ACCOUNT OPENING FORM (For Non Resident Indians)



FIRST APPLICANT DETAILS	Application Date D M M Y Y Y					
• Please complete this form in Black Ink and in CAPITAL LETTER is 🖌 where applicable						
Customer ID (If applicable) CKYC Number (If applicable						
TELL US ABOUT YOURSELF First Applicant Name (Please complete as per your passport) TITLE FIRST NAME MIDDLE NAME L Passport Number Expiry Date	AST NAME					
Citizenship Date of Birth						
	ount Number (PAN) it is mandatory to provide details to the bank ount. If you do not have a PAN, please complete a Form 60					
Country of Tax Residence Foreign Tax Identi	fication Number**					
Place/ City of Birth Country of Birth						
Are you a Politically Exposed Persons (PEP) [#] or related to one? Yes No						
Marital Status Married Unmarried Others Gender	Male 🗌 Female 🗌 Third Gender					
Applicant Maiden Name (Applicable if your name has changed for marriage or any other rea						
	AST NAME					
Father's Name (Mandatory, if customer does not have PAN) Spouse Name						
TITLE FIRST NAME MIDDLE NAME I	AST NAME					
Mother's Name						
TITLE FIRST NAME MIDDLE NAME I	AST NAME					
OVERSEAS ADDRESS (AS PER PASSPORT/ OTHER						
OVERSEAS ADDRESS (AS PER PASSPORT/ OTHER DOCUMENT)						
Passport Other Document (Please Specify)						
Passport Other Document (Please Specify) Document Number Image: Comparison of the second						
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CB/08/03-2019



TELL US WHAT YOU DO FOR A LIVING							
Occupation Salaried (Please Specify Corporate Type) 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							
Homemaker Retired Farmer Politician Student							
Source of Funds Salary Business Professional Fees Investments Agriculture Family Wealth							
Gross Annual Income (INR)							
*Please complete if you have not provided Permanent Account Number (PAN)							
SECOND APPLICANT DETAILS							
Customer ID (If applicable)							
Residential Status of 2nd holder (In case if applicable and not ticked, it will be assumed it is Non Resident Indian)							
Non Resident Indian Resident Indian							
TELL US ABOUT YOURSELF							
Second Applicant Name (Please complete as per your passport)							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
Passport Number							
Citizenship							
at the time of opening an account. If you do not have a PAN, please complete a Form 60							
Country of Tax Residence Foreign Tax Identification Number							
Place/ City of Birth Country of Birth							
Are you a Politically Exposed Persons (PEP)# or related to one? Yes No							
Marital Status Married Unmarried Others Gender Male Female Third Gender							
Applicant Maiden Name (Applicable if your name has changed for marriage or any other reason)							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
Father's Name (Mandatory, if customer does not have PAN) Spouse Name							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
Mother's Name							
TITLE FIRST NAME MIDDLE NAME LAST NAME							
OVERSEAS ADDRESS (AS PER PASSPORT/ OTHER DOCUMENT)							
Passport Other Document (Please Specify)							
Document Number							
Line 1							
Line 2 City City City City City City City City							
Country City City City Pin/Zip Code							
COMMUNICATION ADDRESS							
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Same as Above This is my Residence Place of Work Line 1 Image: Same as Above Image: Same as Above Image: Same as Above							
Line 1							



ADDRESS IN COUNTRY OF TAX RESIDENCE
Same as overseas address mentioned above
Line 1
Line 2
City City <th< td=""></th<>
Country ZIP/Post Code
HOW WOULD YOU LIKE US TO REACH YOU? (MOBILE & E-MAIL ADDRESS IS MANDATORY)
Phone (Mobile) Image: Country Code Image: Country Code
E-mail ID
TELL US WHAT YOU DO FOR A LIVING
Occupation Salaried (Please Specify Corporate Type) 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
Homemaker Retired Farmer Dolitician Student
Source of Funds Salary Business Professional Fees Investments Agriculture Family Wealth
Gross Annual Income (INR) Income in India (INR)* Income in India (INR)* *Please complete if you have not provided Permanent Account Number (PAN)
WHICH OF OUR PRODUCTS WOULD YOU LIKE?
Non Resident External (NRE) Account. Please choose one below
Savings Account Amount C Current Account Amount
Mode of Operation: Singly Either or Survivor Jointly* Minor Under Guardian Former or Survivor *Debit card or internet banking transactions will not be available for accounts operated 'jointly
Non Resident Ordinary (NRO) Account. Please choose one below:
Savings Account Amount Current Account Current Account
Mode of Operation: Singly Either or Survivor Jointly* Minor Under Guardian Former or Survivor *Debit card or internet banking transactions will not be available for accounts operated 'jointly
IF YOU SELECT "MINOR UNDER GUARDIAN" PLEASE COMPLETE BELOW
Customer ID of Guardian:
Relationship with Minor Father Mother Court Appointed (If yes, please attach a copy)
Funding Mode Account Number of Guardian to be debited:
One time funding of INR
Monthly debit of INR from above account for months* from the of this/next month (*Minimum 24 months)
Initial Funding Amount To be Transfer to:
Non Resident External (NRE) Amount
Non Resident Ordinary (NRO) Amount
Name & Signature of the Guardian
DECLARATION BY GUARDIAN
I shall represent the minor in all future transactions of any description in the above account till the same minor attains majority. I shall indemnify the bank against any claims of the above minor of any withdrawals/transactions made by me in his/her account



