

# FIXED DEPOSIT MULTIPLIER

## APPLICATION FORM FOR EXISTING CUSTOMERS



Please fill in Black Ink & in CAPITAL LETTERS only

### CUSTOMER INFORMATION

Name of Primary Applicant

Customer ID

Name of Second Applicant (if any)

Customer ID

Name of Third Applicant (if any)

Customer ID

IDFC FIRST Account Number to be debited

Part 1

### FIXED DEPOSIT BOOKING

Deposit Type	Amount Minimum FD value 2 Lakhs	Tenure 12 Months to 10 Years		Interest Rate %
		Years	Months	
<input type="checkbox"/> Standard	<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Senior Citizen	<input type="text"/>	<input type="text"/>	<input type="text"/>	
In Words <input type="text"/>				

PAN is compulsory for booking FD Multiplier. In case the FD is partially or fully closed SIP will stop. Only resident individuals can open this FD. FD Multiplier will be booked with monthly payout option. Interest payout for FD booked with monthly payout option will be at discounted rate. FD tenure should be in years and months only.

### WHAT WOULD YOU WANT THE BANK TO DO WITH THE DEPOSIT ON MATURITY

☐ Renew ☐ Payout, do not renew

Maturity and interest proceeds will be credited to your IDFC FIRST Bank account from which the deposit has been booked.

### MODE OF OPERATION FOR THE DEPOSIT

Mode of Operation ☐ Singly ☐ Either or Survivor

### WOULD YOU LIKE THE BANK TO DEDUCT TDS ON THE DEPOSIT?

• Please update your PAN if not done yet. You will be required to fill the PAN updation form.

☐ Deduct TDS as applicable ☐ DO NOT deduct TDS as we are submitting Form 15G/15H for this deposit  
☐ Do not deduct TDS as we are exempt from tax (We are submitting documents evidencing the same).

### PLEASE ADD A NOMINATION TO YOUR DEPOSIT

(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 death the amount of deposit in the account may be returned by IDFC FIRST Bank Ltd

Customer ID  (Incase an existing Account Holder)

Nominee Name:

Nominee Address: ☐ Same as primary account holder address ☐ Update address as below

Relationship with Depositor (If any)  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:

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

☐ 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

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

Date  Place

**Part 2**
**SIP REGISTRATION WITH FD**

<b>1</b>	<input checked="" type="checkbox"/> Register SIP	<b>Scheme Name:</b> <Mention any one scheme from the list below>
	<b>Amount:</b> Monthly Interest from FD*	<b>SIP Date:</b> FD interest payout date + 2 working day

List of eligible Schemes (only Growth Options available):

Equity - Large Cap	Equity - Multi Cap	Balanced - Aggressive Hybrid	Tax Saving - ELSS
Axis Bluechip Fund	Kotak Standard Multicap Fund	ICICI Pru Equity & Debt Fund	Axis Long Term Equity Fund
ICICI Pru Bluechip Fund			

