ACCOUNT OPENING FORM





Application Date							
• Please complete this form in Black Ink and in CAPITAL LETTERS or where applicable							
• Initial Payment in cash is accepted only at IDFC FIRST Bank branches • Account Opening cheque should be in favour of the account holder only Customer ID (If applicable) CKYC Number (If applicable)							
TELL US ABOUT YOURSELF							
Applicant Name (Please complete as per your Identity Proof)							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
Date of Birth DD MMM YYYYY Gender Male Female Third Gender							
Marital Status Married Unmarried Others Citizenship							
Applicant Maiden Name (Not applicable for unmarried female customers)							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
Place of Birth Country of Birth							
For Tax Residents of countries in addition to India, please complete below:							
Country of Tax Residence Foreign Tax Identification Number TIN Issuing Country							
Separate annexure to be executed in case of dual country of tax residence							
Overseas Jurisdiction Address Type Address is same as Officially Valid Document Address is same as communication Address is different (Please update Overseas Jurisdiction Address separately)							
Father's Name (Mandatory, if customer does not have PAN) Spouse Name Spouse Name							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
Mother's Name (As per OVD, no proof required)							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
PLEASE HELP US WITH DETAILS OF YOUR PASSPORT, INDIAN VISA & PERMANENT ACCOUNT NUMBER							
PLEASE HELP US WITH DETAILS OF YOUR PASSPORT, INDIAN VISA & PERMANENT ACCOUNT NUMBER							
PAN* *If you have a PAN it is mandatory to provide details to the bank at the time of Form 60							
PAN*							
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Mobile No. (91) Landline No. (91) (STD Code) (Number)
E-mail ID
All Communication for this Account will be sent to the Mobile/E-mail of the first Holder
TELL US WHAT YOU DO FOR A LIVING
Occupation Salaried (Select Anyone) Public Private Government
Corporate Name
Self Employed Professional Doctor/CA/Architect/Lawyer/Consultant Entertainment/Alternate Medical Practitioner/Beautician
Self Employed Business Sole Proprietorship Partnership/Company No of Years in Business < 5 yrs > 5 yrs
Homemaker Retired Farmer Politician Student Minor
Source of Income Salary Business Professional Fees Investments Agriculture Family Wealth Gross Annual Income (INR)
Gross Affilia income (ink)
GOODS AND SERVICE TAX (GST) STATUS
Are you registered under GST Yes (Please fill GST Annexure) No
Are you exempt from GST Yes (Please submit proof) No
If exempt Customer level exemption Account level exemption
Are you a related person to IDFC FIRST Bank under GST Yes (If yes, please note that GST, as may be applicable, needs to be paid by the related person.)
SECOND/JOINT APPLICANT DETAILS
Customer ID (If applicable) CKYC Number (If applicable)
TELL US ABOUT YOURSELF
Applicant Name (Please complete as per your Identity Proof)
Applicant Name (Please complete as per your Identity Proof) TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth Gender Male Female Third Gender
TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth Gender Male Female Third Gender
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TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth Gender Male Female Third Gender Marital Status Married Unmarried Others Citizenship (Applicable for other than India) Relationship with Primary Holder
TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth Gender Male Female Third Gender Marital Status Married Unmarried Others Citizenship (Applicable for other than India) Relationship with Primary Holder Applicant Maiden Name (Not applicable for unmarried female customers) TITLE FIRST NAME MIDDLE NAME LAST NAME
TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth Gender Male Female Third Gender Marital Status Married Unmarried Others Citizenship (Applicable for other than India) Relationship with Primary Holder Applicable for unmarried female customers) TITLE FIRST NAME MIDDLE NAME LAST NAME Place of Birth Country of Birth For Tax Residents of countries in addition to India, please complete below:
TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth Gender Male Female Third Gender Marital Status Married Unmarried Others Citizenship (Applicable for other than India) Relationship with Primary Holder Applicable for unmarried female customers) TITLE FIRST NAME MIDDLE NAME LAST NAME Place of Birth Country of Birth
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TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth
Date of Birth
Date of Birth



PLEASE HELP US WITH DETAILS OF YOUR PASSPORT, INDIAN VISA & PERMANENT ACCOUNT NUMBER
PAN* If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60.
Passport Expiry FRRO
Date DD MM Y Y Y Y
VISA Details VISA Type Date DD MM Y Y Y Y Date DD MM Y Y Y Y
PLEASE COMPLETE YOUR OVERSEAS ADDRESS (NO ADDRESS PROOF REQUIRED)
Line 1
Line 2
Country
City State ZIP/Post Code
ADDRESS FOR COMMUNICATION IN INDIA (PLEASE PROVIDE PROOF)
This is my Residence Place of Work
Line 1
Line 2
Landmark Landmark
City State Pin Code
OVERSEAS JURISDICTION ADDRESS
Line 1
Line 2
Line 3
City State ZIP/Post Code
HOW WOULD YOU LIKE US TO REACH YOU?
Mobile No. (91) Landline No. (91) (STD Code) (Number)
E-mail ID
All Communication for this Account will be sent to the Mobile/E-mail of the first Holder
TELL US WHAT YOU DO FOR A LIVING
Occupation Salaried (Select Anyone) Public Private Government
Corporate Name
Self Employed Professional Doctor/CA/Architect/Lawyer/Consultant Entertainment/Alternate Medical Practitioner/Beautician
Self Employed Business Sole Proprietorship Partnership/Company No of Years in Business < 5 yrs
Source of Income Salary Business Professional Fees Investments Agriculture Family Wealth
Gross Annual Income (INR)



