



**\*COMMUNICATION ADDRESS**

Same as per Officially Valid Document  Yes  No

\*Address line 1

\*Address line 2

\*Tahsil/Taluka/Mandal  \*District/City

\*Pin code  State/UT  State/UT Code  ISO Code

Landmark  Phone No.  (STD Code)  (Number)  Mobile (+91)

**GST DETAILS**

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

2. Exempt from GST  Yes  No (If exempt, please submit proof / provide notification reference)

3. Related person to IDFC FIRST BANK under GST  Yes  No (Refer GST Annexure for definition of related person)

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

ADDRESS LINE 1

DISTRICT CITY/TOWN/VILLAGE

STATE/UT  ZIP/POST CODE

COUNTRY

**BUSINESS/OCCUPATION DETAILS**

Occupation Type:  Salaried  Professional  Self Employed

Retired  Housewife  Agri/Allied  Others

If Salaried:  Govt./PSU  Public Ltd.  Pvt. Ltd.  MNC

If Self Employed:  Partnership  Proprietorship  Others

Gross Annual Income

Number of Years in Business/Occupation  Years  Months TAN/Service Tax Regn

**\*REFERENCE 1**

Name

Address

District/City  Pin code  Tel No

OVD No. \_\_\_\_\_, in case of DL / Passport Expiry Date: \_\_\_\_\_

(Addhar/PAN/DL/Passport/Narega card/Voter ID).

**\*REFERENCE 2**

Name

Address

District/City  Pin code  Tel No

OVD No. \_\_\_\_\_, in case of DL / Passport Expiry Date: \_\_\_\_\_

(Addhar/PAN/DL/Passport/Narega card/Voter ID).

**\*BANK DETAILS**

Bank Name  Bank Branch

Account No  Account Type  Saving  Current

**POI & POA Declaration (To be filled by sourcing RO)**

Proof of Identity (POI):  Voter ID  Aadhaar  NREGA Card  Passport  DL  NPR

Proof of Address (POA):  Voter ID  Aadhaar  NREGA Card  Passport  DL

Deemed OVD as governed by RBI \_\_\_\_\_

**PURPOSE OF GOLD LOAN/OVERDRAFT**

1. **Direct Agriculture:**  Farm credit  Agriculture Infrastructure  Ancillary activities

2. **Allied Agri:**  Bee Keeping  Dairy  Fishery  Goat  Poultry  Piggery  Sheep  Others \_\_\_\_\_

3. **Business requirement/Expansion:**  Manufacturing Micro Enterprises  Manufacturing Small Enterprises

Manufacturing Medium Enterprises  Service Micro Enterprise

Service Small Enterprises  Service Medium Enterprises

4. **Purchase of Solar Power Equipment:**  Purchase of Solar Power Equipment      5. **Housing repair:**  Housing repair

6. **Education:**  Education      7. **Social Infrastructure:**  Building of social infrastructure (School/Toilet)

8. **Repayment to non-institutional lenders:**  Repayment to Non-Institutional lenders

9. **Personal Medical and Health:**  Medical and Health      10. **Others:**  Others \_\_\_\_\_

Applicant signature/Right Thumb impression



I/We appoint (Guardian) Name: \_\_\_\_\_ Age: \_\_\_\_\_ Address: \_\_\_\_\_

I/We confirm that this nomination shall override any other disposition made by me/us, whether testamentary or otherwise and the nominee shall become entitled to the return of the Gold Security pledged and in the custody of the Bank against payment of all outstanding to the Bank

to the exclusion of all other persons. I/We further confirm that on such return the Bank shall stand released & discharged.

Place:

Date:

Signature of Applicant/Right Thumb Impression

### DEMAND PROMISSORY NOTE

Loan amount

Date:

On demand I/we \_\_\_\_\_ (jointly and severally) unconditionally promise to pay IDFC FIRST Bank Limited or its assigns or order the sum of Rs \_\_\_\_\_ together with compounding interest on such sum from this date at the fixed rate of \_\_\_\_\_ % per annum or other such rate which IDFC FIRST Bank may specify from time to time with monthly rests for value received. Presentment for payment and noting and protest of this note are hereby unconditionally and irrevocably waived.

Signature of the Applicant(s)/Right Thumb Impression

Paste revenue stamp and sign across

### Demand Promissory Note Delivery Letter

To  
The Manager  
IDFC FIRST Bank

Date:

\_\_\_\_\_ Branch

Dear Sir,

Pls take the delivery of the accompanied Demand promissory note dated \_\_\_\_\_ for Rs \_\_\_\_\_ made by me/us in favor of IDFC FIRST Bank. I/we further request IDFC FIRST Bank to note that I/we dispense with a notice of dishonor in terms of Section 98 (a) of the Negotiable Instruments Act, 1881 and that in the event of payment not being made on demand, IDFC FIRST Bank is at liberty to give time for payment to me/us without discharging me/us from liability.