- ☒ I/We agree to the below Key Terms and Conditions, Disclaimers, Disclosures, Declarations and Undertaking::
- SIP to be executed in existing folio under ARN of IDFC FIRST Bank, if available.
  - I/we are aware that the SIP is getting registered in the name of first / sole holder of Fixed Deposit.
  - SIP tenure will be equivalent to the Fixed Deposit Tenure. If FD is renewed, SIP will continue. SIP will be discontinued with-in 7 working days in case of maturity or pre-mature full withdrawal or partial withdrawal of Fixed Deposit.
  - I/we are aware that the SIP will be rejected in case the Mutual Fund KYC is not completed for the first / sole holder of Fixed Deposit.
  - I/we confirm that Nominee details will be as per the Bank Account
  - Interest payout for FD booked with monthly payout option will be at discounted rate
  - \*Monthly Interest calculation for SIP Amount = Daily Interest on FD x 28 days X 90% (Excluding TDS)
- ☒ I/We hereby confirm that the EUIN is not required as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of Bank or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of Bank and Bank has not charged any advisory fees on this transaction.
- ☒ I am/We are not U.S. Persons, corporations or other entities organized under the laws of U.S. and Residents of Canada at the time of signing this form and that I am/We are in India at the time of signing this form
- ☒ I/We also agree to the below mentioned Terms and Conditions, Disclaimers, Disclosures, Declarations and Undertaking:
- I/We have been provided with and have read, understood and agree to abide by the contents of the Scheme Information Document(s)/Key Information Memorandum(s) & Statement of Additional Information(s) of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) as applicable from time to time.
  - Bank has through its website/ branches/ other modes disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/we have not been offered/communicated any indicative portfolio and/or any indicative yield for this investment.
  - I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. This confirmation shall be deemed to be re-confirmed and be effective for every instruction for Investment from me/us to the Bank.
  - I/We confirm that the details provided by me/us are true and correct.
  - I/We hereby declare that the amount being invested by me/us in the Mutual Fund Scheme(s) is derived through legitimate sources and is not held or designed for contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time.
  - Any purchase whether fresh or additional including switch shall not be permitted by the AMCs if the KYC status of PAN is not updated as "KYC Registered - New KYC". As per regulatory requirement, individual investors and joint holders are required to provide extended KYC and FATCA details. In absence of the same, transactions may get rejected by AMC/RTA.
  - I/We agree Mutual Funds' Investments are subject to market risk. Bank shall not be liable or responsible for any loss or shortfall resulting from the operations of the Mutual Funds. Bank is acting in capacity of a Distributor for Mutual Funds which has been opted for by me/us. The contract of Mutual Fund is between the asset management company and the investor, and not between Bank and the investor. Participation by me/us is on a purely voluntary basis and there is no direct or indirect linkage between the provision of the banking services offered by Bank and participation in the scheme.
  - That Nomination is mandatory for all Mutual Fund investments resulting into new folios. Any such fresh Mutual Fund purchases/SIPs done without nomination may be rejected by the respective mutual fund houses. I/We understand that there is a separate nomination facility for MF Investments provided by Bank. If I/we have not opted for this separate nomination facility, I/We confirm to have nominee for such purchase/SIP transaction same as the nominee in the bank account being debited for the transaction. In case, the bank account does not have a nominee, I/We declare that I/we don't wish to have nominee for this purchase transaction as well.
  - Bank does NOT provide investment advisory services in any manner or form. Investment products do not pertain to Bank. Investment products are distributed by Bank on a non-discretionary and non-risk participation basis. The final investment decision shall always exclusively remain with the investor.
  - I/We agree that Bank reserves the right to reject the request in case of non-availability of sufficient funds in the bank account. Also that In case of Purchase/SIP transactions, your bank account with us would be debited for the total amount instantly on transaction placement and that no interest shall be payable on this amount by the Bank. The Customer further acknowledges that any transaction request due on holiday would be processed on the next business day and NAV would be applicable as per the Mutual Fund's offer document.
  - Please note that NAV for all funds displayed is indicative and as at the close of previous business day. Cut-off time for investment transactions through common transaction form - For orders received at IDFC FIRST Bank Office for Equity and Debt funds before 12:00PM, same day NAV is applicable. Specifically, for Liquid Fund orders received at IDFC FIRST Bank Office before 11:30AM, closing NAV of the previous business day is applicable. That, save and except under conditions beyond the reasonable control of the Bank, all requests received by Bank prior to the cut off time shall be processed on the best effort basis within the cut off time. I/We agree that for Purchase/SIP transactions, Bank A/c would be debited for the total amount instantly and that no interest shall be payable on this amount by the Bank.
  - If my/our signatures are not available in bank account, the transaction will be rejected by Bank/AMC/RTA. I/We acknowledge that it is my/our obligation to ensure that my/our signatures are in Bank's records.
  - Transaction through Easy Investment Services facility would be allowed for only those AMCs where Bank has entered into agreement for this purpose. Please speak with your relationship manager/branch to get list of eligible AMCs and transaction types.
  - In terms of SEBI Circular No IMD/SM/7179/2010, unitholders have been allowed unfettered and unrestricted access to transact at AMC/ RTA. Considering this, Bank is directly dependent on the AMC to ensure that feeds received from the AMCs / RTAs are in line with the above regulatory change. Bank shall thus neither be liable for any mismatch in details with the AMCs nor to any rejection of transaction.
  - With respect to Redemption transactions, I/We acknowledge that the redemption proceeds shall be credited to the bank account linked as the primary/default bank account to the folio from where the redemption is being made.
  - For all e-mail instructions sent by the Customer to IDFC FIRST Bank, pursuant to executing e-mail indemnity by the Customer, the instructions received by IDFC FIRST Bank by way of email communication shall be deemed to be the original Common Transaction Form and all actions based on the email message taken by IDFC FIRST Bank would be binding upon the Customer.
  - I/We understand that transactions once executed will not be modified or cancelled.

