

# EDUCATION LOAN APPLICATION FORM

INTERNATIONAL  DOMESTIC



Application Form No.: \_\_\_\_\_ City: \_\_\_\_\_ DD / MM / YYYY

I hereby apply to IDFC FIRST Bank Limited ("the Bank") to grant me Education Loan as mentioned in this Application Form. I furnish my particulars as mentioned below.

Customer Name: \_\_\_\_\_ Loan Agreement No.: \_\_\_\_\_ Application Ref. No.: \_\_\_\_\_

## PERSON DOING OSV ON KYC

DST Code & Name \_\_\_\_\_ TM Code & Name \_\_\_\_\_

## CASE SOURCE

1.  Referral: Emp Code and name \_\_\_\_\_ 2.  Branch: a) Branch Code \_\_\_\_\_ b) Employee Code \_\_\_\_\_  
3.  Channels: a) Name of Partner \_\_\_\_\_ b) Partner Code \_\_\_\_\_ 4.  Staff Loan: Employee Code \_\_\_\_\_  
5.  Marketing: a) Lead ID \_\_\_\_\_ b) Source Type: Website / Partner Website / Marketing Campaign c) Campaign Name \_\_\_\_\_

## APPLICANT/CO-APPLICANT DETAILS

Applicant  Co-Applicant  
Relationship with Main Applicant: \_\_\_\_\_  
Are you an existing customer :  Yes  No  
If yes, please provide the  
Loan Account Number: \_\_\_\_\_  
Title:  Mr.  Ms.  Others (Please specify) \_\_\_\_\_



Name: First Name Middle Name Last Name

Gender:  Male  Female  Transgender

Maiden Name (if any): \_\_\_\_\_

Date of Birth: DD MM YYYY

E-mail ID: \_\_\_\_\_

PAN: \_\_\_\_\_ Aadhar no.: \_\_\_\_\_

Passport no.: \_\_\_\_\_ Voter Id Card: \_\_\_\_\_

Driving Licence No.: \_\_\_\_\_

Driving Licence Expiry Date: \_\_\_\_\_

NREGA Job Card: \_\_\_\_\_

National Population Register Letter: \_\_\_\_\_

E-KYC Authentication: \_\_\_\_\_

C-KYC Authentication: \_\_\_\_\_

Marital Status:  Single  Married  Others

Qualification:  UG  Graduate  PG  Others (Please specify) \_\_\_\_\_

Customer category:  SC  ST  OBC  General  Others \_\_\_\_\_

Customer religion:  Hindu  Muslim  Christian  Jain  Buddhist

Sikh  Parsi (Zoroastrian)  Others: \_\_\_\_\_

Current Residential Address: \_\_\_\_\_

District: \_\_\_\_\_ State: \_\_\_\_\_ City \_\_\_\_\_

Country of residence \_\_\_\_\_ Citizenship \_\_\_\_\_

State/UT Code (refer to annexure 2): \_\_\_\_\_

ISO 3166 Country Code (refer to annexure 2): \_\_\_\_\_

Zip / Pin Code \_\_\_\_\_ Landmark \_\_\_\_\_

Location category:  Urban  Semi Urban  Rural

Residence Details:  Rented  Self-owned  Parental  Company Provided

Residential Status:  Resident Individual  Non Resident Indian  PIO

Number of Year(s) of Stability @ Residence : \_\_\_\_\_

Telephone: STD Code: \_\_\_\_\_ No. \_\_\_\_\_

Mobile: \_\_\_\_\_

Applicant  Co-Applicant  
Relationship with Main Applicant: \_\_\_\_\_  
Are you an existing customer :  Yes  No  
If yes, please provide the Loan Account  
Number: \_\_\_\_\_  
 Mr.  Ms.  Others (Please specify) \_\_\_\_\_



