

RELATIONSHIP FORM

(Applicable for Non Resident Individuals Only)



FIRST APPLICANT DETAILS

Application Date

Please complete this form in Black Ink and in CAPITAL LETTER is ☒ where applicable

Customer ID (If applicable ID)

CKYC Number (If applicable)

TELL US ABOUT YOURSELF

First Applicant Name (Please complete as per your passport)

[illegible]

Passport Number

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Expiry Date

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Citizenship

 Date of Birth

PAN*

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Form 60 *If you have a Permanent Account Number (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

[illegible]

Place/City of Birth

 Country of Birth

Are you a Politically Exposed Persons (PEP)# or related to one? ☐ Yes ☐ No

Marital Status ☐ Married ☐ Unmarried ☐ Others **Gender** ☐ Male ☐ Female ☐ Third Gender

Applicant Maiden Name (Applicable if your name has changed for marriage or any other reason)

[illegible]

☐ **Father's Name** (Mandatory, if customer does not have PAN) ☐ **Spouse Name**

[illegible]

Mother's Name

[illegible]

OVERSEAS ADDRESS (AS PER PASSPORT/OTHER DOCUMENT)

☐ Passport ☐ Other Document (Please Specify) _____

Document Number

Line 1

Line 2

	City	
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Country State Pin/Zip Code

COMMUNICATION ADDRESS

☐ Same as Above This is my ☐ Residence ☐ Place of Work

Line 1

Line 2

	City
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Country State Pin/Zip Code

ADDRESS IN COUNTRY OF TAX RESIDENCE

☐ Same as overseas address mentioned above

Line 1

Line 2

[illegible][illegible]

HOW WOULD YOU LIKE US TO REACH YOU? (MOBILE & E-MAIL ADDRESS IS MANDATORY)

[illegible][illegible]

TELL US WHAT YOU DO FOR A LIVING

Occupation ☐ Salaried (Please Specify Corporate Type) ☐ Public ☐ Private ☐ Government

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**

☐ Homemaker ☐ Retired ☐ Farmer ☐ Politician ☐ Student

Source of Funds ☐ Salary ☐ Business ☐ Professional Fees ☐ Agriculture ☐ Family Wealth

Gross Annual Income (INR) **Income in India (INR)***

*Please complete if you have not provided Permanent Account Number (PAN)

DECLARATION (Please read carefully and sign at the end of this section after you have filled in all the details in the form)