I/We acknowledge that the above Terms and Conditions are in addition to the Bank's General Terms and Conditions and Easy Investment Services Terms and Conditions and agree to all these Terms and Conditions as updated and available at [www.idfcfirstbank.com](http://www.idfcfirstbank.com)

**Part 3**
**INVESTMENT SERVICES REGISTRATION FORM FOR SIP WITH FD**

**Note:** Kindly Strike Through the fields which are not used, please do not leave them blank

I/We wish to avail IDFC FIRST Bank's ("Bank") Easy Investment Services facility that enables me/us to transact individually as well as with other customers of the Bank in units of Mutual Funds by placing an instruction with IDFC FIRST Bank either on IDFC FIRST Bank Website or mobile app or using Common Transaction Form or email to IDFC FIRST Bank's designated Email id) or any other channel provided by the bank time to time. I/We irrevocably accept all terms and conditions, declarations stipulated in the Investment Services Terms & Conditions including Easy Investment Services T&C as available on Bank website ("Terms") and agree to abide by those.

Customer Details	Name	UCIC/PAN										
Sole / First Holder :		<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>										

**KYC & FATCA DETAILS**

**Gross Annual Income:** ☐ (₹) < 1 Lakh; ☐ (₹) 1 -5 Lakhs; ☐ (₹) 5 -10 Lakhs; ☐ (₹) 10 -25 Lakhs; ☐ (₹) 25 -1Cr; ☐ (₹) > 1Cr

**Net worth (₹ Lakhs):** \_\_\_\_\_ **Date of Net Worth (< 6 Months):** \_\_\_\_\_

**Source of Income:** ☐ Salary ☐ Business Income ☐ Gift ☐ Ancestral Property ☐ Rental Income  
☐ Prize money ☐ Royalty ☐ Others (PI specify): \_\_\_\_\_

**Occupation:** ☐ Business ☐ Professional ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service  
☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer  
☐ Others (PI specify): \_\_\_\_\_

**Political Exposure Person:** ☐ Yes ☐ No

**Origin Details:** Place of Birth: \_\_\_\_\_; Country of Birth: \_\_\_\_\_; Nationality: \_\_\_\_\_

**Address Type (KRA KYC):** ☐ Residential ☐ Registered Office ☐ Business

**Tax Residency Other than India:** ☐ Yes ☐ No

I. Country of Tax Residency 1: India		II. Country of Tax Residency 2: _____											
PAN No (Mandatory)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											Tax ID:	
ID Type (TIN or Others, please specify)	PAN	ID Type* (TIN or Others, please specify)											
		Reason for unavailability* <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____											

**\*Reason A:** The country where the Account Holder is liable to pay tax does not issue TIN to its residents. **Reason B:** No TIN required (Select this reason Only if the authorities of the respective country of tax residence do not require the TIN to be collected), **Reason C:** Others, please state the reason.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it. I/We hereby authorize you to disclose, share, rely, remit in any form, mode or manner, all/any of the information provided by me, including all changes, updates to such information as and when provided by me to / any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees/RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to regulated Intermediaries to facilitate single submission/update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your/Funds end or by domestic or overseas regulators/tax authorities. I/We authorize IDFC FIRST Bank/Fund/AMC/RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from my account or close or suspend my account(s) without any obligation of advising me of the same.

