## NEW TO BANK FIXED DEPOSIT FORM For Resident Indians



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Marital Status	Married	Unm	arried		Others		Citiz	ensh	ip (A	pplica	ble [										
Applicant Maide	n Name					1	for c	ther	than	India)	)										
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CB/28/02-2020

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



TELL US WHAT YOU DO FOR A LIVING
1) Occupation (Select Anyone)
1a) Salaried (Select Anyone)     Public     Private     Government
1b) Self Employed     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)
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.
SECOND/JOINT APPLICANT DETAILS
Customer ID (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 for other than India)
Relationship with Primary Holder
Applicant Maiden Name
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
Separate annexure to be executed in case of dual country of tax residence         Overseas Jurisdiction Address Type         Address is same as Officially Valid Document
Separate annexure to be executed in case of dual country of tax residence
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 different (Please update Overseas Jurisdiction Address separately)
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 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
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 different (Please update Overseas Jurisdiction Address separately)         Father's Name (Mandatory, if customer does not have PAN)       Spouse Name
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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   Mother's Name (As per OVD, no proof required)   TITLE   FIRST NAME   MIDDLE NAME   LAST NAME   MIDDLE NAME   LAST NAME   Ferre 60   *If you have a PAN it is mandatory to provide details to the bank at the time of opening an
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 different (Please update Overseas Jurisdiction Address separately)         Father's Name (Mandatory, if customer does not have PAN)       Spouse Name         TITLE       FIRST NAME         Mother's Name (As per OVD, no proof required)       MIDDLE NAME         TITLE       FIRST NAME         MIDDLE NAME       LAST NAME         PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW         Voter ID       PAN*         ''If you have a PAN, please complete a Form 60.
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 different (Please update Overseas Jurisdiction Address separately)   Father's Name (Mandatory, if customer does not have PAN)   Spouse Name   Initle   First NAME   Mother's Name (As per OVD, no proof required)   Initle   First NAME   MidDLE NAME   LAST NAME   PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW Aadhaar No. Voter ID Initle PAN* Init 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. Tirty Date Diving License Initie Expiry Date Initie I
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   Mother's Name (As per OVD, no proof required)   ITILE   FIRST NAME   MIDDLE NAME   LAST NAME   PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW PAN*    Addrear No.   Voter ID   Over ID   Please   Passport   Plo/OCL Card   PIO/OCL Card
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   Mother's Name (As per OVD, no proof required)   TITLE   FIRST NAME   Mother's Name (As per OVD, no proof required)   TITLE   FIRST NAME   Mother's Name (As per OVD, no proof required)   TITLE   FIRST NAME   Mother's Name (As per OVD, no proof required)   TITLE   FIRST NAME   Mother's Name (As per OVD, no proof required)   TITLE   FIRST NAME   Moble NAME   LAST NAME   Pan*     Option ID   Pan*   Passport   Plo/OCI Card   NREGA   National Population Register (NPR)
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)       Image: Complete Point December 2000       Form 60         TITLE       FIRST NAME       MIDDLE NAME       LAST NAME         Addhaar No.       XXXXXXXXX       PAN*       Form 60         Voter ID       Image: Complete Point December 2000       Form 60         Driving License       Expiry Date       Image: Complete Point Po
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   Mother's Name (As per OVD, no proof required)   TITLE   FIRST NAME   MiDDLE NAME   LAST NAME   PLASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW Addhaar No.   Address   Voter ID   Diving License   Plo/OCI Card   Plo/OCI Card   NREGA   NREGA   National Population Register (NPR)   PLASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)
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         Intel       First NAME       MDLE NAME       LAST NAME         Mother's Name (As per OVD, no proof required)       Intel       First NAME       MDLE NAME         Voter ID       Intel       Form 60       Form 60         Tify you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. 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.         Driving License       Expiry Date       MM       Y       Y         PIO/OCI Card       National Population Register (NPR)       MM       Y       Y         PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)       NREGA       Aadhaar       Passport       Driving License       Voter ID       NPR
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         Intel       First NAME       MIDDLE NAME       LAST NAME         Mother's Name (As per OVD, no proof required)       MIDDLE NAME       LAST NAME         Intel       First NAME       MIDDLE NAME       LAST NAME         Address is with DETAILS OF ONE OR MORE DOCUMENTS BELOW       PAN*       Spouse Name         Address       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.         Driving License       Expiry Date       MID M       MID M         PIO/OCI Card       National Population Register (NPR)       MM       Y Y Y         PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)       NREGA       Aadhaar       Passport         Driving License       Voter ID       NPR       Driving License       Voter ID       NPR
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				Cl	JRRENT /	ADDRE	SS						
Same as Above	or De	eemed OVD	* (select ar	ny 1 docume	ent)			This	is my	Residen	ce	Place	of Work
Utility Bill Pro	operty or Mu	inicipal Tax	Receipt	Lette	r of Allotm	ent/Leav	e and L	icense Agre	ement#	Letter iss	ued by Fo	reign E	Embassy
Deemed OVD Number													
Line 1													
Line 2													
					Landma (If ar								
City //We shall submit an Officia	ally Valid Docu	ument with th	ne updated	current ad	State dress within	a period c	of three r	months of subr	nitting the doc	Pin Cod uments ab			
			HOW \	WOULD	YOU LIK	E US TO	D REA	CH YOU?					
Mobile No. (91)					Land	dline No	o. (91)	(STD Code	)	(Nu	mber)		
E-mail ID (Fill in CAPITAL LETTERS.)													
*List of Deemed OVD is me													
*issued by Government De	partments, sta	itutory or reg							oanks, financia	I Institution	is and listed	compa	nies
			TEL	L US W	HAT YOU	FDO FC	JR A L	IVING					
<ol> <li>Occupation (Sele</li> <li>Salaried (Select)</li> </ol>		) Publ	lic	Privat	e 🗌 C	Governn	nent						
Corporate Name													
1b) Self Employed Professional		Doctor			Architect	Deputio	] Lawy	/er	Consultant	En En	tertainmer	nt	
1c) Self Employed B			e Medical		Partnersh	Beautici			rs in busin		< = 5 yr:		> 5 yrs
					Retired		armer	Politi		Student		nor	> J y13
<ul><li>1d) Any other Occup</li><li>2) Source of Incom</li></ul>		Salary		ness	Professi		_	Investme		gricultur			Wealth
<ul><li>3) Gross Annual Inco</li></ul>					FIOIESSI			Investine		gricultui		iiiiiy	vealui
Please submit the G		re if you a	are regis	tered or	exempt ı	under G	ST						
4) Are you a PEP* c	or related to	o one?	Yes	N	Э								
*Definition: Politically Expo Examples of PEPs include, b state-owned corporations ( The term PEP also includes	out not limited ( v) Important p	to: (i) Heads o olitical party	of States or officials (vi)	of Governr Senior Ind	ments (ii) Sen ian Diplomat	iior politici ic personn	ans (iii) s	Senior governm	nent / judicial /				
* I would like to Op								(please sr	pecify).				
	-	·		REGUI	_AR DEP	DSIT BO	OOKIN	G	•				
					Tenure*	k		Interest Ma	andate-Lon	g Term>	180 days		
Deposit Type	ŀ	Amount						Simple	Interest	Qua	arterly		erest Ite %
				Years	Months	Da	ys	Monthly**	Quarterly	Comp	ounding		
Standard										[			
Senior Citizen										[			
Tax Saver					5 Years	;				[			
In Words													
			I WOUL	D LIKE	το ορτ β	OR A (	GREEN	I DEPOSIT					
					Tenure*	k			Intere	st			
Green Deposit Type	ŀ	Amount			Days	S			Interest		arterly ounding		erest ite %
Standard								Monthly**	Quarterly				
Senior Citizen													
In Words				<u> </u>						_			