- I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and hereby provide my/our consent to receive information related to products/services including Mutual Funds and/ or insurance products that are offered by IDFC FIRST Bank in its capacity as an Intermediary and I/We have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirstbank.com, w.r.t. the said banking facilities and other products/services which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.
- I/We have read, understood, and agree to the charges/costs, mentioned in the extant Schedule of Charges pertains to the banking facilities and products as well as the facilities and/or the other products which I/We wished to avail. This Schedule of Charges is also displayed on www.idfcfirstbank.com
- I/We hereby declare that I/We am a Non-Resident Indian (NRI) or Person of Indian Origin as defined under the Foreign Exchange Management Act, 1999. I/We agree to notify IDFC FIRST Bank about my return to India for permanent residence
- 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 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 will not make available foreign exchange to a person resident in India against reimbursement in rupees in my/our NRO account or in any other manner. I/We declare that in case of debits to my/our NRO account for investments in India and credits to my/our NRO account representing sale proceeds of investments, I/We will ensure that such investments/disinvestments will be in accordance with the regulations made by the RBI in this regard. Further, INR credits to my/our NRO account will be restricted legitimate dues in India (like earnings/income such as dividends, interest etc.), proceed from sale of asset and transfers from other NRE/NRO accounts, or as permitted by RBI from time to time. Further, I/We also declare that transactions, as and when initiated, shall not involve, and shall not be used for the purpose of any contravention or evasion of any provisions under the Foreign Exchange Management Act, 1999
- I/We also declare that the transactions in my/our NRI account shall not be from any sanctioned countries. I/We give my/our consent and authorise IDFC FIRST Bank to conduct my 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 to IDFC FIRST Bank. I/We also hereby give my/our consent and authorise IDFC FIRST Bank to retrieve my credit information report with help of accredited credit rating agencies and share the same with me directly as per bank's internal policy.
- I/We agree to furnish and intimate to IDFC FIRST Bank any other particulars that I am called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We give my/our consent and authorise IDFC FIRST Bank to exchange, share, process 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. for the services/products which I/We wished to avail and with whom IDFC FIRST Bank has agency/distribution/marketing/referral 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. I/ We agree to immediately inform IDFC FIRST Bank of any changes to the information provided during account opening.
- I/We undertake to promptly declare, disclose, and rectify any incorrect information provided to the Bank during the account opening process. In the event of any changes, including modifications to my/our information and signature, I/we agree to update the Bank within 30 days, supported by the necessary documentary evidence.
- 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 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 account liable for closure and the Bank shall have the right to initiate any action, under law or otherwise.
- 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. I/We agree and understand that IDFC FIRST Bank reserves the right to reject my account opening application form/request and/or the request for availing the services/products without assigning any reason thereof and without being liable to me in any manner whatsoever.
- I/We authorise IDFC FIRST Bank to submit applications/other relevant documents, debit my bank account and transfer funds in any form and manner for transactions in Mutual Funds/Other investment products or do any such incidental things in pursuance of the specific instructions given by me/us or my Attorney from time to time for the services and/or the products I wished to avail. I/We state that all the acts, deeds and things done by IDFC FIRST Bank based on such instructions shall be binding on me/us. I/We hereby agree and consent to avail other products/services including Mutual Funds and/or insurance products and further agree to absolutely abide by all the Terms and Conditions in respect thereof.
- I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
- I/We hereby give consent and authorise IDFC FIRST Bank to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance.
- I/We hereby give my/our consent and authorise IDFC FIRST Bank to share my details including Photograph and Signature with CERSAI (Central KYC Record Registry) or any other Central Registry/any authority/ a judicial or quasi-judicial body as may be enumerated by the any law prevailing in present and/or in future.
- I/We agree and authorise IDFC FIRST Bank to update my KYC details with CERSAI or any other Central Registry/any authority/ a judicial or quasi-judicial body as may be enumerated by the any law prevailing in present and/or in future
- I/We hereby request and authorise IDFC FIRST Bank to, from time to time (at its discretion), rely upon and act or omit to act in accordance with any directions, instructions and/or other communication which may from time to time be or purport to be given in connection with or in relation to the said Account(s) by email by me/ us or the person(s) authorised by me/us to act on my/our behalf.
- I/We hereby agree and undertake to send Instructions to IDFC FIRST Bank by email, from the email address registered with the bank. I/We agree and undertake that we will receive OTP(one time password) on the email address registered with the bank for specific transactions at my/our discretion. I/We understand that the Internet is not encrypted and is not a secure means of transmission. I/We understand that all the KYC documents shared via email to the Bank are as per applicable laws. I/We further acknowledge and accept that such an unsecured transmission method involves risks of possible unauthorised alteration of data and/or unauthorised usage thereof for whatever purposes. I/we hereby further agree and undertake to exempt IDFC FIRST Bank from any and all responsibility of such misuse and receipt of information and hold IDFC FIRST Bank harmless for any costs or losses that I/We may incur due to any errors, delays or problems in transmission or otherwise caused by using the internet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction.
- In addition, I/We shall indemnify IDFC FIRST Bank at all times and keep IDFC FIRST Bank indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expenses incurred, suffered or paid by IDFC FIRST Bank or required to be incurred, suffered or paid by the Bank and also against all demands, actions, suits proceedings made, filed, instituted against IDFC FIRST Bank, in connection with or arising out of or relating to: i) any Instruction received by/given to IDFC FIRST Bank which I/we believe in good faith to be such an Instruction by Email Submission; and/or ii) any unauthorised or fraudulent Instruction to IDFC FIRST Bank;
- Notwithstanding anything contained herein or elsewhere, IDFC FIRST Bank shall not be bound to act in accordance with the whole or any part of the Instructions or directions contained in any Instruction sent by Email and may in its sole discretion and exclusive determination, decline or omit to act pursuant to any Instruction, or defer acting in accordance with any Instruction, and the same shall be at my/our risk and IDFC FIRST Bank shall not be liable for the consequences of any such refusal or omission to act or deferment of action.
- I/We am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number/e-mail ID 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.
- 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 where applicable.
- In the event that I/We convert my/our status from a Resident Indian to a Non Resident Indian and request for conversion of an IDFC FIRST Resident Account, I/We give consent and authorise IDFC FIRST Bank to re-designate my/our existing Resident Account to a Non-Resident Ordinary Account and fully understand the impact of this redesignation on all monies and investments that I/We currently hold in my existing Resident Account
- For Citizens of Bangladesh or Pakistan Only: I/We have obtained specific approval from the Reserve Bank of India to open accounts for Non-Resident Indians and a copy of the same has been submitted along with my/our application form. This permission will not be required for citizens of Bangladesh holding valid visa and resident permit issued by Foreigner Registration Office (FRO)/Foreigner Regional Registration Office (FRRO) opening an NRO account.
- I/We acknowledge and agree to provide documents translated into English by a publicly available translation tool for the purpose of updating my/our records with the Bank. I/We further agree to indemnify and hold the Bank harmless from any liability arising from the authenticity or accuracy of the translated documents.