**Authorization and Declaration:**

I/We irrevocably authorize the Bank individually at my risk and cost, all or any of the following: (1) To execute all investment transactions with regard to Mutual Funds (whether solely or jointly with others) at Customer's express instructions; (2) To transfer funds in any form and manner including but not limited to by way of debit/credit of my bank account(s), and issue pay-orders/demand drafts/bankers cheques, from such account for the purchase, redemption, switch, receipt of dividends or any such acts for Mutual Fund unit in pursuance of the instruction given by me or my Attorney from time to time. (3) To receive the account statement(s) and any other communication from the mutual fund pertaining to the above said units and/or to acknowledge receipt of the same; (4) To sign all such writings and do all such acts as may be required for redeeming/switch/STP any units; (5) To collect, receive and give good and effectual receipts and discharges for any sum including dividend or income arising from the units and to sign and endorse dividend warrants; (6) To correspond with and give notice to the mutual fund, the corresponding asset management company or any other product provider on my behalf; (7) To instruct the mutual fund and/or the corresponding asset management company to make note of instructions with regard to nomination/change in investment plan/any other changes. (8) To disclose, exchange, share or part with all/any information relating to me or my Investment or bank Account with the third-party product provider (or any other third party so authorized by the third-party product providers) or any regulator and/or service provider of the Bank. (9) To utilize, share my KYC information and documents such as identity (name, PAN, age, details, etc.), address and signature in the Bank's records for sending it to Asset Management Companies (AMC) / Registrar and Transfer Agents (RTA) of the AMCs (CAMS/Karvy/Sundaram BNP Paribas/Franklin Templeton/Any other RTA) or any other party related to the transaction, along with other KYC details for facilitating transactions based on Customer's instructions. (10) To use and forward my signatures in Bank records to the RTA/AMC for processing of any transactions and for their records. I/We accept that for any future transaction/request that come through offline (with wet signatures), RTA/AMC would use signature so provided by Bank for signature verification and in the event of such signature not being available or legible, RTA/AMC would be within its rights to carry out further checks to validate the authenticity of the request. (11) To accept transactions in an existing Investment account under Easy Investment Services facility with Bank if it is signed (a) In case of transactions in existing folios: By holder(s) as per the applicable mode of operation of the folio, Or, (b) In case of transactions requiring new folio: By any holder who is part of that Investment account. (12) To do or omit to do all such and things as IDFC FIRST Bank may in its discretion consider to be necessary or desirable to perform its duties hereunder or to comply with any laws, orders, rules, regulations or directions of any Government or regulatory or other authorities.

I/We further agree, understand, undertake and confirm (1) To abide by the Investment Services Terms & Conditions including those applicable to Easy Investment Services from time to time as set forth on the website www.idfcfirstbank.com. I understand that access to any changes/update to these services would be available on the website only. (2) that all such acts and deeds done for and on my behalf shall be binding on me and my successors & legal heirs. (3) that I/We may hold Investments in various holding combinations (singly as well as in Joint with other customers of the bank). Each such holding combination is, hereinafter, referred to as "Investment Account". I/We confirm that Investment Services Terms and Conditions would need to be separately signed / accepted online by all the holders of the Investment Account before any transaction in such Investment Account is accepted by the Bank under Easy Investment Services facility. (4) that the mode of operation in all new folios created under Easy Investment Services facility will be "Single" in case of Sole holder Investment Account and "Either or Survivor" or "Anyone or Survivor" in case of more than one holder in the Investment account. (5) That the Bank is acting as distribution agent of various mutual funds, Insurance companies and other investment product provider and is not acting as principal. (6) that I/We shall not hold the Bank liable for any loss or damage caused because of failure or delay of mutual funds to deliver any unit purchased or to make payment for any unit(s) sold and shall keep the bank harmless and free from any claim in respect thereof. The Bank shall also not be liable for any delay, failure or refusal of mutual fund in registering or transferring units in my/our name or for any interest, dividend or other loss caused to me/us arising therefrom. (7) That investments in mutual funds/other securities are subject to market risks including possible loss of principal. (8) That the value of my investments may fluctuate. If I/we redeem/liquidate my/our units or securities, I/we may receive more or less than what