Name: First Name Middle Name Last Name

Gender:  Male  Female  Transgender

Maiden Name (if any): \_\_\_\_\_

Date of Birth: DD MM YYYY

E-mail ID: \_\_\_\_\_

PAN: \_\_\_\_\_ AD No.: \_\_\_\_\_

PP No.: \_\_\_\_\_ V. Id: \_\_\_\_\_

Driving Licence No.: \_\_\_\_\_

Driving Licence Expiry Date: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

E-KYC Authentication: \_\_\_\_\_

C-KYC Authentication: \_\_\_\_\_

Marital Status:  Single  Married  Others

Qualification:  UG  Graduate  PG  Others (Please specify) \_\_\_\_\_

Customer category:  SC  ST  OBC  General  Others \_\_\_\_\_

Customer religion:  Hindu  Muslim  Christian  Jain  Buddhist

Sikh  Parsi (Zoroastrian)  Others: \_\_\_\_\_

\_\_\_\_\_

District: \_\_\_\_\_ State: \_\_\_\_\_ City \_\_\_\_\_

Country of residence \_\_\_\_\_ Citizenship \_\_\_\_\_

State/UT Code (refer to annexure 2): \_\_\_\_\_

ISO 3166 Country Code (refer to annexure 2): \_\_\_\_\_

Zip/Pin \_\_\_\_\_ Landmark \_\_\_\_\_

Location category:  Urban  Semi Urban  Rural

Residence Details:  Rented  Self-owned  Parental  Company Provided

Residential Status:  Resident Individual  Non Resident Indian  PIO

Number of Year(s) of Stability @ Residence: \_\_\_\_\_

STD Code: \_\_\_\_\_ No. \_\_\_\_\_

\_\_\_\_\_

# EDUCATION LOAN APPLICATION FORM



Father's Name: <u>First Name</u> <u>Middle Name</u> <u>Last Name</u> Mother Name: _____ Spouse's Name: _____ Permanent Residence Address: _____ _____ District: _____ State: _____ City: _____ Country of residence as per tax laws: _____ <b>CORRESPONDENCE / LOCAL ADDRESS:</b> <input type="checkbox"/> Same as Current <input type="checkbox"/> Permanent <input type="checkbox"/> Local Address Whether Related to IDFC First Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Relationship _____ Whether Related to Other Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Relationship _____ IDFC First Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____ Other Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____ Senior Officer of IDFC First Bank - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____ Whether Related to Senior Officer of IDFC First Bank - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____	First Name <u>Middle Name</u> <u>Last Name</u> _____ _____ Permanent Residence Address: _____ _____ District: _____ State: _____ City: _____ Country of residence as per tax laws: _____ <b>CORRESPONDENCE / LOCAL ADDRESS :</b> <input type="checkbox"/> Same as Current <input type="checkbox"/> Permanent <input type="checkbox"/> Local Address Whether Related to IDFC First Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Relationship _____ Whether Related to Other Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Relationship _____ IDFC First Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____ Other Bank Director / Employee - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____ Senior Officer of IDFC First Bank - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____ Whether Related to Senior Officer of IDFC First Bank - Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Name _____ Employee ID _____
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## OCCUPATION DETAILS

Occupation: <input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Pensioner / Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other Company Name /Profession (in case Professional): _____ Company/Entity Type: <input type="checkbox"/> Government <input type="checkbox"/> Private Ltd. <input type="checkbox"/> Public <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ Office Address: _____ District _____ State _____ City _____ Pin: _____ Landmark _____ Country _____ Telephone: STD Code: _____ No. _____ If Salaried: Designation _____ Department _____ Number of years in office/business _____ Gross Annual Income: _____ Nature of Business: <input type="checkbox"/> Wholesaler <input type="checkbox"/> Retailer <input type="checkbox"/> Manufacturer <input type="checkbox"/> Services <input type="checkbox"/> Others _____ Industry/Profession: _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Pensioner / Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other _____ <input type="checkbox"/> Government <input type="checkbox"/> Private Ltd. <input type="checkbox"/> Public <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ _____ District _____ State _____ City _____ Pin: _____ Landmark _____ Country _____ STD Code: _____ No. _____ Designation _____ Department _____ Number of years in office/business _____ _____ <input type="checkbox"/> Wholesaler <input type="checkbox"/> Retailer <input type="checkbox"/> Manufacturer <input type="checkbox"/> Services <input type="checkbox"/> Others _____ _____
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## ACADEMIC BACKGROUND