24. I/We acknowledge and agree that the Bank reserves the right to take necessary action on your account which may include marking of Debit / Credit or Total freeze or closure of account if bank receives any complaint from any law enforcement agencies, peer bank unauthorized credits / debits or any observation made by the banks internal monitoring mechanism, or if the transactions in the account are not in line with your declared profile / income or the account has been sub-let to anyone for use / Non-compliance of KYC or Re-KYC / any mismatch in the KYC documents / in case of negative verification report in regards to Officially Valid Document (OVD)/ for Customer Profile Validation (CPV) / Account remain inoperative or dormant / upon attending majority by the minor customer. The Bank reserves the right to freeze the account if the welcome kit is returned for any reason, including but not limited to an incomplete address or the consignee being unavailable.
25. 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".
26. If you have not met an IDFC FIRST Bank employee at the time of account opening, please make note of the following:
These accounts would have both debit and credit restriction. Credit freeze will be removed after successful address verification whereas debit freeze will be removed subject to the receipt of initial funding from your own bank account. Kindly note, you are required to provide your account opening documents (certified KYC documents and account opening form) to the bank within 3 months from the account opening date, failing which bank may re-instate the debit instructions or close the account with prior notice.
27. I/We declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and have not withheld any information whatsoever.
28. I/We confirm that no suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against the Applicant(s) nor any action or any steps have been taken or legal proceedings started by or against the Applicant(s) in any court of law/other authorities for winding up, dissolution, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for Applicant(s)' assets.
29. I/We acknowledge that the funds held in my/our NRO account are non-repatriable, except as per the limits and conditions prescribed under the Foreign Exchange Management Act (FEMA) and Reserve Bank of India (RBI) regulations. Any repatriation, if allowed, will be subject to applicable taxes and regulatory approvals.
30. I/We acknowledge that interest earned on my/our NRO account is subject to Tax Deducted at Source (TDS) as per prevailing Indian tax laws. I/We understand that TDS shall be deducted at applicable rates and that any refund claims must be made directly with the Income Tax Department. I/We further agree to submit necessary tax residency certificates (TRC) and Form 10F, as required, to avail tax treaty benefits, if applicable.
31. I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application except for the application fees mentioned for or Processing fees or any other fees prescribed in the Application Form to the executive collecting my/our application/and I/We/Applicant(s) shall not hold the Bank liable for any such payment made by us to the executive collecting this application.
32. I/We hereby confirm that I/we am/are competent and fully authorised to give declaration, undertakings etc. and to execute and submit this Application Form and all other documents on behalf of the Applicant(s) for the purpose of availing loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents.
33. I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including 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.
34. I/We confirm having 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.
35. I/We confirm that the nominee(s) designated for my/our NRO account are eligible as per RBI and FEMA guidelines. I/We understand that, in the event of my/our demise, the nominee(s) or legal heir(s) must comply with regulatory requirements for the transfer or repatriation of funds, and the Bank shall not be liable for any claims arising thereof.
36. I/We confirm that except to the extent disclosed to the Bank, no director or a relative (as specified by RBI) of a director of a banking company (as specified by RBI) or a relative of a senior officer of the Bank (as specified by RBI) is - the applicant(s), or a partner, managing agent, manager, employee, director of our concern, or of our subsidiary or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.
37. IDFC FIRST Bank does not solicit or engage with individuals outside its territorial jurisdiction. Individuals are fully responsible for ensuring compliance with applicable laws, who have voluntarily accessed our website and have availed our products and services at their own discretion. All product descriptions, whether on this page, our website, or in other communications, are provided solely for informational purposes and do not constitute offer, advice, or solicitation.