Place:

Date:

Applicant 1

Applicant 2

### Standing Instructions:

I/We hereby authorize the Bank to recover my/our dues on the due date or any other bank charges by debiting my/our account number \_\_\_\_\_ at your \_\_\_\_\_ branch.

Signature and Employee ID of the Bank officer

Signature of the Applicant(s)/Right Thumb Impression

### DECLARATION FOR ORAL LEASE

For \_\_\_\_\_ (Customer Name)

Date:

To  
The Manager  
IDFC FIRST bank

\_\_\_\_\_ (Branch Name)

Dear Sir,

I, \_\_\_\_\_ (Name), hereby declare that I'm cultivating \_\_\_\_\_ acres of land located at \_\_\_\_\_ (Location) since \_\_\_\_\_ (Years)

Your's Sincerely

(Customer Signature & Name/Right Thumb Impression)

### VERNACULAR DECLARATION

The content of this application form cum terms and conditions, each of the schedules and annexures to this Gold Loan Terms and Conditions have been read out and explained in the language known to me/us by \_\_\_\_\_ ( name of the person) and after understanding all terms and conditions for availing loan from the Bank I/we have executed the said documents.

Name of Person and Employee code (explaining the contents)

Signature/Right Thumb Impression of the Person

### LEGAL HEIR DECLARATION

- a) Borrower further agree, declare, undertake, assure and confirm that the following is the exhaustive list of my/our legal heirs with his/her/their full address/es, and the said list is furnished to enable the Bank to take steps for recovery of its dues from any one/some / all of them in the event of my/our demise, or of any one or some or all of us during the currency / pendency of such credit facilities extended by the Bank.
- b) Borrower further also nominates the below list of legal heirs to whom in the event of his death, the Gold in the custody of the Bank, may be returned by the bank upon payment of the outstanding amount in full.
- c) Borrower further agree, undertake and assure that I/We shall promptly inform you in writing of any change in the above particulars of my/our legal heirs that may be occasioned by birth, death, marriage, etc. and / or, on account of any amendment / change in the general statutes/laws of the country.

Name of the Borrower/s	Age	Names of Legal Heirs	Age	Relationship with the Borrower	Address/es	Occupation/Vocation of Legal Heirs

### DECLARATION

- |  |                              |                             |   |                              |                             |
|--|------------------------------|-----------------------------|---|------------------------------|-----------------------------|
| a. Director of IDFC FIRST Bank             | Yes <input type="checkbox"/> | No <input type="checkbox"/> | d. Relative to Director of any other Bank | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b. Relative to Director of IDFC FIRST Bank | Yes <input type="checkbox"/> | No <input type="checkbox"/> | e. Senior Officer Of Bank                 | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c. Director of any other Bank              | Yes <input type="checkbox"/> | No <input type="checkbox"/> | f. Relative Of Senior Officer Of Bank     | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

### AUTHORIZATION CUM UNDERTAKING

1. I/We hereby authorize IDFC FIRST BANK Limited ("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.
2. 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.
3. 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.
4. I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
5. I/We undertake to submit the receipt for all the disbursements made from the loan account.
6. I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
7. I/We shall-keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan.
8. Immediately on securing job by the student, I/We undertake to inform the employment details.
9. I/We undertake to maintain a Saving Bank Account and /or Deposit Account with your Bank exclusively.
10. I/We will not / have not borrow/ed from any other Bank or any other source during the currency of the advance without your prior consent in writing.
11. I/We undertake to meet any contingent expenses to continue the course of study.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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) However, to apply for any Government subsidy, the proof of possession of Aadhaar number of the applicant/s along with the spouse/s would be mandatorily required. 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.
17. 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.

## DECLARATION

1. 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](http://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.
2. 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.
3. 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 reorganisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets.
4. 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.
5. 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 herein above.
6. 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.
7. 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.
8. 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.
9. I/We understand that Processing fees, stamp duty are non-refundable charges and would not be waived/refundable in case of loan cancellation or where the loan has not been disbursed.
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 Schedule of Charges is also displayed on [www.idfcbank.com](http://www.idfcbank.com).
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.
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 floating 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.

## TERMS AND CONDITIONS FOR LOAN AGAINST GOLD

I/We hereby abide by the following terms and conditions:

