## NEW TO BANK FIXED DEPOSIT FORM For Resident Indians



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)
Image: Title         First Name         Middle Name         Last Name
Date of Birth     Image: Sector and Comparison of Comparison
Married       Unmarried       Others       Citizenship (Applicable         for other than India)
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 <u>in addition</u> 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
<b>Dverseas Jurisdiction Address Type</b> Address is same as Officially Valid Document Address is same as communication
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)
Image:
PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW
Aadhaar No.
"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.
/oter ID
/oter ID        Driving License    Expiry Date
/oter ID Expiry Date
Voter ID       Image: Constraint of the second
/oter ID
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/oter ID       Image: Construction of the second seco
Voter ID       Image: Complete to the second s
/oter ID
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/oter ID       Expiry Date       Image: Complete transmission of the transmission of transmissing transmission of transmission of transmissio
/oter ID

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

CB/28/12-2018



TELL US WHAT YOU DO FOR A LIVING
Occupation Salaried Select Anyone Public Private Governmen
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
Homemaker Retired Farmer Politician Student Minor
Source of Income Salary Business Professional Fees Investments Agriculture Family Wealth
Gross Annual Income (INR)
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
Are you a related person to IDFC FIRST Bank under GST (Please refer to last page for definition of related person) 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)
Date of Birth     D     M     Y     Y     Gender     Male     Female     Third Gender
Marital Status       Married       Unmarried       Others       Citizenship (Applicable       Image: Comparison of the state
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 a
account. If you do not have a PAN, please complete a Form 60.
Voter ID
Driving License
Passport Expiry Date M M Y Y Y Y M M Y Y Y Y
PIO/OCI Card
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 Pin Code



ADDRESS FOR COMMUNICATION (No proof required)						
Same as Above	}		This is n	ny Residence	Place of W	/ork
Line 1						
Line 2						
		Landma				
City		State			Pin Code	
HOW WOULD YOU LIKE US TO REACH YOU?						
Mobile No. (91)		Land	dline No. (91)	(STD Code)	(Number)	
E-mail ID						
Fill in CAPITAL LETTERS. A	All communication for this account will	l be sent to the Mobile /	Email of the first	holder.		
	тс			NINC		
Occupation	Salaried	L US WHAT YOL	Select Any		Private	Government
Corporate Name						
-						
Self Employed Profe Self Employed Busir		itect/Lawyer/Consul	ip/Company	tainment/Alternate Med No of Years in Busin	, ,	autician > 5 yrs
Homemaker	Retired	Farmer				inor
Source of Income	Salary Business					amily Wealth
Gross Annual Incom						anniy wearin
	TELL US THE	E DETAILS OF TH	IE DEPOSIT T	O BE BOOKED		
		Tenure*	:	Interest Mandate-Lon	g Term>180 days	
Deposit Type	Amount			Simple Interest	Quarterly	Interest Rate %
		Years Months	Days	Monthly** Quarterly	Compounding	
Standard						
Senior Citizen						
Tax Saver		5 Years				
In Words						
PAN/Form 60 is manda during a financial year.	tory for booking time deposit exc	ceeding Rs. 50,000/-	at each instance	e and for time deposits ag	ggregating to more	than Rs. 5 lakhs

\*Tenure of deposit can range from 7 days to 10 years except for Tax Saver Deposits which are for 5 years only

Tax Saver Deposits can only be booked by Individuals and HUFs that hold a valid PAN.

• For Short Term FDs with tenure <180 days, interest will be paid on maturity

• For Long Term FDs with tenure >180 days, interest pay-out will be as follows:

i) Simple Interest FD: Monthly or Quarterly

ii) Compound Interest FD: On Maturity

\*\*Interest will be calculated for the quarter and paid monthly at a discounted rate from the standard FD rate