WOULD YOU LIKE TO CHOOSE A NOMIN (Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking							
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	t of myour minor's death the amount of deposit in the						
No, I do not wish to nominate anyone on my behalf at this moment. I understand	and the advantages of nomination and the consequences of not						
Customer ID (In case an existing account hold	der, don't fill address)						
Nominee Name							
TITLE FIRST NAME MIDDLE NAME							
Nominee Address Same as primary account holder communication							
Relationship with Depositor	Nominee Date of Birth						
If the nominee is a minor**, please complete this section. As the nominee	is a minor on this date, I/We appoint:						
Guardian Name							
TITLE FIRST NAME MIDDLE NAME	LAST NAME						
Guardian Address							
to receive the amount of deposits in the account on behalf of the norm minority of the nominee. (** Where deposit is made in the name of a minor the nomination							
Please mention the nominee name in the statement/advice/passboo	νk						
I/We do hereby declare what is stated above is true to the best of my kno	wiedge and belief.						
Date Image: Displayed block Minimized block Place Image: Displayed block							
FIRST/PRIMARY APPLICANT SIGNATURE	SECOND/JOINT APPLICANT SIGNATURE						
WITNESS 1	WITNESS 2						
(Dequired only if applicants use thumb improving)	(Poquired colv if applicants use thumb improvings)						
(Required only if applicants use thumb impressions)	(Required only if applicants use thumb impressions)						



Yes

No

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

- I/We 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 IDFC FIRST Bank in its capacity as an Intermediary and I/We 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 acilities and other products/services which may be amended by IDFC FIRST Bank from time to time and hosted and notified on
- 2
- bank te, www.idcrinstbank.com, w.r.t. the said banking actines and other products/services which may be amended by IDFC FIRST Bank from time to time and hosted and h 3 FIRST Bank about my return to India for permanent residence
- I/We agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under, 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. I / we have 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. I/We will not make 4 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. I/We will not make available foreign exchange to a person resident in India against reimbursement in rupees in my/our NRO account or in any other manner. I/We declare that in case of debits to my/our NRO account for investments in India and credits to my/our NRO account representing sale proceeds of investments, I/We will ensure that such investments/ will be in accordance with the regulations made by the RBI in this regard. Further, INR credits to my/our NRO account will be restricted legitimate dues in India (like earnings / income such as dividends, interest etc.), proceed from sale of asset and transfers from other NRE/NRO accounts, or as permitted by RBI from time to time. I/We authorize IDFC FIRST Bank to conduct my credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC 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/We 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/We agree to furnish and intimate to IDFC FIRST Bank any other particulars that 1 am called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We uthorize 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. If the services/products which I/We wished to avail and with whom IDFC FIRST Bank hagency/distribution/marketing/referral arrangement, as may be required
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- 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/We wished to avail and with whom IDFC FIRST Bank has agency/distribution/marketing/referral arrangement, 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. I/We agree to immediately inform IDFC FIRST Bank (the "Customer Information provided during account opening. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my knowledge and that I/we have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We 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/We hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors or assignees. I/We 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/We agree EIRST Bank to submit applications/other relevant documents, depit my bank account and transfer funds in any form and manner for transactions in Mutual IVWe autorise IDFC FIRST funds in any form and manner for transactions in Mutual