Definition of Green Deposits being: As defined by the Reserve Bank of India, "Green deposit" means an interest-bearing deposit, received by the RE (Bank) for a fixed period and the proceeds of which are earmarked for being allocated towards green finance.



PAN/Form 60 is mandatory for booking time deposit exceeding Rs. 50,000/- at each instance and for time deposits aggregating to more than Rs. 5 lakhs during a financial year.

\*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 guarter 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 LIK	E TO FUND THE DEPOSIT?	
Cheque Cheque Number	Cheque Drawn on	Che Dat	eque
NEFT/RTGS			DD MM YYYY

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	D 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
ou have selected payout option (Interest and/or Principal) ple	ease provide following details. Payout will be effected directly

to this account Account Name Т Т Т

Account Nume																						Í.
Account Number	Ι	Ī										FS	СС	Cod	е							
											1											<i>i</i>

Account has to be in the name of the depositor, Fixed Deposit proceeds will not be credited to Third Party Accounts

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, please fill Form 60

lf v

Nominee Name

## 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 momen	t. I understand the advantages of nomination and the consequences of not
nominating anyone to my account	

Customer ID						(In case an existing account holder, don't fill address
	( I					-

NAME MIDDLE NAME LAST NAME FIRST

Same as primary account holder communication address OR Update address as below Nominee Address

Relationship with Depositor	Date of Birth	

If the nominee is a minor\*\*, please complete this section. As the nominee is a minor on this date, I/We appoint:

**Guardian Name** MIDDLE \_AS' 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/advice/passbook I/We do hereby declare what is stated above is true to the best of my knowledge and belief

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Date				Place												Τ			
	DD	MM	YYYY	-															_