Examination from SSC onwards	Name of the Board, Institution, University	Year of passing	Attempts made	% of marks obtained	Class Division	Remarks

IDFCFIRST/APP-EL/15072022/V.2

## FINANCIAL INFORMATION (IN RUPEES)

	Student		Co-App.		Student		Co-App.	
	Student	Co-App.	Student	Co-App.	Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment
A) Assets			B) Liabilities					
1. Bank Balances			1. Home Loans Availed from: _____					
2. Fixed Deposits			2. Personal / Employer / Other Loans Availed from: _____					
3. Investments / Other (Stocks/Bonds/Mutual Funds)			3. Car / Two Wheeler Loans Availed from: _____					
4. Immovable Property (Current Value)(House/Land/Farm)			4. Credit Card: Availed from: _____					

FAMILY INCOME: \_\_\_\_\_

## TYPE OF LOAN

Type of Loan:  New Loan  Balance Transfer  Balance Transfer + Top Up  Top Up  Other \_\_\_\_\_

If BT, Name of Financier: \_\_\_\_\_ Outstanding Loan Amount: \_\_\_\_\_

## PARTICULARS OF COURSE FOR WHICH LOAN IS REQUIRED

Course applied:  Medical  Engineering  Management  Nursing  STEM  Other Professional Course

Course Name: \_\_\_\_\_ Duration of course: \_\_\_\_\_ Nature of the course:  Full time  Part time

Name of the Institution / University: \_\_\_\_\_ Name of City: \_\_\_\_\_

Name of State: \_\_\_\_\_ Name of Country: \_\_\_\_\_

Date of Admission / Registration of course: \_\_\_\_\_ Admission Status:  Confirmed  Awaited  Undecided

Name of Entrance/Analytical Exam: \_\_\_\_\_ Entrance Exam Score: \_\_\_\_\_

Name of Language Exam: \_\_\_\_\_ Language Exam Score: \_\_\_\_\_

## DETAILS OF COLLATERAL SECURITY OFFERED

1. Security Offered:  Yes  No

2. Type of Security Offered:  Residential Property  Commercial Property  Plot  FD  Others (Specify): \_\_\_\_\_

If the type of Security is property:

Property Mortgaged with IDFC FIRST:  Yes  No

Property Address: \_\_\_\_\_

District \_\_\_\_\_ State \_\_\_\_\_

City \_\_\_\_\_ Pin \_\_\_\_\_ Country \_\_\_\_\_

Current Value: \_\_\_\_\_

Security Owned By: \_\_\_\_\_

If the type of Security is FD:

FD No.: \_\_\_\_\_

FD Created Date: \_\_\_\_\_

FD Maturity Date: \_\_\_\_\_

FD Value (₹): \_\_\_\_\_

Bank Name: \_\_\_\_\_

FD Owned By: \_\_\_\_\_

## EXPENDITURE TO BE INCURRED FOR COMPLETION OF COURSE (AMOUNT IN ₹):

A. Purpose	Amount(₹)	B. Funds Available	Amount(₹)
1. Tuition Fees		1. Own Sources (Details) : _____	
2. Living Expenses Including Hostel & Food Expenses		_____	
3. Travelling Expenses		2. Scholarship	
4. Others (Specify): _____		3. Others (Specify):	
Total A:		Total B:	
Loan Required (A - B) = ₹			
Desired Loan Amount:		Desired Loan Tenure:	

## REFERENCE DETAILS (Atleast one Relative to be included)

Name: _____	Name: _____
Address: _____	Address: _____
Personal E-mail ID: _____	Personal E-mail ID: _____
Mobile No.: +91 _____ Relationship with Applicant: _____	Mobile No. _____ Relationship with Applicant: _____

