

15 Aug 2022

To,

Manish Singh Rawat

DOBARI MASI ALMORA,UTTARAKHAND,,Almora,Almora  
Almora UA,UA,IN ALMORA - 263658 - Ph:7060166692

Dear Customer,

Greetings from IDFC FIRST Bank Ltd!

It is our privilege to welcome you to IDFC FIRST Bank Ltd, and we thank you for choosing us as your financing partner. It gives us immense pleasure in welcoming you to a world of financing options with us. Please find your loan details mentioned hereunder:

Product	PLCL
Agreement No.	69518781
Agreement Date	30-MAR-22
Loan Amount (INR)	13,240
Tenure (months)	6
EMI (INR)	2,364
ROI*	24
No. of Advance EMI	0
First EMI Due on	01-APR-2022

\*This interest rate is used to calculate the monthly repayment amount. The above rate of interest translates to a Flat rate of 14.24% p.a.

IDFC First Bank is now one stop solution for all banking needs, be it loans, savings or business banking products. Our array of offerings include Consumer Durable Loans, Personal Loans, Two Wheeler Loans, Business Loans and Mortgage Loans along with unparalleled Fixed Deposit rates, Savings Account with top-of-the-line debit card, customized Wealth Management solutions and much more.

For any further query on your existing loan or to avail a new financial product or services from us, please call us on our helpline number **1860-500-9900**.

We are pleased to inform you that now you can view your loan account details pay EMI, raise service requests and much more using our Mobile App or through our Web-portal.

To download, visit Android Playstore or iOS AppStore and search for IDFC First Loans mobile app. Alternatively, visit <https://goo.gl/yNQMgl> to download the app instantly.

To view your loan details on our Web-Portal, simply login using your BIRTHDATE and registered MOBILE NUMBER. Visit our Customer Web Portal at [www.idfcfirstbank.com](http://www.idfcfirstbank.com) (Click LOGIN displayed at the top right corner)

You can also view your loan account details by logging in to our customer portal through your user id. Please find below link to view the loan details online. If you do not remember your password you can reset the same by clicking on Forgot Password.  
<https://my.idfcfirstbank.com/login>

We trust you will have a rewarding experience with us, and look forward to your feedback to help us serve you better in the future.

Best regards,  
IDFC First Bank Ltd

[This is a system generated letter and does not require any signature]

**Important Information:**

We wish to inform you that we shall now be reporting the data pertaining to your account with us to CIBIL and other credit bureaus. This data will be updated on a regular basis for all our customers.

**We value your feedback. You can get in touch with us through -**

<b>CUSTOMER PORTAL/MOBILE APP</b>	Our Customer Portal and mobile app allows you to access your Loan related details including: <ul style="list-style-type: none"><li>• Download Statement of Accounts (SOA), Interest certificates, No Objection Certificate (NOC), Repayment Schedule and Welcome Letter</li><li>• Make payment for missed EMI</li><li>• View and update contact details online</li></ul>
<b>CALL</b>	Customers can call us at our <b>helpline 1860 500 9900</b> between 9:00am - 8:00pm Monday - Saturday. Please keep your Loan reference number handy for verification.

**General Information:**

**Terms and Conditions of the Loan:** All terms/ conditions of the loan are as per the Sanction Letter and Loan Document executed between us and it is assumed that these have been fully understood/ accepted by you.

**Repayment Schedule:** Repayment Schedule provides the amount of each EMI, due dates and break-up between principal and interest components. It also provides the outstanding principal after realization of each installment.

**IMPORTANT:** The outstanding principal should not be taken as the only obligation to the Company under this Loan Agreement. Prepayment penalty, other charges, if applicable, all other monies that may be due and payable by the borrower to IDFC First Bank, including its subsidiaries/affiliates/assignee on any account whatsoever, whether present or future, including any liability of the Borrower as a surety or co-obligor either singly or along with any other person are also payable at the time of full and final settlement.

**Statement of Account:** Statement of Loan Account provides details of repayments and can be furnished upon request.

**Swap of the Mode of Repayment:** The facility of substituting the existing instructions for repayment of EMIs can be allowed. This can be done by submitting set of fresh instructions alongwith cheque at any of our Branches.

**IMPORTANT:** Please note that from the date of receipt of fresh instructions, 30 working days are required for affecting the swap. Till such time, the existing instructions will remain in operation for the installment falling due during the intervening period, and necessary cover funds must be provided for the same. Once the Swap is activated, the cheques will be retained at our end. In case you wish these to be returned, kindly lodge a request through our call center within 7 days.

