net Banking	Free
Bankers Verification (Photo/Signature/Address)	Free
Balance Confirmation Certificate	Free
Record Retrieval	Free
Interest/TDS Certificate	Free
Stop Payment per Instruction	Free
Balance Enquiry (Branch/Channels)	Free

All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. The Services accounting code would be provided by IDFC Bank and shall be binding on customer.

In case customer is related person to IDFC Bank, Goods and Services Tax (GST), as may be applicable, needs to be paid by customer.

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Bank as will be updated on the official website of the Bank. Short and Sweet services charges are in addition to the schedule of charges applicable for loan against property.

DOCUMENTATION- HOME LOANS / LAP

Documents	Salaried	Self-employed Professional	Self-employed Businessmen	Salaried NRI
Identity Proof (OVD*)	Yes	Yes	Yes	Yes
Address Proof (OVD*)	Yes	Yes	Yes	Yes
Age Proof	Yes	Yes	Yes	Yes
Salary statement for last three months	Yes	No	No	Yes
Income tax returns or Form-16 for the last 2 years	Yes	Yes	Yes	No
Last 6 months Bank Statement	Yes	Yes	Yes	Yes
Valid Passport and visa copies	No	No	No	Yes
Latest two ITRs, along with financials. (both/personal/business as applicable) CA attestation is mandatory in case of unaudited financials.	No	Yes	Yes	No
Advance tax challans, if available	No	Yes	Yes	No

Disclaimer: The application will be processed within 15 days on a best effort basis, on receipt of all the required documents mentioned above. The document requirements given above are indicative and IDFC Bank Ltd. reserves the right to request further documents, if required. This document is not to be construed as a commitment from IDFC Bank Ltd., either express or implied.

Please help us with any of the following **Officially Valid Documents (OVD)** for Identity/Address Proof.

- Aadhaar • Driving License • PAN* • Passport • Voter ID • NREGA Card

*If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60/61.

ACKNOWLEDGEMENT

Sr. No. _____

This is hereby to confirm that I have personally met _____ and he / she has filled up the application form and has provided the necessary documents for processing the loan application. Original KYC documents were seen and returned to customer. Copy / Photo taken for record.

Received cheque / draft no. _____ for Rs. _____ drawn on _____ towards application for _____. For any queries / issues related to services provided by IDFC Bank or its outside service providers, please log on to www.idfcbank.com

RM Name _____

DSA Name _____

Employee Code _____

Sales Executive Name _____

Contact No. _____

SE Code _____ Contact No. _____

Signature _____

Signature _____

Date

Date