



TELL US WHAT YOU DO FOR A LIVING

Occupation Salaried Self Employed Professional Doctor/CA/Architect/Lawyer/Consultant Entertainment/Alternate Medical Practitioner/Beautician
Select Anyone Public Private Government
 Corporate Name
 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)

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 Customer level exemption Account level exemption
 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.) No

SECOND/JOINT APPLICANT DETAILS

Customer ID (If applicable) KYC Number (If applicable)

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
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**
D D M M Y Y Y Y
Passport **Expiry Date**
D D M M Y Y Y Y
 PIO/OCI Card **Expiry Date**
D D M M Y Y Y Y
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**

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

1. 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 IDFC FIRST Bank.
2. 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.
3. 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.
4. 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.
5. I/We agree to furnish and intimate to 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 or its agents/representatives liable for using/sharing such information.
6. 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/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 action, under law or otherwise.
7. 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.
8. 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 of "Either or Survivor".
10. 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.
12. 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.
13. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
14. 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 availment 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.
15. 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.
16. 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.
17. 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.
18. 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 deemed appropriate if the deficiency is not updated/rectified by me within the stipulated period.
19. 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.
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 GOI/RBI/Income Tax Authorities.

Would you like IDFC FIRST Bank to contact you and tell you about new products, features and offers? Yes No

Name of Applicant (i) _____ Name of Applicant (ii) _____

RECENT
Colour
Photograph

Signature of Applicant (i)

RECENT
Colour
Photograph

Signature of Applicant (ii)

Date

D D M M Y Y Y Y

Place _____

WITNESS 1
(Required only if nomination form has been filled and any of the applicants use thumb impression)

WITNESS 2
(Required only if nomination form has been filled and any 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 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

D	D	M	M	Y	Y	Y	Y

Employee ID/RM Code _____

Signature/Stamp

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.