Would you like IDFC FIRST Bank or its representatives to contact you and tell you about various products (including insurance), services and offers? ☐ Yes ☐ No

FIRST/PRIMARY APPLICANT SIGNATURE

Name _____

Date

D	D
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M	M
---	---

Y	Y	Y	Y
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Place _____

Please paste a
RECENT
Colour
Photograph.
Please sign
across the
photograph.

BANK USE SECTION

Other Details

Account Branch Code _____ Account Branch Name _____ Product Code _____

Sourcing Branch Code _____ Lead Generator _____ Lead Warmer _____

Lead Converter _____ Profit Center _____ Corporate Code _____

Banker Certification (Choose any one)

☐ **Face to Face Case**
☐ Have met customer in person in his/her
☐ Residence ☐ Work ☐ Others _____
☐ I have seen and verified original KYC documents. Copy/Photo taken for record
☐ Customer has signed in my presence

Name _____ Certification Date _____
 Employee ID/RM Code _____

Signature of Employee

<input type="checkbox"/> Non Face to Face Case <input type="checkbox"/> Mode of sending relationship form and Self attested docs <input type="checkbox"/> E-Mail <input type="checkbox"/> Courier <input type="checkbox"/> Other	Campaign Code
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Name _____ Certification Date _____ Employee ID/RM Code _____	Signature of Employee <div style="border: 1px solid black; height: 80px; width: 100%;"></div>
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RBICrCatg/ COA Category	RBICrCode/ COA Code	Organization	BSR org Code	RBIDrCatg	RBIDrCode
180 – Household, MFI, TASC	191 – Non Resident Individuals	Individual Non Resident	10	350 – Non Infrastructure	383 – Other Retail

Politically Exposed Persons ("PEP/s"): Politically exposed person are individuals who are or have been entrusted with prominent public functions in a foreign country. Examples of PEPs include, but is not limited to:

(j) Heads of States or of Governments

(ii) Senior politicians

(iii) Senior government/Judicial/Military officers (iv) Important political party officials

The term PEP also include the families and close associates of the PEPs mentioned above.

Families: The term families includes close family members such as spouse, children, parents and sibling and may also include other blood relatives and relatives by marriage.

Close Associates: The term closely associated persons in the context of PEPs includes close business, Colleagues and personal advisors/consultants to the PEP as well as persons who benefit significantly from being close to such a person.

** If you are a Tax Resident of any country in addition to the above, please fill the “Annexure - Overseas Jurisdiction Address”