**Maturity of Loan:** In case of Vehicle Loans, a No Objection Certificate (NOC) and Form-35 for relinquishment of Hypothecation will also be issued on closure of the loan. For Loan Against Property and Home loans, the Title Deed/ Documents of Ownership will be returned within 15 working days from the date of closure of the loan. For Durable loans an SMS will be sent on closure with a link which will provide the No Due Certificate, provided all other monies that may be due and payable by the borrower to IDFC First Bank, including its subsidiaries/affiliates/assignee on any account whatsoever, whether present or future, including any liability of the Borrower as a surety or co-obligor either singly or along with any other person

**Pre-Payment of Loans:** Foreclosure charges are applicable for all loans except consumer durable loan. We do not levy foreclosure charges for consumer durable loans. Any payment made towards pre-payment of loan should be done at least 5 working days before the validity date to factor cheque/cash clearing timelines. The interest will stop accruing on your loan account from the date of clearing and excess funds, if any, will be credited to the bank account registered with us. Refer schedule of charges for further details.

**Making repayments is now easier using various payment channels mentioned below:**

- Online Repayment through Net Banking / Debit Card / Paytm Wallet (Click on Quick Pay EMI)
- Walk into the nearest Axis Bank Branch
- Use our partner payment network for making repayment towards your loan- Click on <https://paytm.com/loan-emi-payment> for using the PayTm website or select "Loan" on the App home screen
- Walk into nearest IDFC First Bank Loan Centres.

**Other Information:**

1. Loan Account number must invariably be mentioned on reverse of the cheques submitted for Pre-payment of Loan, replacement PDCs, swap or any other charges.
2. For Auto, Two Wheeler loan: Copy of certified RC Book with hypothecation in favour of the company duly recorded thereon must be furnished. In the absence of RC Book details, IDFC First Bank will not be in a position to issue the No- Objection Certificate and Form 35.
3. Interest Certificate will be provided on request at the end of each financial year.
4. Adequate balances must be maintained in your Bank Account a day prior to each due date. In the event of non-realization of EMI on due date, Late Payment Charges will be applicable on the unpaid installment in addition to the Cheque Bouncing Charges.
5. Any change in mailing address, telephone numbers and other contact details must be intimated to IDFC First Bank, quoting the Loan Account Number along with a valid documentary proof.
6. Should you require any further information / assistance from our Customer Service Branch, we request you to carry a Valid Photo ID card to be furnished or provide a proper authority letter and self-attested photo ID to your representative along with his / her photo ID.
7. All borrowers who are liable to deduct the TDS, must pay TDS as per applicable rate for the interest and fees being paid to IDFC First Bank. Borrower must deposit the TDS amount so due into the government account within the due date prescribed. Once returns are filed, borrower must submit request letter along with TDS certificates in Form 16A generated from the income tax website to IDFC First Bank. Original TDS certificate should be submitted for claiming the refund. IDFC First Bank PAN – AADCI6523Q,  
[http://www.idfcbank.com/content/dam/idfc/image/gst/pdf/IDFC-Bank-GST-Registration\\_Numbers-New.pdf](http://www.idfcbank.com/content/dam/idfc/image/gst/pdf/IDFC-Bank-GST-Registration_Numbers-New.pdf)

## 8. Schedule of charges (Amt in Rs)

Products/Type of charges	CONSUMER DURABLE	TWO WHEELER	USED CAR	PERSONAL LOAN (PLCL/PLTW)	BUSINESS LOAN/ PERSONAL LOAN	Micro Business Loan	LAP	HOME LOAN
EMI Bounce charges per presentation	400	400	400	400	400	400	400	400
Late payment/Penal charges (per month)	2% of the unpaid EMI or Rs 300 whichever is higher	2% of the unpaid EMI or Rs 300 whichever is higher	2% of the unpaid EMI or Rs 300 whichever is higher	2% of the unpaid EMI or Rs 300 whichever is higher	2% of the unpaid EMI or Rs 300 whichever is higher	2% of the unpaid EMI or Rs 300 whichever is higher	2% of the unpaid EMI or Rs 300 whichever is higher	2% of the unpaid EMI or Rs 300 whichever is higher
Cheque Swap charges (per swap)	500	500	500	500	500	500	500	500
Cancellation & Rebooking charges	1000 or 5% of loan amount - whichever is higher	1000 towards Cancellation , Additional Interest charges from date of disbursal till receipt of cancellation. Cancellation to be received within 30 days or 1st EMI presentation date whichever is earlier. Post which it will be treated as foreclosure	10000 towards Cancellation + Additional Interest charges from date of disbursal till receipt of cancellation . Cancellation to be received within 30 days or 1st EMI presentation date whichever is earlier. Post which it will be treated as foreclosure	10000 within 30 days of disbursement or 1st EMI presentation whichever is earlier. Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	10000 within 30 days of disbursement or 1st EMI presentation whichever is earlier. Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	1% of the loan amount + interest from date of disbursal till receipt of cancellation request to be received within 30 days or 1st EMI presentation date, post which cancellation will be treated as foreclosure	10000 within 30 days of disbursement or 1st EMI presentation whichever is earlier, Post 30 days or 1st EMI presentation request for cancellation will be treated as foreclosure	1% of the loan amount + interest from date of disbursal till receipt of cancellation request Cancellation request to be received within 30 days or 1st EMI presentation date, post which cancellation will be treated as foreclosure
Foreclosure / Prepayment charges*	5% of principle outstanding amount	5% of principle outstanding amount	5% of principle outstanding amount	5% of principle outstanding amount	5% of Principle loan outstanding	5% of Principle loan outstanding	0% for Floating rate loans - For Individual Personal Use only; 0% for MSME up to 50 lakhs; 5% of Principal outstanding for all other loans	0% for Floating rate loans - For Individual Personal Use only; 5% of Principle Outstanding for other floating rate loans; 5% of Principle Outstanding For Fixed Rate Loans
Loan re scheduling charges (per re scheduling)	NA	NA	NA	NA	NA	300	300	300