1. I/We am/are joint owners/joint or several/owners and am/are in possession of certain gold including in the form of jewelry/ornament ("Gold ") against which I wish to avail loan/facility from IDFC FIRST Bank Limited("the Bank") . I/We confirm(s) that my/our title to the Gold is not defective/challenged by any person. In any manner nor is it spurious or of inferior quality as it has been acquired by me/us from genuine sources, is genuine gold is my/our bonafide property and no other person has any claim, lien or charge against it.( OWNERSHIP of GOLD).
2. All particulars/information given in this application form are true and complete and no material information has been suppressed/withheld. I/We acknowledge that IDFC FIRST Bank Limited ("the bank") shall have no liability for any consequences arising out of any erroneous details provided my me/us for which I/WE shall be solely liable. I/We authorize the Bank to carry out such credit checks and at such time as it may deem necessary. The Bank may sanction at its sole discretion, loans/Overdraft of such amount as the Bank may deem fit ("Loan/Overdraft") for such purpose(s) as set out by me/us in the application form or as may be specified by Bank in the sanction letters. The quantum of the Loan advance/Overdraft to me/us shall be depended on the internal policies of the Bank from time to time. The amount of the Loan/Overdraft will be conveyed to me/us by and under sanction letter/s issued by the Bank. I/We agree to abide by the terms and conditions of the sanction letter. The Loan/Overdraft along with interest, additional/ compound interest, default interest and such other charges are/may be payable by me/us to the Bank are hereinafter collectively referred to as "Dues".
3. In case the value of Gold Security falls lower that the required margin of the Bank as applicable from time to time, whether pursuant to an Audit(as defined hereinafter) or otherwise without prejudice to the right to declare and Event of Default hereof and/or to right to sell the Gold Security and/or exercise any other rights or remedies available with the Bank hereunder or under law. I/We shall within 7 (seven) days of a notice from the Bank in this regard, at the Banks sole discretion deposit with the Bank such additional security as may be required.
4. I/We agree that the Bank shall be entitled to conduct investigation, in section and or audit of/in connection with the quality , purity, value of Gold Security in the manner deemed fit by Bank(collectively, "Audit") at my/our cost at any time till any Dues hereunder remain owned to the Bank by me/us without notice to me/us and without me/our presence, including by opening packets and seals, if any, in which Gold Security is kept . The Bank may in its absolute direction, use services of and rely on the advise of any expert or valuer or assayer in this regard and I/We hereby waive any objection I/We may have in that regard. I/We agree that the Bank may at any time require us to procure a guarantee for my/our obligations towards the Bank under the Loan and I/we hereby consent to our obligations under the Loan being guaranteed by such guarantor(s) as the Bank may require including without limitation by any valuer or assayer.
5. 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-organization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets.
6. This Declaration has been made by me/us irrevocable and unconditionally and shall remain valid and in force till such time as the Bank may determine in its deiscreation and shall be applicable so as to cover the Loan for the entire tenure thereof and all loan enhancement thereof. The tenure of the Loan shall be for the period as specifically mentioned in the enclosed loan schedule or such other period as may be set out in the sanction letter(s).
7. The Loan shall be repayable either by way of bullet repayment or by way of equated monthly installments or Monthly interest servicing mode as may be specified in the sanction letter(s) or as may otherwise be specified by the Bank to the Borrower. In case the Loan is repayable by way of bullet repayment clause(9) thereof shall apply and in case the Loan is repayable by way of equated monthly installments hereof shall apply and in case the Loan is repayable by way of equated monthly installments (after shall apply).
8. In case the Loan is repayable by way of bullet repayment, fothwith upon maturity of the Loan( maturity of the Loan shall mean the expiry of the tenure of the Loan) or earlier termination of the Loanas the case may be. I/We shall repay the principal/Loan and pay the other

outstanding dues to the Bank. The Loan may be enhanced from time to time upon my/our request however at the Bank's sole and absolute discretion. I/We may at any time, request entrancement of the Loan which the Bank may grant me/us at its sole and absolute discretion subject to such terms and conditions as the Bank may deem fit to impose.

