NEW TO BANK FIXED DEPOSIT FORM For Resident Indians



Application Date Application Date
 Please complete this form in Black Ink and in CAPITAL LETTERS or where applicable Initial Payment in cash is accepted only at IDFC FIRST Bank branches Account opening cheque should be in favour of the account holder only
Customer ID (If applicable) CKYC Number (If applicable)
TELL US ABOUT YOURSELF
Applicant Name (Please complete as per your Identity Proof)
TITLE FIRST NAME MIDDLE NAME LAST NAME Date of Birth DD MM YYYYY Gender Male Female Third Gender
Marital Status Married Unmarried Others Citizenship (Applicable
Applicant Maiden Name for other than India)
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 Overseas Jurisdiction Address Type Address is same as Officially Valid Document Address is same as communication
Address is different (Please update Overseas Jurisdiction Address separately)
Father's Name (Mandatory, if customer does not have PAN) Spouse Name
TITLE FIRST NAME MIDDLE NAME LAST NAME
Mother's Name (As per OVD, no proof required)
TITLE FIRST NAME MIDDLE NAME LAST NAME
PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW
Aadhaar No. XXXXX XXXX PAN* Form 60
*If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60.
Driving License Expiry Date DD MM YYYY
Passport Expiry Date DD MM YYYY
PIO/OCI Card Expiry Date DD MM YYYY
NREGA National Population Register (NPR)
PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)
NREGA Aadhaar Passport Driving License Voter ID NPR
Line 1
Line 2
Landmark
Landmark (If any)
City State Pin Code
City State Pin Code CURRENT ADDRESS
City State Pin Code CURRENT ADDRESS Same as Above or Deemed OVD* (select any 1 document) This is my Residence Place of Work
City State Pin Code 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
City State Pin Code 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
City State Pin Code 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
City State Pin Code 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
City State Pin Code 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
City State Pin Code 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 an Officially Valid Document with the updated current address within a period of three months of submitting the documents above.
City State Pin Code 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 an Officially Valid Document with the updated current address within a period of three months of submitting the documents above. HOW WOULD YOU LIKE US TO REACH YOU?
City State Pin Code 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 an 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



	TELL US WHAT YOU DO FOR A LIVING	
1) Occupation (Select Anyon		
1a) Salaried (Select Anyone)	Public Private Government	
Corporate Name		
1b) Self Employed Professional	Doctor CA Architect Lawyer Consultant Entertainment	
Professional	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 Wea	alth
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		
Examples of PEPs include, but not limite	(PEPs): Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a coulto: (i) Heads of States or of Governments (ii) Senior politicians (iii) Senior government / judicial / military officers (iv) Senior executive	
	political party officials (vi) Senior Indian Diplomatic personnel posted outside the country. nd close associates of the PEPs mentioned above.	
	SECOND/JOINT APPLICANT DETAILS	
Customer ID (If applicable)	CKYC Number (If applicable)	Ш
Annicont None (D)	TELL US ABOUT YOURSELF	
Applicant Name (Please comp	ete as per your identity Proof)	\Box
TITLE FIRST NAME	MIDDLE NAME LAST NAME	
Date of Birth	Gender Male Female Third Gender	
Marital Status Married	Unmarried Others Citizenship (Applicable	
Relationship with Primary H		
Applicant Maiden Name		
TITLE FIRST NAME	MIDDLE NAME LAST NAME	
Place of Birth	Country of Birth	
For Tay Pesidents of countries in	addition to India, please complete below:	
Country of Tax Residence	Foreign Tax Identification Number TIN Issuing Country	
	d in case of dual country of tax residence	ti o n
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Eathor's Name (Mandator	Address is different (Please update Overseas Jurisdiction Address separately) Jurisdiction Address separately Jurisdiction Address separately Spouse Name	
Father 5 Name (Mandator	, if customer does not have PAN) Spouse Name	
TITLE FIRST NAME	MIDDLE NAME LAST NAME	
Mother's Name (As per OVD, r		
TITLE FIRST NAME	MIDDLE NAME LAST NAME	
	EASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW	
Aadhaar No.	PAN* Form 60	
Voter ID	*If you have a PAN it is mandatory to provide details to the bank at the time of openir account. If you do not have a PAN, please complete a Form 60.	ng an
Driving License	Expiry Date DD MM YYYY	
Passport	Expiry Date DD MM YYYY	
T dosport	Expiry Date DD MM YYYY	
PIO/OCI Card		
NREGA	National Population Register (NPR)	
PLEASE COMPL	TE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)	
NREGA Aadhaai	Passport Driving License Voter ID NPR	
Line 1		
Line 2		
	Landmark	
City	(If any) State Pin Code	i i



