

(APPLICABLE FOR NON-INDIVIDUALS OTHER THAN TRUSTS, ASSOCIATIONS, SOCIETIES, CLUBS, GOV'T BODIES)



## REGISTERED ADDRESS

**Same as Communication Address** ☐ Yes ☐ No (If no, please fill in below)

Landmark  City  District

[illegible]

State            Country           Pin Code

[illegible][illegible]

(STD Code) (Number)

Email for receiving consolidated statements

**\*TELL US THE DETAILS OF THE DEPOSIT TO BE BOOKED TO MAXIMIZE RETURNS ON YOUR SURPLUS FUNDS**

Deposit Type	Amount	Tenure*			Interest Mandate - Long Term > 180 days			Interest Rate %
		Years	Months	Days	Simple Interest		Quarterly Compounding	
					Monthly	Quarterly		
<input type="checkbox"/> Standard	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Tax Saver <sup>†</sup>	<input type="text"/>	5 Years			<input type="text"/>	<input type="text"/>	<input type="text"/>	
In Words _____								

\*Tenure of deposit can range from 7 days to 10 years.  
 #Tax saver deposits can only be booked by HUFs that hold a valid PAN.

\*Tax saver deposits can only be booked by HUFs that hold a valid PAN.  
For short term FDs with tenure  $\leq 180$  days, interest will be paid on maturity

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:

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

## MODE OF OPERATION

## MODE OF OPERATION

Mode of Operation ☐ Singly ☐ Jointly ☐ Severally ☐ As per the Trust/Board Resolution/Account Opening Authority Letter

Number of Authorised Signatories 

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HOW WOULD THE ENTITY LIKE TO FUND THE FIXED DEPOSIT?

[illegible]

☐ NEFT D D M M Y Y Y Y

WHAT WOULD THE ENTITY WANT THE MATURITY INSTRUCTIONS TO BE AS?

FOR SIMPLE INTEREST FDs	FOR COMPOUND INTEREST FDs
<input type="checkbox"/> Renew	<input type="checkbox"/> Renew Principal & Interest
<input type="checkbox"/> Payout, do not renew	<input type="checkbox"/> Payout, do not renew
	<input type="checkbox"/> Renew Principal & Payout Interest

HOW WOULD THE ENTITY LIKE THE BANK TO PAY THE DEPOSIT INTEREST AND PRINCIPAL TO YOU?

**PRINCIPAL**

☐ NEFT/RTGS    Account Type    ☐ Current    ☐ Savings

IFSC Code   

Account Number\*

**INTEREST**

☐ NEFT/RTGS    Account Type    ☐ Current    ☐ Savings

IFSC Code   

Account Number\*

Tax Saver Deposit will not be renewed and will be paid to customer as per maturity instructions opted. 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.

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

If you do not have a PAN, please fill Form 60

WOULD THE ENTITY LIKE THE BANK TO DEDUCT TDS ON THE DEPOSIT?

☐ Deduct TDS as applicable ☒ DO NOT deduct TDS as we are submitting Form 15G for this deposit

☐ Do not deduct TDS as we are exempt from Tax (We are submitting documents evidencing the same)

### ENTITY PROOF

**\*Entity Proof:** Name of Document

ID Number (If applicable)  Expiry Date (If applicable)

**\*Address Proof:** Name of Document

ID Number (If applicable)  Expiry Date (If applicable)

### Additional Documents Shared

1  2

3  4

### Additional Document IDs (If applicable)

CIN  TAN

Sales Tax  Excise

### ✓ TELL US ABOUT THE PEOPLE WHO WILL BE OPERATING THIS ACCOUNT

#### SIGNATORY 1

Title ☐ Mr. ☐ Ms. ☐ Mrs.

\*First Name

\*Middle Name

\*Last Name

Designation

Internet Banking ☐ Yes ☐ No ☐ Transact ☐ View

If Existing IDFC Bank Customer

Customer ID

\*DOB

\*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 PAN, please complete a Form 60.)

PEP ☐ Yes ☐ No CKYCR No.

\*Father's Name

DIN

\*Gender ☐ Male ☐ Female ☐ Third Gender

\*Nationality

☐ Resident ☐ Foreign National Resident

☐ Non-Resident ☐ Foreign National Non-Resident

\*Country of Birth

\*Country of Tax Residence:

\*Mother's Maiden Name

Landline

\*Mobile No.

\*E-mail ID

Account level Email Statements: ☐ Yes ☐ No

\*Address as per OVD

Landmark (If any)

City

District

State

Country

Pin Code

#### OVD

Name of Document

Document ID No.