9. In case the Loan is repayable by way of equated monthly installments, the principal Loan and the other then outstanding Dues to the Bank, if not demanded earlier by the Bank as mentioend, shall be paid repaid by me/us together with the interest calculated on the reducing principal balance by way of equated monthly instalments("EMI(s)"), for the amounts and on the due dates as set out in the sanction letter(s), Provided that the Bank shall be entitled to recompute and/or modify the amounts constituting the EMI(s) and the dates for payment thereof by me/us on the occurrence of any event which in the opinion of the Bank necessitates a recomputations/modification of the same. In the event of any such modifications, I/we agree and undertake to issue fresh PDCs,cheques, standing instructions or debit authorisations , as the case may be , as the Bank may requie. I/We hereby agree and confirm that in order to work out suitable EMI to be paid by me/us towards repayment/payment of the Loan and interest the Bank has adopted a reasonable and proper basis and I/We agree to pay the EMIs calculated as aforesaid. I/We understand that strict compliance with the payment schedules as set out in the sanction letter(s) is an essential conditon for the grant of the Loan.
10. The interest payable on the Loan shall be chared on actual/reducing basis and shall be computed as per the prevalent policy of the Bank. Subject to prevailing policy of the Bank with regard to the Loan amount applied for by me/us and/or sanctioned to me/us, the interest shall be payable at such rate , on such dates and for such periods as may be spcified by the Bank and notwithstanding anything contained herein or elsewhere, the interest payable by me/us shall be subject to the changes in interest rates made by the Reserve Bank of India(RBI) from time to time as also the Bank shall have the discretion of changing or revising such interest rate, interest payment dates or periods from time to time based on the banks internal policy decisions which decision(s) of the Bank shall be final and binding on me/us and the Bank shall not be required to give any reason thereof and I/We hereby waive any objection, I/we may have in that regard. Upon any change/revision in the mode or manner or period or payment of interest or amount of interest including pursuant to an enchancement grantated by the Bank, if any, in accordance with Clause 8 aforesaid, I/We shall execute such revised ECS/SI mandate/PDCs as the Bank may in its sole discretion require.
11. I/We shall deposit with the any such number of duly sixed PDC with the Bank named as the payee therein as the Bank may in its absolute discretion require enabling the payment/repayment of the Dues. I/We agree that the said PDCs are to be used towards my/our legal liability to the Bank pursuant to this Loan. I/We further agree acknowledge and confim that the said PDCs are inteded to be used by theBank to recover my/our Dues to the Bank at any time as the Bank may consider fit and proper and hereby unconditionally and irrevocably authorise the Bank for the said purpose. On the applicable due date the Bank shall have , in this discreation unconditionally and irrevocably authority and powers as hereby given inf aovur of the Bank to deposit the same towards payment/repayment of the Dues. I/We hereby confirm that I/We will ensure that sufficient funds are available in the account to which the said PDCs relate to enable the Bank to present the same and recover the Dues.I/We hereby confirm that i/we are aware of the fact that any dishounour of any cheque so issued by me/us and presented by the Bank for payment would constitute an offence under Section 138 of the Negotiable Instruments Act, 1881 and the Bank may take such action agasint me/us as may be advised. Prior to the said PDCs issued by me/us pursuant to this CLasue being exhausted. I/We shall issue fresh cheques to the Bank, irrespective of whether being called upon by the Bank to do so and the said instruments would be governed by the provions hereof.
12. I/We hereby undertake to honour all the PDC when presented for payment by the Bank and not to take any steps , which in any way are likely to affect the payment therunder to the Bank including without limitation issue any stop payment instructions. Further, the prior written consent of the Bank shall be required by me/us for changing the authorised signatories for my/our relevant bank account(s) and /or for changing or closing the bank account from which the PDC were issued. In the event the cheque is list in transit/misplaced or for any reason the Banks is not able to depositanny cheque in celaring or if otherwise so required by the Bank. I/We agree to forthwith give replacement cheque(s) to the Bank. The Bank shall not in any way be responsible for delay, omission or neglect in encashement, damage or list of any cheques given to be given by me/ us to the Bank in terms thereof for any reason whatsoever.
13. The findings of the Bank pursuant to its Audit including any specific findings on the quality, purity or value of the Gold would be binding on me/us and I/We shall not in any manner dispute the same and I/We shall do all such acts as the Bank may require pursuant to such Audit. I/WE recognize and agree that any failure on my /our part to comply with the directions of the Bank and/or if the Gold is found by the Bank to be not genuine or of disputed value, quality or purity it shall amount to an Event of Default entitling the Bank to forth with recall the Loan along with interest and other Dues thereon and also entitling the Bank to enforce the Gold Advice to make it point no 13 for continuity purpose).
