

# HOLDER ADDITION FORM



Application Date          
D D M M Y Y Y Y

- 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

## EXISTING CUSTOMER DETAILS

Account Number   
 Customer Name   
 Please Add  1 holder to my account  2 holders to my account

## MODE OF OPERATION

Mode:  Either or Survivor  Anyone or Survivor  
 Former or Survivor  Jointly  
Debit Card or Internet Banking transactions will not be available for accounts operated 'Jointly' or as 'Former or Survivor'

## JOINT ACCOUNT HOLDER ONE

Are you an Existing customer?  **Yes I am**, My Customer ID is  and my  
 CKYC Number (If applicable)   
 Debit Card Number is   
The above Debit Card will be linked to this account to which you are being added as a holder. Your existing account will continue to be the Primary Account on your Debit Card  
 **No, I am not yet a customer.** I will complete the sections below

## TELL US ABOUT YOURSELF

**Applicant Name** (Please complete as per your Identity Proof)

TITLE FIRST NAME MIDDLE NAME LAST NAME  
 Date of Birth          
D D M M Y Y Y Y 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  
 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**

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 ONE OR MORE DOCUMENTS BELOW

Aadhaar No.  PAN\*   **Form 60**  
\*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.

Voter ID  Expiry Date       
D D M M Y Y Y Y

Driving License  Expiry Date       
D D M M Y Y Y Y

Passport  Expiry Date       
D D M M Y Y Y Y

PIO/OCI Card  NREGA  National Population Register

## PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT

Aadhaar  Passport  Driving License  Voter ID

Line 1   
 Line 2

City  Landmark (If any)   
 State  Pin Code

**ADDRESS FOR COMMUNICATION (No proof required)**
 Same as Above This is my  Residence  Place of Work

**Line 1** 
**Line 2** 
 **Landmark**   
(If any)

**City**  **State**  **Pin Code** 
**HOW WOULD YOU LIKE US TO REACH YOU?**
**Mobile No. (91)**  **Landline No. (91)**    
(STD Code) (Number)

**E-mail ID** 

Fill in CAPITAL LETTERS. All communication for this account will be sent to the Mobile / Email 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)** 
**DEBIT CARD**
**Joint Holder 1**

 Do you need an Debit Card :  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)

To enable international usage on your debit card, please use Limit Management under Debit Card section on Internet/Mobile Banking.

**JOINT ACCOUNT HOLDER TWO**

 Are you an Existing customer?  **Yes I am, My Customer ID is**  and my

 KYC Number (If applicable) 

 Debit Card Number is    

The above Debit Card will be linked to this account to which you are being added as a holder. Your existing account will continue to be the Primary Account on your Debit Card

 **No, I am not yet a customer. I will complete the sections below**
**TELL US ABOUT YOURSELF**
**Applicant Name** (Please complete as per your Identity Proof)

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Date of Birth**     **Gender**  Male  Female  Third Gender

D D M M Y Y Y Y

**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

**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**


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 ONE OR MORE DOCUMENTS BELOW**

Aadhaar No.

PAN\*

Form 60

\*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.

Voter ID

Driving License

Expiry Date

Passport

Expiry Date

PIO/OCI Card

Expiry Date

NREGA

National Population Register

**PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR**

Aadhaar  Passport  Driving License  Voter ID

Line 1

Line 2

Landmark (If any)

City  State  Pin Code

**ADDRESS FOR COMMUNICATION (No proof required)**

Same as Above This is my  Residence  Place of Work

Line 1

Line 2

Landmark (If any)

City  State  Pin Code

**HOW WOULD YOU LIKE US TO REACH YOU?**

Mobile No. (91)

Landline No. (91)

(STD Code)

(Number)

E-mail ID

Fill in CAPITAL LETTERS. All communication for this account will be sent to the Mobile / Email 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)

**DEBIT CARD**

**Joint Holder 2**

Do you need an Debit Card :

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)

To enable international usage on your debit card, please use Limit Management under Debit Card section on Internet/Mobile Banking.