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

- I/We wish to avail the banking facilities/products from IDEC FIRST Bank Limited ("IDEC 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
- 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 3 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 conduct my/our credit history wind clinic on which clinic or any outer credit rating agency and acknowledge that DFC FIRST Bank shall have the right and authority to corry 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. 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. 5
- I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDEC 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 ther ight 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 IDEC FIRST Bank, affiliates and their successors or assignees. 6.
- 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. For accounts with Method of Operation "Either or Survivor" & Former & survivor: "I/We hereby confirm that premature withdrawals of all Term Deposits placed and/or proposed to be placed under the operation rule of "Either or Survivor" & "Former of Survivor" should be paid by IDFC FIRST Bank to the surviving joint depositor on the 9 death of the other
- We are aware that the pre-mature withdrawal of Deposit(s) can be done by either or survivor OR anyone or survivor as per the mode of operation. We have opted for and the Bank is entitled to honour the same. We further affirm that the payment of proceeds of such deposits to anyone of us represents a valid discharge of the Bank's 10 liability. In case of disagreement or dispute arising among the holders, the Bank will not be held responsible in discharging it's liability.
- As per Section 194A of Income Tax Act 1961, TDS shall be deducted at the rate of 10% when interest payable or reinvested on FD & RD per customer, across all As per Section 1394 of income Tax Act, every person receiving any sum of income or amount from which Tax has been deducted under the provisions of the
- 12 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 13 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 abse of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable.
- 14. As per Section 139AA of the Income tax Act, 1961, it is mandatory to link Permanent Account Number ('PAN') with Aadhaar by June 30, 2023. If PAN is not linked, then the PAN provided by the customer will become inoperative. Failure to link will also attract higher TDS rate of 20%, as may be applicable on the income from the Bank Bank will be unable to refund the TDS once deducted
- 15. Bank shall recover TDS/Overhead tax (OHT) from the interest amount but if the interest amount is not sufficient to recover TDS/OHT, the same will be recovered from the principal amount of the FD.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank. 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 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
- 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.
- 19. 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. 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 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 subject matter herein. 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 23. 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
- Rates up to 180 days are on "simple interest" basis. Interest on tenor above 180 days is payable/compounded on quarterly basis. Compound Interest/ re-investment interest is calculated every quarter, and is added to the Principal such that Interest is paid on the Interest earned in the previous quarter as well. For deposits with monthly
- interest pay-out option, the interest shall be calculated for the quarter and paid monthly at a discounted rate over the Standard FD Rate. For the purpose of interest calculation financial year is taken to consist of 365 days, except in a leap year when it is taken to consist of 366 days. Premature Closure Penalty shall be applicable and imposed on all Term/Fixed Deposits booked and/or renewed on or after May 2, 2019. Penalty for pre-mature closure 26. of Fixed Deposit will be at 1%.
- Green Deposits are offered for a tenure of 725 days only, at the Bank. It will be booked with Maturity Instructions as Auto Closure only on the date of maturity. Green Deposits enjoy all the features of regular deposits in terms of interest payout, premature withdrawal terms and Senior Citizen Benefits but Green Deposit/s once opened cannot be changed to another FD product variant till the maturity or on premature withdrawal.
- Tax Saver Fixed Deposit helps avail tax benefit under section 80C. It can be booked for a maximum of '1,50,000/- & a lock-in period of 5 years. PAN is mandatory for booking Tax Saver FDs. Non-Callable FDs including Tax Saver FDs 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. It will be booked with Maturity Instructions as Auto Closure only on the date of maturity.

-	FC FIRST Bank to contact you and tell you ab )	•	eatures and offers? Yes No
RECENT Colour Photograph		RECENT Colour Photograph	
	Signature of Applicant (i)		Signature of Applicant (ii)
Date	M M Y Y Y	PI	ace

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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 SE	CTION	
*Mandatory *Account Branch Code *Sourcing Branch Code	_ Account Branch Name _ Sourcing Branch Name	9	*Lead Generator
Lead Warmer Campaign Code			
Banker Certification			_
I have met the Customer at his:		Place of Work	
Thave seen and verned the original KYC doo	cuments. Copy/photo tai	ken for record. The cus	scomer has signed in my presence
Name			Signature/Stamp
'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
<ul> <li>Definition of related person under GST is as under:</li> <li>(a) persons shall be deemed to be "related persons"</li> <li>(i) such persons are officers or directors of or</li> <li>(ii) such persons are legally recognised partner</li> <li>(iii) such person are employer and employee;</li> <li>(iv) any person directly or indirectly owns, con</li> <li>(v) one of them directly or indirectly controls</li> <li>(vi) both of them are directly or indirectly control</li> <li>(b) the term "person" also includes legal persons;</li> <li>(c) persons who are associated in the business of on of the other, shall be deemed to be related.</li> </ul>	ne another's businesses; ers in business; trols or holds twenty-five per the other; trolled by a third person; a third person; or they are me he another in that one is the so	embers of the same family;	ding voting stock or shares of both of them; or sole concessionaire, howsoever described,
Explanation II Persons who are associated in the bus described, of the other, shall be deemed to be related.		ne is the sole agent or sole o	distributor or sole concessionaire, howsoever
<ul> <li>Definition of Deemed OVD is as under:</li> <li>(a) Utility bill which is not more than two months old</li> <li>(b) Property or Municipal tax receipt</li> <li>(c) Pension or family pension payment orders (PPOs contain the address</li> <li>(d) Letter of allotment of accommodation from emp public sector undertakings, scheduled commercial</li> </ul>	s) issued to retired employees loyer issued by State Governn	by Government Department	ts or Public Sector Undertakings, if they Departments, statutory or regulatory bodies,

(e) 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