14. I/We hereby authorize the Bank to carry out the Real Time Gross Settlement("RTGS")/ (National Electronic Fund Transfer("NEFT")) trasnactiona asper detials mentioned in the application. I/We understand that RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same.
15. I/We agree that any payments required to be made by me/us hereunder or towards the Dues including but not limited to the interest/change/revision/maintenance/enhancement or margin/processing fees/payment of Loan amount/principal, in whole or part shall be made by me/us through suchmodes as the Bankmay permit including(wihtout limitaiton) Electronic Clearing System("ECS"), Standing Instructions("SI"), PDCs , by use of authorising debit/use of credit cards or debit cards, online payment through the official website of the Bank, mobile platforms, mobile banking and interactive voice response pursuant to call made by authorized officials of the Bank or to the phone numbers specified by the Bank, and subject to such further to terms and conditionsin this regard as may be communicated to me/us by the Bank. I/We fully understand and agree that the Bank shall in no manner be respnsible for the consequences of any full disclosure on my/our part of any personal and or loan details to any unauthorized personnel falsely represnting himself/herself as being in any manner connected to the Bank and all risks in this regard shall lie with me/us.
16. Without prejudice to the generality of the aforesaid , as far as ECS/SI/PDC modes are concerned I/We shall execute such mandate to such bank with which I/We have an account forthe purposed of ECS or exeucte such mandate with the Bank itself for the purposes of SI/PDC as the Bank may required. I/We shall get such ECS mandate accpeted by such bank in relateion to such account. I/We shall at all times maintain sufficient balance in such accout for the purposes of payment of interst and I/WE confim that such account , the bank and the form and manner of the said mandate and execution and acceptance therof shall be as may be required by the Bank and to the complete satisfaction of the Bank. I/We agree and confirm that in caseof ECS forthwith upon the Bank issuing instructions to the bank to which ECS mandate is given by me/us. The said bank shall transfer a sum equivalent to the Dues (as communicated by the Bank) or as the case may be equivalent to the interst amount due from me/use( as communicated by the Bank) to the account specified by the Bank in this regard. In case of SI/PDC, I/We hereby irrevocably authorize the Bank to debit from my/our designated account held by me/us with the Bank such sums towards the Dues or as the case may be interst( as communicated by te Bank)n on the respective due date(s). I/We agree that I/We shall be solely and fully liable and responsible for all risks associated with the aforesaid modes of payment and for ensuring that adequate security measures are taken while using any of the aforesaid modes of payment. I/We agree and acknowledge that the Bank shall not in any way be responsible or liable for the same. I/We shall make myself/ourself aware of all risks related to and security measuresrequired for the aforesaid purposes including from our bankers and service providers. I/We agree that I/We shall not at any time until the Loan is repaid in full alongwith all dues to the Bank, withdraw revoke or vary (except with the express consnet in writing of the Bank)any such ECS and or SI mandate/instructions and /or PDCs or any other instrument/mode of payment issued by me/us as aforesaid.
17. I/We hereby represent(s) and warrant(s) that (a) I/We are citizens of India (b) I/We confirm(s) that my/our title to the Gold is not defective/challenged by any person in any manner, nor is it spurious or of inferior quality as it has been acquired by me/us from genuine sources, is genuine gold, is my/our bonafide property and no other person has any claim, lien or charge agasint it. (c) I/We shall utilize the Loan solely for the purpose stated in the application form/sanction letter(s) and the Loan will not be used for any other purpose including any speculative or anti social purpose or for the purchase of gold or investment in speculation of gold. (d) All declarations made by me/us including the declaration on relationship with other bank(s) the financing Bank herein are true and complete and no material information has been suppressed /withheld. (e) I/We shall perform and am/are bound by all the covenants/conditions set out herein, in the sanction letter and any further conditions as may be prescribed by the Bank and (f) I/We confirm(s) the Bank is not representing the value of the Gold to me/us in any manner whatsoever. g.I/We recognize that for valuation at times detailed Audits are requied which the Bank may conduct in its discretion from time to time. In the event of loss of gold jewelry/ornaments by the Bank, the liability of the Bank is limited to replacing the value of the lost gold jewellery/ ornaments as disclosed in the appraiser's certificate. (h) In the event of damage of gold jewelry/ornaments by the Bank, the liability of the Bank is limited to get the article repaired or reimburse the borrower as per estimate provided by bank's approved appraiser only. Bank will not be liable for any other amount over and above this or as claimed by the borrower. (i) I/ we understand and acknowledge that the Bank retains the right to mortgage, assign, securitize, sell or dispose of the Loans/ Overdraft to any bank, financial institutions or other agencies. Moreover, it has the right to transfer the receivable to any Special Purpose Vehicle (SPV). (j) I / We hereby