**GOODS AND SERVICE TAX (GST) STATUS - APLICABLE FOR PRIMARY HOLDER**

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.)  No

(Please refer to last page for definition of related person)

**WOULD YOU LIKE TO CHOOSE A NOMINEE FOR THE ACCOUNT?**

**Form DA2**

(Nomination under Section 45ZA of the Banking Regulations Act, 1949 and Rule 2(5) of the Banking Companies (Nomination) Rule, 1985 in respect to bank accounts.)

I/We \_\_\_\_\_ (name of existing account holders) hereby cancel the nomination made by me/us in favour of Nominee Name \_\_\_\_\_

**Form DA1**

(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

Please mention the nominee name in the statement/advice/passbook

**Customer ID**  (Incase an existing Account Holder)

**Nominee Name:**

TITLE	FIRST NAME	MIDDLE NAME	LAST NAME
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**Nominee Address:**  Same as primary account holder address OR Update address as below


**Relationship with depositor**  **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
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**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)

**No**, I do not want 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.

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

Date:        Place:

Signature for Existing Account Holder (for DA2 & DA1) Signature for Joint Account Holder 1 Signature for Joint Account Holder 2

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Name \_\_\_\_\_ Name \_\_\_\_\_ Name \_\_\_\_\_

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

1. 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 IDFC 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](http://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.
2. I/ 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](http://www.idfcfirstbank.com).
3. 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 force from time to time. I have declared my 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.
4. I 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 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.
5. 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.
6. 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.
7. 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.
9. 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.
10. I, 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.
11. I 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 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.
13. 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 be 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 availing 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.
14. IDFC FIRST Bank protects the interest of its customers against any unauthorised electronic banking transaction. You may visit Bank's website [www.idfcfirstbank.com](http://www.idfcfirstbank.com) for more details in respect of the same.
15. I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements.
16. 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.
17. 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 be deemed appropriate if the deficiency is not updated/rectified by me within the stipulated period.
18. 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 herein.
19. 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?  Yes  No

Please issue a new cheque book for this account.

Signature for Existing Account Holder <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Name _____</div> Date <input style="width: 20px; height: 15px; margin-right: 5px;" type="text"/> <input style="width: 20px; height: 15px; margin-right: 5px;" type="text"/> <input style="width: 20px; height: 15px; margin-right: 5px;" type="text"/> <input style="width: 20px; height: 15px; margin-right: 5px;" type="text"/> <input style="width: 20px; height: 15px; margin-right: 5px;" type="text"/> <input style="width: 20px; height: 15px; margin-right: 5px;" type="text"/> D D M M Y Y Y Y Place _____	Signature for Joint Account Holder 1 <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Name _____</div> <div style="border: 1px solid black; padding: 5px; text-align: center; margin-top: 10px;">                     Please paste a RECENT Colour Photograph. Please sign across the photograph                 </div>	Signature for Joint Account Holder 2 <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Name _____</div> <div style="border: 1px solid black; padding: 5px; text-align: center; margin-top: 10px;">                     Please paste a RECENT Colour Photograph. Please sign across the photograph                 </div>
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**BANK USE SECTION:**

Profit Centre (Joint Account Holder 1) \_\_\_\_\_ Profit Centre (Joint Account Holder 2) \_\_\_\_\_

**Joint Holder 1**

Staff Family      Staff Customer ID          Spouse  Parent  Child

**Joint Holder 2**

Staff Family      Staff Customer ID          Spouse  Parent  Child

**Banker Certification**

I have met the customer at the communication address (applicable for Household Accounts)  Yes

I have met the Customer at:  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 _____	Certification Date	
Employee ID/RM Code _____	<input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> <input style="width: 20px; height: 15px;" type="text"/> D D M M Y Y Y Y	Signature of Employee <div style="border: 1px solid black; height: 40px; width: 100%;"></div>

RbiCrCatg	RbicCode	RbiDrCatg	RbiDrCode
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.