## APPLICANT/CO-APPLICANT BANK DETAILS

Bank Name: _____	Bank Name: _____
Account Number _____	Account Number _____
Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Others	Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Others
IFSC Details: _____	IFSC Details: _____
BranchAddress: _____	Branch Address: _____

## DOCUMENTS REQUIRED

- 1) Applicant should produce proof of residence and age proof.
  - Official valid documents (OVD):
    - Aadhaar card / E-Aadhaar
    - Passport
    - Driving License
    - Voter ID
    - Job Card issued by NREGA
    - Letter issued by National Population Register
  - Deemed OVD: In case none of the above mentioned OVD documents have the updated current address, the following documents shall be deemed to be OVDs (DOVD) for the limited purpose of proof of address.
    - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
    - Property or Municipal tax receipt
    - Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
    - Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation
- 2) **Income proof:** The income proof of parents/guardian with Income-tax payment proof for 2 years.
- 3) **Prospectus:** A copy of prospectus / Certificate from the principal or Head of the Institution for ascertaining the amount of expenses.
- 4) **Education proof:** Copy of statement of marks / certificates of last examination passed.
- 5) **Study in US:** In case of studies in USA, I - 20 form.
- 6) **Admission letter:** A confirmation from the institution that applicant is admitted for the course for which loan is sought
- 7) **Security details:** Details of security along with Advocate's search & Title report about its marketability, mortgage ability etc. (applicable for loans where collaterals have been stipulated as a security)
- 8) **Income proof of Co-applicant:** Income Proof, tax paid proof, property details of the guarantors.
- 9) In case loan exceeds \_\_\_\_\_ Lac, consent for assigning of LIC policy of the student to the Bank and that the premium will be paid to keep policy alive during currency of loan.
- 10) **Sources of margin** - Necessary documentary proof to be submitted.
- 11) **"Officially Valid Document"** (OVD) means the passport, the driving licence, "proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.  
Provided that, the customer submits his proof of possession of Aadhaar number as an OVD, he may submit it in such form as are issued by the Unique Identification Authority of India.

## SAVE INCOME TAX\*

With IDFC First's education loan you can get income tax benefits under section 80E.

An education loan not only fulfills your dream of higher education but also helps you save Income Tax under Section 80E of Income Tax act of India, 1961\*

\*T&C apply. Consult Income Tax Advisor for Further Details

## PRIORITY SECTOR LENDING

Education Loan less than INR 20 Lakhs

- i) I/We declare that the loan facility will be availed for education purpose only, including vocational courses.
- ii) I/We declare that we are aware that if loan amount exceeds more than Rs. 20 lakhs, then the loan facility shall not be eligible to be classified under Priority Sector Lending.

Signature of Applicant \_\_\_\_\_

Signature of Co-Applicant \_\_\_\_\_

## AUTHORISATION CUM UNDERTAKING

1. I/We hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise 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 authorise the bank and/ or its representatives, agents to communicate/ call/ SMS / Whatsapp 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 borrowed from any other Bank or any other source during the currency of the advance without you 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 authorise 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.

## 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.idfcfirstbank.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 re-organisation 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 hereinabove.
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 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 <https://www.idfcfirstbank.com/personal-banking/loans/education-loan/fees-and-charges>
13. I/We confirm that I/we shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities/speculative or antisocial purpose. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from the Bank and I/we have signed the said Application Form after having understood them and by signing the same.
14. I/We hereby confirm that I/we am/are competent and fully authorised to give declaration, undertakings etc. and to execute and submit this Application Form and all other documents on behalf of the Applicant(s) for the purpose of availing loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents.
15. I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including the FEMA Regulations 2000 Governing EEFCA 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.
19. I hereby declare that I do not have OVD for a proof of my current Address.  
Please accept \_\_\_\_\_ as deemed OVD as a proof of my current address. I shall submit the OVD with updated address within 3 months of account opening date."