authorize the Bank to recover my/our dues on the due date or any bank charges by debiting any of my / our account at IDFC First Bank branch. (k) The borrower(s) agree that for the purpose of loan enhancement or additional facility, in case the Bank decides to open a new loan account the Bank reserves the right to close existing loan account by transferring the outstanding to the new loan account or in the existing loan account. (l) Bank has all right to renew your gold overdraft account annually subject to the satisfactory conduct of account and value of Gold. The Borrower is aware and agrees that in the event the Gold loan packet is found with spurious gold, the Bank shall not release the packet to the (m) Borrower, even after closure of the loan until completion and closure of all the legal formalities related thereto (n) In the event of Loan/ Overdraft becoming Non-Performing Asset (NPA) for any reason, either due to non-servicing of interest or otherwise, or occurrence of any Events of Default, the Bank reserves the right, without any intimation to me/us, to reduce the unavailed Loan/ Overdraft limit and also to disallow any further debit transactions in the Loan / Overdraft account despite the outstanding dues in the Loan / Overdraft account have not crossed the sanctioned Loan / Overdraft account limit. The Bank would not be liable and responsible for any damages / inconvenience caused to me/us arising out of such action taken by the Bank.

18. I/We agree that the Loan may be prepaid, in whole or in part, by me/us by making a request to the Bank and upon the Bank confirming the same to me/us which the Bank may confirm on such conditions as it may deem fit including without limitation the payment of prepayment or part payment charges as the case may be as stipulated by the Bank, which prepayment and or part payment changes may be applied and collected by the bank as the Bank may deem fit. In case of repayment by way of EMIs in the event I/We prepay only part of the Loan and other dues then outstanding, the EMI amounts shall continue to be the same as far as possible, with a proportionate reduction in the number of EMI's, unless the Bank decides otherwise.
19. Without prejudice to any other rights that the Bank may have under law in case of non payment of any dues when due or demanded by Bank, I/We shall be liable to pay additional interest/default interest at such rate as may be prescribed by the bank till the date of full payment on the dues including the loan plus the interest except on the default interest portion, as also if any interest remains unpaid on any date wherein it is due or payable, then the unpaid interest will be compounded monthly on in such other manner as may be permitted by the RBI.
20. I/We shall pay all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and/or incidental to the Loan, as also for the enforcement or attempted enforcement of the security created to secure the Dues. I/WE hereby authorise the Bank to debit my/our account(s) kept with Bank towards any charges/servicing the Loan and other Dues and upon my/our failure to meet any shortfall in case the value of Gold Security falling lower than the required margin of the Bank as applicable from time to time within 7 working days from the date of postage of notice from the Bank in this regard.
21. The Bank may obtain post dated cheques (PDC) from me/us to enable the payment repayment of the Dues.
22. The Bank may, without assigning any reason and upon written notice to me/us cancel in full or in part the Loan and demand repayment thereof. Upon such notice, the said dues shall become forthwith due and payable by me/us to the Bank.
23. The following events shall constitute event of default hereunder (each an Event of Default) upon the occurrence of any of which the said dues shall become immediately due and payable by me/us to the Bank and further enable the Bank inter alia to recall the Loan and or enforce the Gold Security and other security if any furnished hereunder and sell the same. (a) Failure on my/our part to perform any of my/our obligations hereunder or under the sanction letter(s) or if any circumstance or event occurs which adversely affects my/our capacity to repay the Loan and/or Dues or any part thereof or perform any of my/our obligations (b) IF any of the representations, declaration or statements or particulars made by me/us in the application or herein including in relation to the quality and quantity of the Gold Security are found to be false, misleading or incorrect (c) In case the Loan is to be repaid by way of bullet repayment, if the Loan is not repaid along with all outstanding Dues on the date of maturity or earlier recall of the Loan by the Bank (d) In case the Loan is to be repaid by way of EMIs, if I/We fail to pay any EMI or any other Dues on its due date or when demanded by the Bank (e) In the event of non servicing of interest by me/us on any due date (f) Upon detection of any fraud including a systemic fraud in relation to the quality of the Gold Security by the Bank (g) If the price of the said Gold Security falls lower than the required margin of the Bank, as applicable from time to time, due to change in market place (whether actual or reasonable anticipated) or any other reason or if there is any deterioration or impairment of any security or any part thereof, which causes the security in the judgement of the Bank to become unsatisfactory in character or value (h) If it is discovered that there is any collusion between the assayer and me/us resulting in a fraudulent or erroneous valuation of the Gold Security or in case the Bank has a reasonable suspicion in this regard (i) If any attachment, distress, execution or other process against me/us or any of the security is enforced or levied upon (j) In the event of death, insolvency, failure in business commission of any act of bankruptcy of either of us Borrower(s) (k) IF any time before the Loan is repaid in full along with all dues to the Bank, there is any withdrawal, revocation or variance/modification (except with the express consent in writing of the Bank) of any ECS and /or SI mandate/instructions and/or PDCs of any other instrument/mode of payment issued by me/us pursuant to the terms thereof (l) An attempt by me/any of us, without prior written consent of the Bank, to create any charge, lien, mortgage or any other encumbrance over the Gold Security (m) If I/we fail to pay any charges payable for dishonour of the PDCs in terms and condition hereof (n) If any of the PDCs delivered or to be delivered by me/us to the Bank in terms and conditions hereof is dishonoured for any reason whatsoever on presentation (o) If any instructions given by me/us for stop payment of any PDC deposited by me/us with the Bank, for any reason whatsoever.