(In case of Aadhaar, write Aadhaar reference number)

Expiry Date

#### SIGNATORY 2

Title ☐ Mr. ☐ Ms. ☐ Mrs.

\*First Name

\*Middle Name

\*Last Name

Designation

Internet Banking ☐ Yes ☐ No ☐ Transact ☐ View

If Existing IDFC Bank Customer

Customer ID

\*DOB

\*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 PAN, please complete a Form 60.)

PEP ☐ Yes ☐ No CKYCR No.

\*Father's Name

DIN

\*Gender ☐ Male ☐ Female ☐ Third Gender

\*Nationality

☐ Resident ☐ Foreign National Resident

☐ Non-Resident ☐ Foreign National Non-Resident

\*Country of Birth

\*Country of Tax Residence:

\*Mother's Maiden Name

Landline

\*Mobile No.

\*E-mail ID

Account level Email Statements: ☐ Yes ☐ No

\*Address as per OVD

Landmark (If any)

City

District

State

Country

Pin Code

#### OVD

Name of Document

Document ID No.

(In case of Aadhaar, write Aadhaar reference number)

Expiry Date

## 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/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 and 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/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/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 authorize 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 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 which whom IDFC FIRST Bank has agency/distribution/marketing arrangement, 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 herein 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 availing 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. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. 14. IDFC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will be quoted in all invoices/credit/debit notes. 15. IDFC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. 16. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us. 17. 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. 18. 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. 19. 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. 20. 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. 21. 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 T. Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements. 22. I undertake the responsibility to declare, disclose and rectify 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. 23. 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. 24. 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. 25. In the event there is any tax demand (including interest if any) raised due to non-disclosure/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. 26. By opening an account, I/We are willing to enroll and avail Doorstep banking non-cash services (i.e. pick-up and/or delivery of cheque and/or documents) - details of which are available on www.idfcfirstbank.com. 27. 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. 28. Non-Callable Fixed Deposits cannot be prematurely closed/withdrawn before the maturity date. Availing any credit facility or using it as Margin / Security for any credit facility is not allowed. Non-Callable FDs will be booked with maturity instructions as 'Auto Closure' only.

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

<b>RECENT</b> Colour Photograph	Name of Signatory 1 _____  <div style="border: 1px solid black; height: 100px; margin: 0 auto; width: 150px;"></div> Signature stamp	<b>RECENT</b> Colour Photograph	Name of Signatory 2 _____  <div style="border: 1px solid black; height: 100px; margin: 0 auto; width: 150px;"></div> Signature stamp
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**BANK USE SECTION**

<b>Payment Details</b>		Amount <input type="text"/>	<input type="checkbox"/> Cheque/DD	<input type="checkbox"/> NEFT/RTGS
Cheque No. <input type="text"/>	Bank Name <input type="text"/>		Branch Name <input type="text"/>	
Date <input type="text"/>	Trace ID <input type="text"/>	UTR <input type="text"/>		
Customer ID <input type="text"/>	Account No. <input type="text"/>			
Branch Code <input type="text"/>	Branch Name <input type="text"/>		Product Code <input type="text"/>	
Sourcing Branch Code <input type="text"/>	Lead Generator <input type="text"/>		Lead Warmer <input type="text"/>	
Lead Converter <input type="text"/>	Biz/Segment Code <input type="text"/>		Profit Centre <input type="text"/>	
Lead ID <input type="text"/>	Promo Code <input type="text"/>		RM Code <input type="text"/>	
Program Code <input type="text"/>	Group ID <input type="text"/>			

**Work Item ID**

**Banker Certification**  
☐ I have met the customer at his: ☐ Communication Address ☐ Business Address ☐ Other \_\_\_\_\_  
**AND**  
☐ I have seen the original KYC documents and returned these to the customer. Copy/Photo taken for record  
**AND**  
☐ The customer has signed in my presence

Name   
 Employee ID

Date   
 D D M M Y Y Y Y

Signature/Stamp



#### ANNEXURE 4 - FATCA/CRS DECLARATION

A		Incorporation Information		Details
		Place of Incorporation		
		Country of Incorporation		
		Company Identification Number		
B		Declaration of Tax Residency		
	Sr. No.	Country(ies) of Tax Residency	Tax Identification Number	
C		Exclusion Category, if applicable, for tax residents outside India (Refer Glossary)		Details
	1	US Persons		
	2	Other than US Persons		

**Note:** Please attach a copy of the Tax Residency Certificate/Copy of Incorporation or Equivalent Document for each of the countries mentioned above.