MODE OF OPERATI	ON FOR THE DEPOSIT					
Mode of Operation Singly Joint	ly Either or Survivor Former or Survivor					
HOW WOULD YOU LIKE TO FUND THE DEPOSIT?						
Cheque Cheque Cheque Cheque Drawn on Cheque	Cheque Date					
NEFT/RTGS						
Fixed Deposit funding through third party account will not be accepted. Funding done through cheque will be banked the next working day and clear funds will be available with IDFC FIRST Bank on T + 2 working days (T being the day when cheque is banked)						
WHAT WOULD YOU WANT THE BANK TO DO WITH THE DEPOSIT ON MATURITY						
FOR SIMPLE INTEREST FDs	FOR COMPOUND INTEREST FDS / SHORT TERM FDS					
Renew	Renew Principal & Interest					
Payout, do not renew	Payout, do not renew					
	Renew Principal & Payout Interest					
If you have selected payout option (Interest and/or Principal) $\ensuremath{\mathtt{p}}$ to this account	please provide following details. Payout will be effected directly					
Account Name						
Account Number	IFSC Code					
<ul> <li>If you do not have a PAN automatic renewal option will not be available for Fixed Deposits and maturity proceeds will be paid to customer as per maturity instructions opted</li> <li>If you do not have a PAN, please fill Form 60</li> <li>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/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</li></ul>						
	g account holder, don't fill address)					
Image: Image and the second						
Nominee Address Same as primary account holder comm	nunication address OR Update address as below					
If the nominee is a minor**, please complete this section. As the	e nominee is a minor on this date, I/We appoint:					
Relationship with Depositor	Date of Birth					
Guardian Name						
TITLE FIRST NAME MIDDLE 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/advic	e/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 Place						



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

- I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirstbank.com, which may be amended by IDFC FIRST Bank from time to time and hosted notified on the website of IDEC FIRST Bank
- I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcfirstbank.com. 2
- 3
- www.idfcfirstbank.com.
  I/We agree to abide by and be bound by all applicable rules/regulations/instructions/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/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 authorise IDFC FIRST Bank to conduct my/our 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/us to IDFC FIRST Bank. I/We declare that I/we 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 any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorise IDFC FIRST Bank to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/other such persons, as may be required by IDFC FIRST Bank. I/We shall not hold IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withowed by IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information Information Δ
- 6 Information") is true, correct and complete in all aspects to the best of my/our 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/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any 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
- 7. or assignees.
- I/We agree and understand that IDFC FIRST Bank reserves the right to reject my/our account opening application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever. 9. 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 8. 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
- 11
- As per Section 139(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 provided, the bank shall not be liable for the non availment 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. 12 13.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDEC FIRST Bank. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. IDEC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will quoted in all our invoices/credit/debit notes. IDEC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. IDEC FIRST Bank will determine the location of service provided which shall be binding on me/us. I/We 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 GST 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. IDFC FIRST Bank protects the interest of its customers against any unauthorised electronic banking transaction. You may visit Bank's website www.idfcfirstbank.com for more details in respect of the same.
- 15.
- 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. 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 17. 18.
- 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
- 19. subject matter herein 20
- 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 part, I undertake to pay the den GOI/RBI/Income Tax Authorities

Would you like ID	FC FIRST Bank to contact you and tell you abo	ut new products, fe	eatures and offers? Yes No
Name of Applicant (i)		Name of Applicant (ii)	)
RECENT Colour Photograph		RECENT Colour Photograph	
	Signature of Applicant (i)		Signature of Applicant (ii)
Date	M M Y Y Y	Pla	ace
	WITNESS 1 only if nomination form has been filled and f the applicants use thumb impression)		WITNESS 2 red only if nomination form has been filled and y of the applicants use thumb impression)



BANK USE SECTION				
*Mandatory				
*Account Branch Code	Account Branch Name	*Product Code		
*Sourcing Branch Code	Sourcing Branch Name	*Lead Generator		
Lead Warmer	*Lead Converter	*Profit Center		
Campaign Code				
Banker Certification				
I have met the customer at the communicatio	n address (applicable for Household Accou	nts) Yes		
I have met the Customer at:	idence or Place of Work Ot	her		
I have seen and verified the Original KYC documents. Copy/Photo taken for record				
The customer has Signed in my presence				
		Signature/Stamp		
Name	Certification Date			
Employee ID/RM Code				
<ul> <li>(v) one of them directly or indirectly controls the vib obth of them are directly or indirectly control (vii) together they directly or indirectly control a</li> <li>(b) the term "person" also includes legal persons;</li> </ul>	another's businesses; s in business; ols or holds twenty-five per cent or more of the outst e other;	y;		

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.