24. Upon the occurrence for an event of default, without prejudice to any other rights that the bank may have under applicable law or otherwise, the bank shall be entitled to sell by private treaty or public auction or otherwise the gold security in open market after giving me/us notice of 7 working days (which shall mean days on which banks at the place where the branch of the bank from which the loan is disbursed is located are open and working in their regular course of business) which I/we agree is a reasonable period, for the purposes of Section 176 of the contract, 1872, The proceeds so realized from the same of the Gold security shall at the Banks' discretion be utilized towards the repayment of the Dues under the loan. If the proceeds so realized are insufficient to meet the amount of dues, the bank may (without prejudice to the right of the bank to otherwise to do) take such other & further actions as may deem necessary to realize the balance amount from me/us. Provided the bank shall not be obligated to first exhaust the remedy of enforcing/selling the gold security before initiating any other legal actions/proceedings and shall be entitled to take/initiate such legal proceedings/actions against me/us and or other persons at any time at banks' discretion, whether prior to, simultaneously or subsequently to other remedies including sale/enforcement of gold security. In case of more than one borrower. I/we agree that my/our liability shall be joint and several. I/we hereby authorize and give consent to the bank to disclose (without adding any obligation on the bank do to so) without notice to me/any of us, my/our names, default details, loan interest details, gold security details, information furnished by me/us in application form(s)/related documents executed/to be executed in relation to the facilities availed from the Bank, to public at large or such persons as may be deemed by the bank for the purpose of auction, enforcement or sale of gold security etc. I/we waive the privilege of privacy and of privacy of contract.
25. I/we agree that the notice (including notice of sale of Gold Security) be addressed at my/our address mentioned in the application form and may be send via (a) Register AD (b) hand delivery or (c) send via email to my email address, message service (SMS) to my/our mobile phone(s) registered with bank as a registered mobile number mentioned in the application form; (e) by any other postal mode; or (f) by courier. Such services shall be th deemed to have been effected in case of delivery by Register AD or any other mode of postal services, on the expiry of the 4 day of such posting and in case of delivery by hand or by courier on the date on which it is delivered, if given or made by email upon receipt of mail delivery, report confirming receipt by the bank. If given or made by facsimile, upon receipt of a transmission report, confirming dispatch. In case any such notice is sent by more than one of the modes specified in clause 25, whichever is the earliest. I/we hereby undertake to keep the bank informed at all times in writing of any change in my/our mailing address, email id, phone and mobile number(s) and to obtain Bank's written acknowledgment on the intimation given to the bank for any such change. Any notices aforesaid by the bank to me/us to any of the aforesaid address, email id, phone and mobile number (s) shall be valid and due notice by the bank to me/us and shall be deemed to have been properly and fully delivered to/on me/us and the service completed on the respective days/dates as mentioned aforesaid irrespective of the fact that the names may be returned undelivered for any reason and in any such case of non-delivery by the Bank shall not be required give any further notice through said modes or alternative modes even if postal authorities or the other medium (s) advise/informs/shown in such case that I/we are not residing or available or found at such addresses or for any address or number not being functional. In order or matched and I/we shall be entitled to raise any objection and hereby waive any objection. I/we may have in respect of non-delivery etc., including for any of those address, email id, phone and mobile number(s) furnished by me/us being incorrect or improper or in case of any change in the same which is not communicated by me/us to the bank in writing with acknowledgment thereon of the bank obtained prior to any such notice by the bank. The time required for delivery will be included in the notice period provided in clause 24 herein above and shall not be in addition to the said notice period. The mailing address, email id, phone and mobile number (s) as provided by me/us in the application form (and as may be communicated in writing by me/us to Bank in case of change as aforesaid with Bank's acknowledgment thereon obtained) are shall be fully correct and proper and in case any of them turn out to be incorrect or improper. I/we agree that I/we shall be solely and absolutely liable for the same and the consequences arising therefrom including for