#### ANNEXURE 5 - FATCA/CRS DECLARATION

A. Listed entity/its related entity	Yes	No
a) Whether the entity is a listed entity? If yes, Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>
b) Whether the entity is a related entity^ of a listed entity? Specify the name of the listed company _____ Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify) <small>^ An entity is a related entity of another entity if either entity controls the other entity, or the two entities are under common control (i.e., Ownership of more than 50% of the votes/value in an entity)</small>	<input type="checkbox"/>	<input type="checkbox"/>
B. Non Individuals other than Listed entity/its related entity (Tick applicable category)		
a) Government Entity	<input type="checkbox"/>	<input type="checkbox"/>
b) International Organization	<input type="checkbox"/>	<input type="checkbox"/>
c) Central Bank	<input type="checkbox"/>	<input type="checkbox"/>
d) Entity wholly owned by a, b or c above	<input type="checkbox"/>	<input type="checkbox"/>
e) Tax-exempt Entity engaged in a Charitable Purpose	<input type="checkbox"/>	<input type="checkbox"/>
C. Business		
a) Holding Company (with subsidiaries engaged in non-financial trade or business)	<input type="checkbox"/>	<input type="checkbox"/>
b) Company providing, financing and hedging services to related entities	<input type="checkbox"/>	<input type="checkbox"/>
D. Income/Assets Criteria		
a) 50% or more of the income in preceding financial year is from trading/business activities <b>AND</b> b) 50% or more of the assets in preceding financial year are held for trading/business purposes	<input type="checkbox"/>	<input type="checkbox"/>

## ANNEXURE 6 -BENEFICIAL OWNERSHIP DECLARATION

**Note:** Beneficial Owners are not required to be identified in the case of Listed Companies or Wholly Owned Subsidiaries of a Listed Company listed on a stock exchange in India, or it is an entity resident in \* jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government. In cases of trust/nominee or fiduciary accounts determine whether the customer is acting on behalf of another person as trustee/nominee or any other intermediary and obtain satisfactory evidence of the identity of the intermediaries and of the persons on whose behalf they are acting as well as details of the nature of the trust or other arrangements in place.

\*Jurisdictions Name: (i) United States of America (ii) Japan (iii) South Korea (iv) United Kingdom excluding British Overseas Territories (v) France (vi) Germany (vii) Canada (viii) International Financial Services Centre in India,

Please tick the relevant option below:

- ☐ The following natural person(s) ultimately have a controlling ownership interest of shares/capital/profit/property more than 10% for a company/partnership/LLP and more than 15% for an unincorporated association/body of individuals (Association/Society/etc.) or exercise control through other means such as management rights, voting/shareholders agreement, etc.
- ☐ There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above; therefore, details of partner(s) (for partnership firms)/ or senior managing official of a company/unincorporated association/body of individuals (Association/Society/etc.) have been provided in the table below.
- ☐ Where the customer is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership,

Sr. No	Name	Current address	Does the OVD address match the current address (If "No" provide a deemed OVD)	Mobile No.	Date of Birth	Gender	Control Details Type	Controlling Ownership %
1.								
2.								
3.								
4.								
5.								

Sr. No	Nationality	Resident of India	PAN#	OVD & Deemed OVD	Father's Name	Occupation	Country of Birth	Country of Tax Residence	Tax Identification Number (TIN)	PEP (Y/N)
1.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
2.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
3.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
4.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								
5.		<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident								

**Note:** #Please quote PAN/form 60 in the PAN field.

- Photograph of BO is mandatory
- Either Mother, Father name or Spouse's name is mandatory. In case PAN is not available Father's name is mandatory.
- Senior Managing Official would include key managers, and c-suite individuals (like CEO, CFO, COO etc)
- In case Original Seen & Verified (OSV) certification is not possible for BOs who are Foreign Nationals/NRIs/PIOs, the document needs to be certified by any one of the following authorities:
  - Authorized officials of overseas branches of Scheduled Commercial Banks registered in India
  - Branches of overseas banks with whom Indian banks have relationships
  - Notary Public abroad
  - Court Magistrate
  - Judge
  - Indian Embassy/Consulate General in the country where the non-resident customer resides
- Types of control:
  - Ownership
  - Other means
  - Senior managing official
  - Trustee
  - Settlor
  - Protector
  - Beneficiary
  - Others (please specify)

I/We agree that I/We will notify IDFC FIRST Bank without delay of any changes to the Beneficial Owner/Controlling natural person, as declared in the table above.