Signature of Applicant

Signature of Co-Applicant

Signature of Authorised Signatory

Stamp and Seal of Company with date

Common Seal

**ANNEXURE 1 (IF APPLICANT IS RESIDING OUTSIDE INDIA)**

**ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE**  
 Same as Current Address     Same as Permanent Address

Address \_\_\_\_\_  
 \_\_\_\_\_  
 Landmark Area \_\_\_\_\_ City/Town/Village \_\_\_\_\_  
 District \_\_\_\_\_ Zip/Post Code \_\_\_\_\_  
 State / UT \_\_\_\_\_ Country \_\_\_\_\_

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\*(If applicable): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Identification document**

CKYC no. \_\_\_\_\_  
 Foreign TIN & TIN issuing country \_\_\_\_\_  
 PAN: \_\_\_\_\_ (If not applicable, please provide duly filled form 60/61)  
 Voter ID: \_\_\_\_\_  
 Aadhar Card: \_\_\_\_\_  
 Driving License: \_\_\_\_\_  
 Driving License Expiry Date: \_\_\_\_\_  
 Passport: \_\_\_\_\_  
 Passport Expiry Date: \_\_\_\_\_  
 Others: \_\_\_\_\_  
 ISO 3166 Country Code of Jurisdiction of Residence (Refer to Annexure 2)\*: \_\_\_\_\_  
 \_\_\_\_\_  
 Tax Identification Number or equivalent (If issued by jurisdiction)\*: \_\_\_\_\_  
 \_\_\_\_\_  
 Place / City of Birth\*: \_\_\_\_\_  
 ISO 3166 Country Code of Birth (Refer to Annexure 2): \_\_\_\_\_

**ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSE**  
 Same as Current Address     Same as Permanent Address

Address \_\_\_\_\_  
 \_\_\_\_\_  
 Landmark Area \_\_\_\_\_ City/Town/Village \_\_\_\_\_  
 District \_\_\_\_\_ Zip/Post Code \_\_\_\_\_  
 State/UT \_\_\_\_\_ Country \_\_\_\_\_

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\*(If applicable): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Identification document**

CKYC no. \_\_\_\_\_  
 Foreign TIN & TIN issuing country \_\_\_\_\_  
 PAN: \_\_\_\_\_ (If not applicable, please provide duly filled form 60/61)  
 Voter ID: \_\_\_\_\_  
 Aadhar Card: \_\_\_\_\_  
 Driving License: \_\_\_\_\_  
 Driving License Expiry Date: \_\_\_\_\_  
 Passport: \_\_\_\_\_  
 Passport Expiry Date: \_\_\_\_\_  
 Others: \_\_\_\_\_  
 ISO 3166 Country Code of Jurisdiction of Residence (Refer to Annexure 2)\*: \_\_\_\_\_  
 \_\_\_\_\_  
 Tax Identification Number or equivalent (If issued by jurisdiction)\*: \_\_\_\_\_  
 \_\_\_\_\_  
 Place / City of Birth\*: \_\_\_\_\_  
 ISO 3166 Country Code of Birth (Refer to Annexure 2): \_\_\_\_\_

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# EDUCATION LOAN APPLICATION FORM



## ANNEXURE 2

### List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra & Nagar Haveli and Daman & Diu	DD	Maharashtra	MH	Uttar Pradesh	UP
Ladakh	LA	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

### List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Nambria	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ	Taiwan province of china	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hongkong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Iste of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

### CUSTOMER ACKNOWLEDGEMENT

The Bank would require a processing time of approximately 15 working days from the date of the completed application. This is subject to submission of all documents as required by the Bank. For any queries or suggestions, please use IDFC FIRST Bank Mobile App or Customer Portal or Net Banking [www.idfcfirstbank.com](http://www.idfcfirstbank.com) or visit our nearest branch.

Customer Name: \_\_\_\_\_ Application form no: \_\_\_\_\_

Application Reference Number: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

DD MM YYYY

Note: This is a Preprinted acknowledgment and does not require signature.