WHICH OF OUR PRODUCTS WOULD YOU LIKE?								
Savings Senior BSBDA Reimbursement Salary Current								
MODE OF OPERATION								
Mode: Singly Either or Survivor Jointly Former or Survivor Debit Card or Internet Banking transactions will not be available for accounts operated 'Jointly' or as 'Former or Survivor'								
ATM/DEBIT CARD								
For Existing Customers Your existing Debit Card will be linked to the new account being opened. Existing Debit Card number(s) (If any)								
First/Primary Applicant First/								
Second/Joint Applicant (Your existing account will continue to be the Primary account on your Debit Card.)								
For New Customers Only First Applicant Second Applicant								
Do you need an ATM/ Debit Card Yes No Yes No								
Do you wish your Debit Card to be enabled for international use? Yes No Yes No								
You may fill in how you would like your name to appear on your debit card (if different from the name on your account)								
First/Primary Applicant								
Second/Joint Applicant								
Salary Account Debit Card will be linked to be Reimbursement Account being opened								
WOULD YOU LIKE TO CHOOSE A NOMINEE FOR THE ACCOUNT?								
(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.) The Nominee or Guardian (if applicable) cannot be a holder on the account. Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by IDFC FIRST Bank Ltd								
No, I do not wish to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account								
Customer ID (In case an existing account holder, don't fill address) Nominee Name								
TITLE FIRST NAME MIDDLE NAME LAST NAME								
Nominee Address Same as primary account holder communication address Update address as below								
If the nominee is a minor**, please complete this section. As the nominee is a minor on this date, I/We appoint:								
Relationship with Depositor Date of Birth								
Guardian Name								
TITLE FIRST NAME MIDDLE NAME LAST NAME								
Guardian Address								
to receive the amount of deposits in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee. (** Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor)								
Please mention the nominee name in the statement/advice/passbook								
I/We do hereby declare what is stated above is true to the best of my knowledge and belief.								
Date D D M M M Y Y Y Y Place Place								
FIRST/PRIMARY APPLICANT SIGNATURE SECOND/JOINT APPLICANT SIGNATURE								
WITNESS 1 WITNESS 2								
(Required only if applicants use thumb impressions) (Required only if applicants use thumb impressions)								



DECLARATION (Please read carefully and sign at the end of this section after you have filled in all the details in the form)

- I wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and other products/services including Mutual Funds and/or insurance products that are offered by IDEC FIRST Bank in its capacity as an Intermediary, and I have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirstbank.com, w.r.t. the said banking facilities and other products/services which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.
- 1/ have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges pertains to the banking facilities and products as well as the facilities
- and/or the other products which I wished to avail. This Schedule of Charges is also displayed on www.idfcfirstbank.com.

 I agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under 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 Foreign Exchange Findage Hallage Hallage
- Lauthorize IDEC FIRST Bank to conduct my credit history verification with CIBIL or any other credit rating agency and acknowledge that IDEC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to IDFC FIRST Bank. I declare that I have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with IDFC FIRST Bank. I also hereby authorize IDFC FIRST Bank to retrieve my credit information report with help of accredited credit rating agencies and share the same with me directly as per bank's internal
- policy.

 I agree to furnish and intimate to IDFC FIRST Bank any other particulars that I am called upon to provide on account of any change in law/statutory requirements either in India or abroad. I authorize IDFC FIRST Bank to exchange, share or part with all the customer information/KYC documents provided herein with financial institutions/agencies/statutory bodies/other such persons including but not limited to financial products/services providers e.g. Insurance companies, Asset Management Companies etc. for the services/products which I wished to avail and which whom IDFC FIRST Bank has agency/distribution/marketing/referral arrangement, as may be required by IDFC FIRST Bank. I shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.

 I hereby declare that the information provided herein as well as in the documentary evidence provided by me to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my knowledge and that I have not withheld any Customer Information that may affect the assessment/categorization of
- the account as a Reportable account or otherwise. I further agree that any false/misleading Customer Information given by me or suppression of any material fact will render my account liable for closure and the bank shall have the right to initiate any action, under law or otherwise.