1. Signature of Authorised Signatories:

Name \_\_\_\_\_  
 Designation \_\_\_\_\_  
 Date DD MM YYYY

Signature with Stamp

2. Signature of Authorised Signatories:

Name \_\_\_\_\_  
 Designation \_\_\_\_\_  
 Date DD MM YYYY

Signature with Stamp

ANNEXURE 6\* PHOTOGRAPHS OF BENEFICIAL OWNERS

RECENT  
Colour  
Photograph

Name \_\_\_\_\_

RECENT  
Colour  
Photograph

Name \_\_\_\_\_

RECENT  
Colour  
Photograph

Name \_\_\_\_\_

RECENT  
Colour  
Photograph

Name \_\_\_\_\_

RECENT  
Colour  
Photograph

Name \_\_\_\_\_

RECENT  
Colour  
Photograph

Name \_\_\_\_\_



## ANNEXURE 7 GST ANNEXURE

### CUSTOMER DETAILS

Branch Name

Customer Name

GST Status ☐ Registered ☐ Unregistered

Are you exempted from GST? ☐ Yes (Please submit documentary evidence for the exemption) ☐ No

If exempt ☐ Customer level exemption ☐ Account level exemption

Related person to IDFC FIRST Bank ☐ Yes ☐ No (If yes, please note that GST as may be applicable, needs to be paid by the related person.)

(Refer Glossary of terms for definition of related person)

If Registered then Provide the State wise GST details

# Please mention the primary GSTN for this account as the first GSTN.

Sr.No.	Name of the State	GST Registration Number <sup>#</sup>	Address as per GSTN records <sup>\$</sup>	Remarks
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		

<sup>\$</sup> Address as per GSTN records is the address of receiving the service.  
If you have more than 10 GST Registration Numbers; please use another copy of this sheet.

Name \_\_\_\_\_

Designation \_\_\_\_\_

Signature and Stamp

Name \_\_\_\_\_

Designation \_\_\_\_\_

Signature and Stamp

## GLOSSARY OF TERMS

### 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.

### U.S. Persons

- a) A tax resident of U.S.
- b) A U.S. entity or organization incorporated in U.S.
- c) A partnership or a corporation organized in the U.S. or under the law of the U.S. or any states thereof
- d) A trust- (i) where a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust,
- e) An estate of a decedent that is a citizen or resident of the United States

### Exclusion Categories for U.S. Persons

- a) A corporation the stock of which is regularly traded on one or more established securities markets
- b) Any corporation that is a member of the same expanded affiliated group as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i)
- c) The United States or any wholly owned agency or instrumentality thereof
- d) Any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing
- e) Any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code
- f) Any bank as defined in section 581 of the U.S. Internal Revenue Code
- g) Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code
- h) Any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- i) Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code
- j) Any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code
- k) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State
- l) A broker as defined in section 6045(c) of the U.S. Internal Revenue Code
- m) Any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code

### Exclusion Category For other than U.S. Persons

- a) A corporation, the stock of which is regularly traded on one or more established securities markets
- b) Any corporation that is a related entity of a corporation mentioned above:
- c) A Governmental Entity
- d) An International Organisation
- e) A Central Bank
- f) A Financial Institution

## ANNEXURE 8-NATURE OF INDUSTRY

- |   |   |  |  |
|---|---|--|--|
| <input type="checkbox"/> Airlines   | <input type="checkbox"/> Arms/Antique/Art Dealer              | <input type="checkbox"/> Boat/Plane Dealership   | <input type="checkbox"/> Bar/Casino/Night Club |
| <input type="checkbox"/> Bullion/Forex Dealer   | <input type="checkbox"/> Dot-com Company or Internet business | <input type="checkbox"/> Electric power generation, transmission and distribution                | <input type="checkbox"/> Exchange House        |
| <input type="checkbox"/> Financial Advisory - Portfolio management services                         | <input type="checkbox"/> Gas-distribution of gaseous fuels    | <input type="checkbox"/> Housing Finance Co.   | <input type="checkbox"/> Insurance Co.         |
| <input type="checkbox"/> Investment /Money Management / Personal Investment Company                 | <input type="checkbox"/> Iron and Steel                       | <input type="checkbox"/> Liquor Distributor  | <input type="checkbox"/> Merchant Banking      |
| <input type="checkbox"/> Money Services (Money transfer agent, remittance house, bank note traders) | <input type="checkbox"/> Mining                               | <input type="checkbox"/> Movie theatre   | <input type="checkbox"/> Petroleum Oil & Gas   |
| <input type="checkbox"/> Pawn Shop  | <input type="checkbox"/> Stock Broker                         | <input type="checkbox"/> Term Lending Co.  | <input type="checkbox"/> Used car dealer       |
| <input type="checkbox"/> Veterinary activities  | <input type="checkbox"/> Venture Capital Companies            | <input type="checkbox"/> Waste collection, treatment and disposal activities; materials recovery |  |
| <input type="checkbox"/> Other Pvt. Financial Corp.   |   |  |  |