consequences of non-delivery of any notice/communication addressed to me/us by the bank at the aforesaid mailing address, email id, phone and mobile number (s).

26. The gold security or such part of the Gold security as has not been pursuant to the terms thereof will be released only after payment in full of the said Dues by me/us to the bank to the complete satisfaction of the Bank and only after a notice given thereafter by me/us to the Bank of at least (7) working days (being days on which the bank is working, from the date of such final payment. The bank may release the gold security as aforesaid to me/us and in case of co-borrower to either of us. In case of co-borrowers the bank shall not be in any manner liable to any of the co-borrowers for releasing the gold security or any part thereof to any one of them upon repayment/payment of the dues as set out herein and the bank shall upon release to either of the co-borrowers of the Gold Security or any part thereof be discharged from any and all liabilities in that regard. Upon failure on my/our part to collect the Gold security from the bank within (7) working days as aforesaid, the bank shall charge service charges at such rate as shall be specified by the bank in the sanction letter or otherwise for any date after the 7 working day on which the Gold Security continues to be kept with the bank and once such services charges become applicable due to my/our failure to collect the gold security from the bank within the stipulated time, the bank shall release the Gold Security only upon payment by me/us of the services charges to the bank in full. However, in case of any failure on my/our part in so collect the gold security for a period of 3 months from the date of the closure of the loan, the bank shall have the right to sell or to otherwise dispose off the Gold security for the purposes of recovering the services charges due from me/us to the bank on account of such failure on my/our part, and in case, there is any balance remaining post the appropriation of the sale proceeds towards the service charges due from me/us, the bank may send the same via demand draft or pay order to my/our address as set out in the application form.
27. In addition to any general lien or similar right to which the Bank as the bankers may be entitled by law, practice, custom or otherwise, the bank may at any time and without notice to me/us combine or consolidate all or any of the my/our accounts with the liabilities to the Bank's and set off or transfer any sum or sums standing to the credit of any one or more of such account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint. The bank may also exercise lien on any Gold Security in respect of Dues in relation to any other accounts held by me any of us with the bank.
28. The bank shall have right to stipulate any other and further terms and conditions thus it may deem fit at any time prior to or after the grant of the loan, which shall be binding on me/us. All the rights of the bank stipulated herein shall be in addition to the rights, powers and remedies available to Bank under law. The bank shall reserve the right to retain the photographs and documents submitted with this application and will not return the same to me/us. The bank shall, without reference to or any intimation to me/us be as absolutely, entitled and have full power and authority to sell transfer, assign or securitize to any third party or person as the Bank may decide. Any such assignment shall be binding on me/us. I/we shall not be entitled directly or indirectly to sell/transfer/assign my/our benefits or obligations hereunder without the prior written permission of the bank
29. All disputes arising out of and/or relating to the Loan and this document including any collateral document shall be subject to the exclusive jurisdiction of the courts/tribunals of the city in which the branch of this Bank granting the Loan is situated, provided however that if any dispute arising in 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 referred to arbitration in accordance with the provision of the Arbitration and Conciliation Act, 1996 as may be amended or its re-enactment, by a sole arbitrator appointed by the Bank. The costs of such arbitration shall be borne by the losing party or otherwise as determined in the arbitration award. If a party is required to enforce an arbitral award by legal action of any kind, the party against whom such legal action is taken shall pay all reasonable cost and expenses and attorneys fees, including any cost of addition litigation or arbitration taken by the party seeking to enforce the award.
30. I/We understand that the sanction of this Loan is at the discretion of the Bank and upon my/our executing necessary documents, creating necessary security and completing other formalities as required by the bank. I/We authorise the Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorise the Bank to release such or any other information in its records for the purpose of credit appraisal/sharing or for any other purpose. I/We further authorise the Bank to make any enquiry with any other finance company/bank/registered credit bureau regarding my/our credit history with them and also authorise Bank to provide details of my/our credit history to any other bank/finance company/registered credit bureau.
31. The Bank shall have the right to make disclosure of information relating to me/us , Loan facility, security defaults , obligations assumed by me/us , to the Credit Information Bureau of India(CIBIL) and /or any other governmental/regulatory/statutory or private agency as required under law from time to time. I/We hereby authorize and give consent to the Bank to disclose without notice to me/any of us, information relating to me/us the Loan facility, security defaults, obligations assumed by me/us as also any information furnished by me/us in application form(s)/related documents executed/to be executed in relation to the facilities availed from the Bank, to CIBIL, RBI, the Banks other branches/Subsidiaries/affiliates/Credit bureau/Rating Agencies, Service Providers, other banks/financial institutions, governmental/regulatory authorities or third parties who may process the information, publish if required as also use for KYC information verification, credit risk analysis or for other related purposes. I/we waive the privilege of privacy and privacy of contract.
32. I/We confirm having received, read and fully understood the terms and conditions applicable to this Loan and accept unconditionally hereby without notice any additional terms and conditions that the Bank may at any time stipulate and I/we will be bound by such amendment terms and conditions.
33. I/We hereby confirm that I/we have read and/or have independently had the aforesaid terms and conditions translated accurately in my/our vernacular language and I/we have completely understood the same to my/our satisfaction. I/We understand that disbursement of the Loan as also my/our acceptance of the sanction letter issued by the Bank shall be deemed confirmation, agreement and declaration on my/our part that these terms and conditions shall apply to the Loan disbursed/sanctioned . I/We understand and agree that there will be a service tax applicable on all such charges which are in nature of fees.
34. The content of this application form cum terms and conditions, each of the schedules and annexures to this Gold Loan Terms and Conditions have been read out and explained in the language known to me/us by \_\_\_\_\_( name of the person) and after understanding all terms and conditions for availing loan from the Bank I/we have executed the said documents.
35. **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.
36. **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.
37. **Term Loan NPA Classification** - In case of interest payments in respect of term loans, an account will be classified as NPA if the interest applied at specified rests remains overdue for more than 90 days. Moreover, the account classified as NPA shall be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower.
38. **"First In First Out" (FIFO)** - The relevance of 'First in First Out'(FIFO) is in appropriation of payments into the borrowal 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 payoff 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 that the Rs. X- Rs.Y then after recovering dues of 01.02.201, the remaining amount will be treated as recovery towards due of 01.03.2021.
39. **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
40. **Classification of SMA(Special Mention Account) and NPA(Non Performing Account)** - Borrower accounts shall be flagged as overdue by the Bank, as part of day-end processes for the due date, irrespective of the time of running such processes. Similarly , classification of borrower accounts as SMA as well as NPA shall be done as part of day-end process for the relevant date and the SMA or NPA classification date shall be calendar date for which the day end process is run. The date of SMA/NPA shall reflect the asset classification status of an account at the day end of that calendar date.

In the event of non payment of full dues of the loan as per the repayment schedule, the said account will be classified as SMA(Special Mention Account)/NPA(Non Performing Asset) on classification dates, as per illustration given below;-

**Example;-** If due date of a loan account is March31, 2021, and full dues are not received before the lending institution runs the day end process for this date , the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day end process on April 30,2021 i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

Similarly, if the account continues to remain overdue , it shall get tagged as SMA-2 upon running day end process on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.

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

41. **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.

I hereby consent to receive information about my loans and offers on whatsapp on the registered number.