 If any of the information provided here is incorrect, I hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors or assignees.
- 8. I agree and understand that IDFC FIRST Bank reserves the right to reject my account opening application form/request and/or the request for availing the services/products without assigning any reason thereof and without being liable to me in any manner whatsoever.

 I authorise IDFC FIRST Bank to submit applications / other relevant documents, debit my bank account and transfer funds in any form and manner for transactions in Mutual
- Funds/Other investment products or do any such incidental things in pursuance of the specific instructions given by me or my Attorney from time to time for the services and/or the products I wished to avail. I state that all the acts, deeds and things done by IDFC FIRST Bank based on such instructions shall be binding on me. I hereby agree and consent to avail other products/services including Mutual Funds and/or insurance products and further agree to absolutely abide by all the Terms and Conditions in respect thereof.
- It being the Sole Proprietor of the Sole Proprietorship Concern (as mentioned above) hereby agree and consent to avail the "Truly One Account" of IDFC FIRST Bank and further agree to absolutely abide by all the Terms and Conditions in respect thereof, as may be notified by IDFC FIRST Bank from time to time.

 I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
- I am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number shared at the time of account opening/updated subsequently and any failure to update contact information with the bank may result in any financial loss in case of misuse of cards.
- All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. IDFC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will quoted in all our invoices/credit/debit notes. IDFC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any supported by relevant documents prior to availment of services. For smooth realisation of input tax credit, I/We shall validate the invoices uploaded in the GSTN portal by the Bank between the 10th - 15th day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice immediately. IDFC FIRST Bank will issue invoices on a monthly basis. The contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST law.
- I undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in the account opening form and signed by me as well as in the documentary evidence provided by me or if any certification become incorrect.

 I also agree that our failure to disclose any material fact known to me now or in future, may invalidate my application and IDFC FIRST Bank would be within its right to put
- restrictions in the operations of my account or take appropriate action permissible under the Indian regulations for the purpose or take any other action as may deemed appropriate if the deficiency is not updated/rectified by me within the stipulated period.

 I agree to furnish any particulars/information that is called upon me by IDFC FIRST Bank on account of any change in law either in India or abroad in the subject matter
- 16.
- In the event there is any tax demand {including interest(if any)} raised due to nondisclosure/inaccurate disclosure of information/documents on my/our part, I undertake to pay the demand forthwith and provide the bank with all information/documents that may be necessary for any proceeding before GOI/RBI/Income Tax Authorities.

Would you like IDFC FIRST Bank or its representatives to contact you and tell you about various products (including insurance), services and offers?

FIRST/PRIMARY APPLICANT SIGNATURE	SECOND/JOINT APPLICANT SIGNATURE
NAME	NAME
Date DD MM MY YYY	Date D M M Y Y Y Y
Place	Place
Please paste a RECENT Colour Photograph. Please sign across the photograph	Please paste a RECENT Colour Photograph. Please sign across the photograph
WITNESS 1 (Required only if applicants use thumb impressions)	WITNESS 2 (Required only if applicants use thumb impressions)



	BANK USE	SECTION	N:	_	_				
O1. Payment Details									
Amount Cash (Only at the Branch) Cashier's Signature Employee ID									
Amount Employee ib									
Mode of IP Cheque NEFT RTGS Cheque Date									
Cheque / NEFT / RTGS Details									
Bank Name Branch Name									
02. Other Details									
	ode Account Branch Name			Product Code					
	Sourcing Branch Code S								
	Lead WarmerLead								
	Campaign Code Co								
Customer Employee ID (applicable for sala									
Staff Family Staff Customer ID Spouse Parent Child									
03. Applicable for Insta Accounts									
Customer ID Account Number									
04. Banker Certification									
I have met the customer at the comm	unication address for	Househol	d Accounts						
Residence or Place of Work Other									
I have seen and verified the Original KYC documents. Copy/Photo taken for record									
The customer has Signed in my presence									
Name	C	Certificatio	on Date	Signatui	re of Employee				
Employee ID		D D M	M						
RbiCrCatg	RbicrCode		RbiDrCatg	R	biDrCode				
180 Household, MFI, TASC 189	Resident Individuals	350	Non Infrastructure	383	Other Retail				

Definition of related person under GST is as under:

- (a) persons shall be deemed to be "related persons" if-
 - (i) such persons are officers or directors of one another's businesses;
 - (ii) such persons are legally recognised partners in business;
 - (iii) such persons are employer and employee;
 - (iv) any person directly or indirectly owns, controls or holds twenty-five per cent or more of the outstanding voting stock or shares of both of them;
 - (v) one of them directly or indirectly controls the other;
 - (vi) both of them are directly or indirectly controlled by a third person;
 - (vii) together they directly or indirectly control a third person; or they are members of the same family;
- (b) the term "person" also includes legal persons;
- (c) persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

Explanation I. - The term "person" also includes legal persons.

Explanation II. - Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.