

CURRENT ADDRESS

Same as Above or Deemed OVD* (select any 1 document) This is my Residence Place of Work

Utility Bill Property or Municipal Tax Receipt Letter of Allotment/Leave and License Agreement* Letter issued by Foreign Embassy

Deemed OVD Number

Line 1

Line 2

Landmark (If any)

City State Pin Code

I/We shall submit Officially Valid Document with the updated current address within a period of three months of submitting the documents above.

*List of Deemed OVD is mentioned in Bank Use Section.

#issued by Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies

HOW WOULD YOU LIKE US TO REACH YOU?

Mobile No. (91) Landline No. (91) (STD Code) (Number)

E-mail ID

TELL US WHAT YOU DO FOR A LIVING**1) Occupation (Select Anyone)**

1a) Salaried (Select Anyone) Public Private Government

Corporate Name

1b) Self Employed Professional Doctor CA Architect Lawyer Consultant Entertainment Alternate Medical Practitioner Beautician Others

1c) Self Employed Business Sole Proprietorship Partnership/Company No. of years in business <= 5 yrs > 5 yrs

1d) Any other Occupation Homemaker Retired Farmer Politician Student Minor

2) Source of Income Salary Business Professional Fees Investments Agriculture Family Wealth

3) Gross Annual Income (INR) Please submit the GST annexure if you are registered or exempt under GST

4) Are you a PEP* or related to one? Yes No

*Definition: Politically Exposed Persons (PEPs): Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a country. Examples of PEPs include, but not limited to: (i) Heads of States or of Governments (ii) Senior politicians (iii) Senior government / judicial / military officers (iv) Senior executives of state-owned corporations (v) Important political party officials (vi) Senior Indian Diplomatic personnel posted outside the country. The term PEP also includes the families and close associates of the PEPs mentioned above.

DECLARATION & SIGNATURE(S)

1. I/We, the Account Holder(s) and the Mandate (Holder of the Mandate Facility) agree to be bound by the Terms and Conditions and agree and accept that IDFC FIRST Bank shall not be liable or responsible for actions or operations carried out by the Mandate on the account on the basis of the Mandate given hereunder by the Account Holder(s). 2. I/We hereby undertake that I/We and my/our mandate holder shall comply with the Provisions of the Exchange Control guidelines issued by the RBI and the Foreign Exchange Management Act 1999 and all regulations thereof including the Foreign Exchange Management (Deposit) Regulations, 2000. 3. I/We, the Account Holder(s) unconditionally agree that: (i) I/we shall not hold IDFC FIRST Bank liable on account of IDFC FIRST Bank acting on instructions from the Mandates; (ii) For instructions received, IDFC FIRST Bank will be acting on the same on a best-effort basis and I/we shall not hold IDFC FIRST Bank liable on account of any delay or inability on the part of IDFC FIRST Bank to act immediately or at all on any of the instructions received from the Mandates; (iii) IDFC FIRST Bank may at its sole discretion, withdraw or suspend the Mandate facility wholly or in part at any time; (iv) In case of the Account being held jointly, IDFC FIRST Bank may act on instructions from either/any of us/the Mandates; (v) IDFC FIRST Bank may in its discretion decide not to carry out any instructions where IDFC FIRST Bank has reasons to believe (which decision of IDFC FIRST Bank I/we shall not Question or dispute) that the instructions are not genuine or otherwise improper or unworkable or raise a doubt; 4. This authority shall continue in force until I/We have expressly revoked it by a notice in writing delivered to IDFC FIRST Bank Limited. 5. I/We, the undersigned, have read, understood and agree to absolutely and unconditionally abide by and be bound by the Terms and Conditions displayed on website www.idfcfirstbank.com as revised from time to time by IDFC FIRST Bank Limited, in relation to all of my/our accounts, for present and future, maintained/opened/to be maintained/to be opened with IDFC FIRST Bank Limited. 6. I certify that I have declared my status as per applicable FATCA/CRS rules in India as notified by Government of India /Central board of Direct Taxes (CBDT)/Reserve Bank of India (RBI) in this regard. 7. I certify that the information stated in the account opening form and supporting documentary evidence provided by me is to the best of my knowledge and belief true, correct and complete and that I have not withheld any material information/document that may affect the assessment/categorization of the account at a US Reportable account/Other Reportable account or otherwise. 8. 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. 9. 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. 10. 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. 11. 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. 12. 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. 13. I/We hereby give my/our consent to download my/our KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my/our identity and address from the database of CKYCR Registry. I/We understand that my/our KYC Record includes my/our KYC Records /Personal information such as my name, address, date of birth, PAN number etc.

Recent
Colour
Photograph
of
Mandate Holder

Signature

Signature

Name of Mandate Holder

Name of Mandate Holder

Not required for Existing Customers All Account Holders to sign

Signature

Signature

Name of First Account Holder

Name of First Account Holder

Signature

Signature

Name of Second Account Holder

Name of Second Account Holder

Signature

Signature

Name of Third Account Holder

Name of Third Account Holder

BANK USE SECTION:

Customer ID

Account Branch Code _____ Account Branch Name _____ Sourcing Branch Code _____

Sourcing Branch Name _____ Lead Generator _____ Lead Warmer _____

Lead Converter _____ Profit Center _____ Campaign Code _____

Banker Certification

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

Signature of Employee

Name _____

Certification Date

Employee ID _____

D D M M Y Y Y Y

Signature of Employee

RbiCrCatg		RbiCrCode		RbiDrCatg		RbiDrCode	
180	Household, MFI, TASC	189	Resident Individuals	350	Non Infrastructure	383	Other Retail

***Checker confirmation by BM / SM / APM / RH (Corp. Salary) / CSRM (Corp. Salary) / RM-BB (Rural Banking)**

I have checked the account opening form along with the supporting documents submitted by the customer and found the same to be acceptable for account opening as per the present KYC policy and relevant operating guidelines of the Bank.

Name _____

Employee ID _____

Designation _____

Signature

Signature

Definition of related person under GST is as under:

- persons shall be deemed to be "related persons" if-
 - such persons are officers or directors of one another's businesses;
 - such persons are legally recognised partners in business;
 - such persons are employer and employee;
 - 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;
 - one of them directly or indirectly controls the other;
 - both of them are directly or indirectly controlled by a third person;
 - together they directly or indirectly control a third person; or they are members of the same family;
- the term "person" also includes legal persons;
- 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.

Definition of Deemed OVD is as under:

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
- Property or Municipal tax receipt
- Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation
- OVD presented by a foreign national does not contain the details of address, in such case the documents issued by the Government departments of foreign jurisdictions and letter issued by the Foreign Embassy or Mission in India shall be accepted as proof of address