- 10 I/We 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/us or my Attorney from time to time for the services and/or the products I wished to avail I/We state that all the acts, deeds and things done by IDFC FIRST Bank based on such instructions shall be binding on me/us. I/We 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. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
- 12 I/we hereby request and authorise IDFC FIRST Bank to, from time to time (at its discretion), rely upon and act or omit to act in accordance with any directions, instructions and/or other munication which may from time to time be or purport to be given in connection with or in relation to the said Account(s) by email by me/us or the person(s) authorised by me/us to act on my/our behalf
- 13. //we hereby agree and undertake to send Instructions to IDFC FIRST Bank by email from the email address registered with the bank. I/we understand that the Internet is not encrypted and is not a secure means of transmission. I/we further acknowledge and accept that such an unsecured transmission method involves risks of possible unauthorized alteration of data
- and is not a secure means of transmission. I/we further acknowledge and accept that such an unsecured transmission method involves risks of possible unauthorized alteration of data and/or unauthorized usage thereof for whatever purposes. I/we hereby further agree and undertake to exempt IDFC FIRST Bank from any and all responsibility of such misuse and receipt of information, and hold IDFC FIRST Bank harmless for any costs or losses that I/we may incur due to any errors, delays or problems in transmission or otherwise caused by using the internet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction In addition, I/we shall indemnify IDFC FIRST Bank and the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction expenses incurred, suffered or paid by IDFC FIRST Bank or required to be incurred, suffered or paid by the Bank and also against all demands, actions, suits proceedings made, filed, instituted against IDFC FIRST Bank, in connection with or arising out of or relating to: i) any Instruction received by/given to IDFC FIRST Bank which I/we believe in good faith to be such an Instruction by Email Submission; and/or
 ii) any unauthorised or fraudulent Instruction to IDFC FIRST Bank shall not be bound to act in accordance with the whole or any part of the Instructions or directions contained in any instruction, or defer acting in accordance with any. 14.
- In any Instruction set by Email and may in its sole discretion and exclusive determination, decline or omit to act pursuant to any Instructions, or defer acting in accordance with the structure with the structure of the sole discretion and exclusive determination, decline or omit to act pursuant to any Instruction, or defer acting in accordance with any Instructions, and the same shall be at my/our risk and IDFC FIRST Bank shall not be liable for the consequences of any such refusal or omission to act or deferment of action. I/We am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number / e-mail ID 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 my be applicable. IDFC First Bank will provide me/us Services Accounting Code(SAC) and this will be water to be paid shall be the bank may result be the soft of the bank may result and the soft of the bank will provide me/us Services Accounting Code(SAC) and this will be water at the soft of the bank may result be the soft of the bank will provide me/us Services Accounting Code(SAC) and this will be water at the soft of the bank may result be the bank may result be and the soft of the bank may result be the soft of the bank may result be the bank may result of the bank may result and the soft of the bank may result be the soft of the bank may result be and the soft of the bank may result be and the soft of the bank may result of the bank may result and the bank may re 16
- 17. quoted in all our invoices/credit/debit notes where applicable. 18.
- quoted in all our invoices/credit/debit notes where applicable. In the event that I/We convert my/our status from a Resident Indian to a Non Resident Indian and request for conversion of an IDFC FIRST Resident Account, I/We authorize IDFC FIRST Bank to re-designate my/our existing Resident Account to a Non-Resident Ordinary Account and fully understand the impact of this re-designation on all monies and investments that I/We currently hold in my existing Resident Account For Citizens of Bangladesh or Pakistan Only: I/We have obtained specific approval from the Reserve Bank of India to open accounts for Non Resident Indians and a copy of the same have been when the dubate with we way and resident permitistion from the Reserve Bank of India to open accounts for Non Resident permit issued by Engineer 19.
- has been submitted along with my/our application form. This permission will not be required for citizens of Bangladesh holding valid visa and resident permit issued by Foreigner Registration Office (FRO)/Foreigner Regional Registration Office (FRRO) opening an NRO account

Would you like IDFC FIRST Bank or its representatives to contact you and tell you about various products

(including insurance) services and offers?

Date D D D D D D D D D D D D D D D D D D D	SECOND APPLICANT SIGNATURE
Date Date Date Date Date Date Date Date	
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Please paste a RECENT Colour Photograph. Please sign across the photograph	Please paste a RECENT Colour Photograph. Please sign across the photograph



		BANK US	E SECTION:				
Payment Details NRE Account	Amount						
	Amount						
NRO Account	Amount						
Payment Details							
Other Details							
		_ Account Branch	Name	Product Code _			
Sourcing Branch Cod	e	Lead Generator		Lead Warmer			
Lead Converter		_ Profit Center		Corporate Code	<u> </u>		
Banker Certification (Choose any one)						
Face to Face	Case						
	tomer in person in his/r						
Residence	Work	Other					
I have seen ar	nd verified original KYC	documents. Copy,	/Photo taken foi	r record			
Customer has	signed in my presence			Signature	of Employee		
Name		Certific	cation Date				
Employee ID/RM Co	de		M M Y Y	Y Y			
Non Face to F	ace Case		Campaign Co	ode			
Mode of send	ing AOF and Self attest	ed docs					
E-Mail	Courier	Other					
		Cortific	ation Date	Signature	of Employee		
Name							
Employee ID/RM Code D							
RBICrCatg / COA Category	RBIcrCode / COA Code	Organization	BSR org Code	RBIDrCatg	RBIDrCode		
180 - Household,	191 – Non	Individual-	10	350 – Non Infrastructure	383 – Other Retail		

* Politically Exposed Persons ("PEP/s"): Politically exposed person are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but is not limited to:

Non Resident

(i) Heads of States or of Governments

(ii) Senior politicians

MFI, TASC

(iii) Senior government/Judicial/Military officers (iv) Important political party officials

Resident Individuals

The term PEP also include the families and close associates of the PEPs mentioned above.

Families: The term families includes close family members such as spouse, children, parents and sibiling and may also include other blood relatives and relatives by marriage.

Close Associates: The term closely associated persons in the context of PEPs includes close business, Colleagues and personal advisors/consultants to the PEP as well as persons who benefit significantly from being close to such a person.

" If you are a Tax Resident of any country in addition to the above, please fill the "Annexure - Overseas Jurisdiction Address"