I had invested depending on the market value of the units/securities. (9) that past results are not guarantee of future performance. (10) That all decisions to purchase/redeem units/securities are solely made by me/us based on my/our personal judgement arrived after due consideration. (11) That the Bank does not in any manner guarantee payment/liquidity/redemption/repayment of any units/securities/dividend/interest or any other income/profits nor does the Bank make any offer for purchase/sale of any units. (12) That the Bank or its directors/employees shall not be liable for any advice or representation made to me/us in the course of investments made by me/us. (13) That the amount investment by me/us are not bank deposits and are not insured/endorsed/guaranteed by the Bank. (14) That as a holder in an investment account, I/We, along with other holder(s), if any, shall be bound by any valid transactions, including any transaction that results in new folio, done by any holder(s) of the Investment Account in accordance with these Investment Services Terms and Conditions (as if given by each of the holders personally/jointly). (15) That in case my/our signatures are not available in Bank records, the Mutual Fund transaction under Easy Investment Services facility can be rejected by Bank or Mutual Fund AMC/RTA. (16) That it is my/our obligation to ensure that my/our signatures are in Bank's records. (17) That the I/We shall also have an unfettered and unrestricted right to approach the AMC directly. (18) That acceptance of these Terms and Conditions are voluntary and the Bank shall not mandatorily insist for this mandate for enabling investments in Mutual Funds. (19) That I/We shall read the relevant offer documents carefully before making any investments. (20) That all acts, deeds and things done by the Bank in line with the Terms would be binding on me/us. The above authority and acceptance of Terms would be applicable on all Investment transactions and Investments holdings where I/We am/are sole or one of the holders whether in existing or new folios/Investment accounts. (21) That the services provided by the Bank are subject to General Terms and Conditions as stated on Bank's website [www.idfcfirstbank.com](http://www.idfcfirstbank.com)

### DECLARATION (Please read carefully and sign at the end of this section)

- I/We hereby undertake to abide by the General Terms and Conditions and Schedule of Charges as communicated at the time of account opening and available on our website [www.idfcfirstbank.com](http://www.idfcfirstbank.com)
- For accounts with Method of Operation "Either or Survivor": I/We hereby confirm that premature withdrawals of all Term Deposits placed and/or proposed to be placed shall be paid by IDFC FIRST Bank under the operation rule of "Either or Survivor".
- In the absence of any special instructions, the deposit will be renewed on maturity for a like term at the then applicable interest rates.
- As per Section 139A(5A) of the Income Tax Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of the Income Tax Act shall provide his/her PAN number to the person responsible for deducting such tax. In case the PAN number is not provided, the bank shall not be liable for the non availing of the credit of tax deducted at Source.
- As per section 206AA introduced by Finance (No. 2) Act, 2009 w.e.f 01.04.2010 every person receives income on which TDS is deductible shall furnish his/her PAN number, failing to which TDS shall be deducted at the rate of 20% in case of Domestic deposits and 30.90% in case of NRO deposits\*. Please further note that in absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable.

Name of Applicant (i) \_\_\_\_\_

Signature

Name of Applicant (ii) \_\_\_\_\_

Signature

WITNESS 1

(Required only if nomination form has been filled and any of the applicants use thumb impression)

Name of Applicant (iii) \_\_\_\_\_

Signature

WITNESS 1

(Required only if nomination form has been filled and any of the applicants use thumb impression)

Date of Application:

D	D	M	M	Y	Y	Y	Y	Y	Y

### BANK USE

FD Product Code \_\_\_\_\_ FD Number \_\_\_\_\_

Branch Code \_\_\_\_\_ Branch Name \_\_\_\_\_ Sourcing Branch Code \_\_\_\_\_

Lead Generator \_\_\_\_\_ Lead Warmer Code \_\_\_\_\_

Lead Convertor Code \_\_\_\_\_ Business Division/Segment Code \_\_\_\_\_

Campaign Code \_\_\_\_\_

### DECLARATION

☐ Customer Signed in my Presence

Employee ID

Name \_\_\_\_\_

Date

D	D	M	M	Y	Y	Y	Y	Y	Y

Signature