Duplicate No Objection Certificate Issuance Charges	500	500	500 Special NOC charges 500 Commercial NOC - 2250  Inter-State NOC Refundable Security Deposit (non-interest bearing) of Rs. 5,000 will be taken. It will be the borrower's responsibility to provide the transferred Registration Certificate to the bank. In addition, NOC charge would be Rs. 500	500	500	500	500	500
Physical Repayment Schedule	500	500	500	500	500	500	500	500
Physical Statement of Account	500	500	500	500	500	500	500	500
Document retrieval charges (per retrieval)	500	500	500	500	500	500	500	500
Stamping Charges	As per Actuals	As per actuals	As per actuals	As per actuals	As per actuals	As per actuals	As per actuals	As per actuals
Processing fees		Up to 3.5% of the total amount	Up to 3.5% of the total amount	Up to 3.5% of the total amount	Up to 3.5% of the total amount	Up to 3.5% of the total amount	Upto 3 % of Loan Amount	Upto 3 % of Loan Amount
List of Documents	NA	NA	NA	NA	NA	500	5000	500
Part Payment charges	Part Payment is not allowed	Part Payment is not allowed	Part Payment is not allowed	Part Payment is not allowed. For Smart Personal Loan product-NIL charges for part prepayment up to 40% of loan amount in a financial year, allowed after 3rd EMI	Part Payment is not allowed	Part Payment is not allowed	0% for Individual loans for personal use - Floating Rate Only  0% for MSME up to 50 lakhs  5% of Principal outstanding for all other loans	0% if part payment is up to 25% in a financial year  5% of Principle Outstanding If Part Payment exceeds 25% in a financial year
Initial Money Deposit Charges	NA	NA	NA	NA	NA	3000	6500	NA
Easy Buy Card Replacement Fee (If Easy Buy Card Applicable)	100	100	100			500	NA	NA
EBC & Push Card Annual Fee	99	99	99			500	NA	NA

**IDFC FIRST Bank Limited** (formerly IDFC Bank Limited)

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**Registered Office:** KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600031. Tel: +91 44 4564 4000 Fax: +91 44 4564 4022 CIN: L65110TN2014PLC097792 [www.idfcfirstbank.com](http://www.idfcfirstbank.com)

EMI Pickup/ Collection Charges	350	350	350	350	350	350	350	350
Admin Charges (If Applicable)			1450					
Pre EMI		350						
Security Post Dated Cheque Waiver		500						
Legal/Collections/ Repossession & Incidental Charges		As per actuals						
Valuation Charges (If Applicable)								
Loan Protect Insurance								
Transaction/Other Fees								
Asset Verification Charges								
Services Charges (on Agri/PSL)								
Indian Health Organisation Charges								
Credit Vidya Charges								
Other Charges								
Personal Accident Insurance								
Facilitation Fee								
Charges for furnishing a copy of the credit information report (CIBIL) to the applicant								

**Please note:**

- 1) First Presentation will be done on the EMI due date each month. Please ensure your account is funded with sufficient funds by a day prior to the due date to avoid levy of charges.
- 2) If the EMI for the month bounces and payment against the same is not received in the same month, late payment charges will be applicable. These will be charged every month on a **recurring basis** till the payment is received.
- 3) charges above are exclusive of GST and government levy(if any).
- 4) Non-payment of any of the charges levied will be reported to the Credit information company (including CIBIL) and will affect the credit score.
- 5) \* incase a company, firm, etc. is a part of the loan structure; foreclosure charges/ penalty/levy can be levied as stated in the sanction conditions will be applicable
- 6) Schedule of charges are subject to change as per bank's discretion from time to time. The bank reserves the right to introduce any new charges or fees, as it may deem appropriate. Please visit [www.idfcfirstbank.com](http://www.idfcfirstbank.com) to view the updated loan charges.