NRI FIXED/RECURRING/FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT FORM

IDFC FIRST Bank

Application Date D D M M Y Y Y Y

Please fill in Black Ink & in CAPITAL LETTERS only

Value Date D D M M Y Y Y Y

CUSTOMER INFORMATION

Name of Primary Applicant **Customer ID**

Name of Second Applicant (if any) **Customer ID**

Name of Third Applicant (if any) **Customer ID**

- Please update PAN if not done yet. Please fill a PAN update form or update it through internet banking.
- If you do not have a PAN please complete a Form 60 available on www.idfcfirstbank.com

FIXED DEPOSIT INSTRUCTIONS

Type of Deposit	☐ **Non Resident Ordinary (NRO) in ₹**	☐ **Non Resident External (NRE) in ₹**	☐ **Foreign Currency Non Resident (FCNR)**
Amount	₹	₹	☐ USD ☐ GBP ☐ EUR ☐ SGD ☐ AUD
Funding Instruction	☐ Debit NRO Account	☐ Debit NRE Account	☐ Wire transfer ☐ Debit to NRE account: _____ (mention NRE account number)
Tenure (in days)	Years / Months / Days	Years / Months / Days	Years / Months / Days
Interest Rate%			
Interest Mandate • **Applicable for FD > 180 days** • **For NRO FD <=180 days interest is only paid on maturity)**	☐ Re-invest ☐ Pay out monthly ☐ Pay out quarterly	☐ Re-invest ☐ Pay out monthly ☐ Pay out quarterly	Interest earned on your FCNR deposits is re-invested and paid on maturity along with your principal
Maturity Instruction	☐ Renew Principal & Interest (If any) ☐ Renew Principal & Pay Interest ☐ Payout, do not renew	☐ Renew Principal & Interest (If any) ☐ Renew Principal & Pay Interest ☐ Payout, do not renew	For all FCNR deposit Principal & Interested will be renewed for a similar tenure

- Maturity & Interest Proceeds for NRE & NRO Deposits will be credited to the IDFC Account from which the deposit has been booked
- For FCNR Deposits, please share bank details for payout separately
- TDS at 30.9% will be applied on interest on NRO Fixed Deposits. If you reside in a country having Double Taxation Avoidance (DTAA) treaty with India, please share Tax Residency Certificate & Form 10F to avail treaty benefit of lower TDS rate
- No interest will be paid if NRE or FCNR Deposit is closed within 1 year of deposit booking. Interest paid (if any) for NRE Simple Interest FD will be recovered from principal before such premature closure

RECURRING DEPOSIT INSTRUCTIONS

Account to be debited

Account Type ☐ NRE ☐ NRO

Monthly Instalment Amount Rs.

Number of Instalment **Months***

(Tenure Range: NRE RD 12 - 120 Months; NRO RD 6 - 120 Months)

Debit Date D D M M Y Y Y Y

Interest Rate %_____

- On maturity, the Recurring deposit will be credited into the account mentioned above

MODE OF OPERATION

☐ Singly ☐ Either or Survivor ☐ Jointly ☐ Former or Survivor ☐ Any or Survivor

A4 Size

IDFC FIRST Bank

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** D D M M Y Y Y Y

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 Y Y Y Y Place

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

1. I/We hereby declare that I/We are a Non Resident Indian (NRI) or Person of Indian Origin (PIO) as defined under the Foreign Exchange Management Act, 1999 along with its regulations as amended from time to time and I/We agree to notify IDFC FIRST Bank about my/our return to India for permanent residence.
2. I/We will be bound by the Terms and Conditions detailed in this Deposit Application Form and understand that the same are in addition to the Terms and Conditions provided to me/us at the time of initial account opening. I/We also understand that the Terms and Conditions may be amended from time to time at the sole discretion of the bank and that the current Terms and Conditions are available at www.idfcfirstbank.com
3. For accounts with Method of Operation "Either or Survivor": I/We authorize IDFC FIRST Bank to execute pre-mature withdrawals on my deposits placed and/or proposed to be placed, based on the instructions from any one of account holders on the deposit account subject to the terms and conditions stipulated for this product. I further agree and accept that such premature withdrawal shall be subject to the terms and conditions provided to me by IDFC FIRST Bank at any time including but not limited to the Deposit Application Form, Account Opening Form

Name of Applicant (i)	Name of Applicant (ii)	Name of Applicant (iii)
Signature	Signature	Signature
	WITNESS 1 (Required only if nomination form has been filled and any of the applicants use thumb impression)	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

BANK USE

RD Product Code _____ RD Number _____
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 _____

FOR FCNR DEPOSITS:

Inward Remittance Ref No: _____ OWRM Ref No: _____ (For NRE debit cases only) Trace ID: _____

Select BGL to be debited:

☐ FCNR Deposit Funding-USD **97138102019** ☐ FCNR Deposit Funding-GBP **97139102018** ☐ FCNR Deposit Funding-EUR **97140102014**
☐ FCNR Deposit Funding-AUD **97618102015** ☐ FCNR Deposit Funding-SGD **97619102014**

DECLARATION

☐ Customer Signed in my Presence
☐ Request received from registered email id of customer and Banker on Call verification done

Employee ID

Name _____ Signature

Date D D M M Y Y Y Y

A4 Size