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1b) Self Employed Professional		Щ		ctor		L		CA	L		J	rch	ite	7		L		Lav	vye	_	L	_	Cor	su	ltan	t		JE	nte	erta	inm	nent				
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1c) Self Employed B		Щ		le Pr				ip]				۱/p —	Con		-		No.	•				usi	,		L		= > _	_	yrs] >	5)	/rs
1d) Any other Occu	oation	Щ	Но	me	ma	ker ¬					_	eti			L			mer	_		Ро	liti	ciar) 	Ļ	5	Stu	der	nt	Ļ	=	Mir				
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3) Gross Annual Inco		\Box																																		
Please submit the G			_		are		_	ter	_			en	np	t ui	nd	ler (GS	T																		
4) Are you a PEP* of *Definition: Politically Experience.				Į.	itica		es	sed		No sor		are i	indi	vidı	ıalı	s wh	o a	re oi	r ha	ive h	een e	-ntı	uste	d v	vith	nro	mir	ent	pul	hlic	fun	ctio	ns ir	าลเ	OUR	ntrv
Examples of PEPs include, b	out not limite	ed to:	(i) H	leads	of S	State	es or	of (Sove	ernr	nen	its (ii) S	enic	or p	oolitio	cian	s (iii)) Se	nior g	gove	nm	ent /	juo												_
state-owned corporations (The term PEP also includes															ре	21501	iriei	posi	.eu (outsi	ue tii	e co	Juliu	у.												
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Deposit Type		Δr	nou	ınt				Tenure*								I	Interest Mandate-Long Term>180 days									rest	t									
Deposit Type		, (11	1100	<i>a</i> 1110					· ^ ~ 1			10r	n+h	.		D	21/1		L	Simple Interest						Quarterly Compounding						Rate %				
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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.

Tax Saver Deposits can only be booked by Individuals and HUFs that hold a valid PAN.

- \bullet For Short Term FDs with tenure <180 days, interest will be paid on maturity
- \bullet 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

^{*}Tenure of deposit can range from 7 days to 10 years except for Tax Saver Deposits which are for 5 years only

 $^{^{**}}$ Interest will be calculated for the quarter and paid monthly at a discounted rate from the standard FD rate



MODE OF OPERATION FOR THE DEPOSIT									
Mode of Operation Singly Jointly Either or Survivor Former or Survivor									
HOW WOULD YOU LIKE TO FUND THE DEPOSIT?									
Cheque Cheque Number Cheque Drawn on Date Do M M Y Y Y Y									
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 DO WITH THE DEPOSIT ON MATURITY									
FOR SIMPLE INTEREST FDs FOR COMPOUND INTEREST FDS / SHORT TERM FDS									
Renew Principal & Interest									
Payout, do not renew									
Renew Principal & Payout Interest									
If you have selected payout option (Interest and/or Principal) please provide following details. Payout will be effected directly to this account									
Account Name									
Account Number IFSC Code									
 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 									
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 moment. 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)									
Nominee Name									
TITLE FIRST NAME MIDDLE NAME LAST NAME									
Nominee Address Same as primary account holder communication address OR Update address as below									
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									
TITLE FIRST NAME MIDDLE NAME LAST 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.									
Date D D M M Y Y Y Y Place Place									



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.
- I/We agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines issued by the Reserve Bank of India, and under the FEMA regulations, 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

 I/We authorise IDFC FIRST Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank shall
- have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/ux 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.
- I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank. I) We shall not not look of the respective shall be required 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.

 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.

- If any of the information provided here is incorrect, if we hereby agree to indemnine index principles and their successors or assignees.

 If 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 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 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
- Branches, is likely to exceed ₹40,000/- (or ₹50,000/- for Senior Citizens) in a Financial Year, unless otherwise exempt under law.

 As per Section 139(5A) of the Income Tax Act, every person receiving any sum of income or amount from which Tax has been deducted under the provisions of the Income Tax Act shall provide his/her PAN number to the person responsible for deducting such Tax. In case the PAN number provided, the bank shall not be liable for the non availment of the credit of tax deducted at Source.
- 13. 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 abset 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
- 18. 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
- Indeed details in respect of the same.

 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.
- 20. 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.

 22. 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.
- 22. 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.
- 24. 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
- 26. 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 of Fixed Deposit will be at 1%.

Would you like IDF Name of Applicant (i)	FC FIRST Bank to contact you and tell you	about new products, feature Name of Applicant (ii)	es and offers? Yes No
RECENT Colour Photograph		RECENT Colour Photograph	
	Signature of Applicant (i)		Signature of Applicant (ii)
Date DDD	M M Y Y Y	Place_	
	WITNESS 1 only if nomination form has been filled and the applicants use thumb impression)		WITNESS 2 ly if nomination form has been filled and e applicants use thumb impression)



	BANK USE SECTION	
*Mandatory		
*Account Branch Code	Account Branch Name	*Product Code
*Sourcing Branch Code	Sourcing Branch Name	*Lead Generator
Lead Warmer	*Lead Converter	*Profit Center
Campaign Code		
Banker Certification		
I have met the Customer at his:	Residence Place	of Work Other
I have seen and verified the original KY	C documents. Copy/photo taken for reco	rd. The customer has signed in my presence
		Signature/Stamp
Name	Certification Date	
Employee ID/RM Code	D D M M Y Y Y	Υ
*Charles andimentian by DM / CM / Al		
*Checker confirmation by BM / SM / AF		- · · · · · · · · · · · · · · · · · · ·
I have checked the account opening for		submitted by the customer and found the same to
I have checked the account opening for	rm along with the supporting documents the present KYC policy and relevant ope	submitted by the customer and found the same to
I have checked the account opening for acceptable for account opening as per	rm along with the supporting documents the present KYC policy and relevant ope	submitted by the customer and found the same to

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.

Definition of Deemed OVD is as under:

- (a) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
- (b) Property or Municipal tax receipt
- (c) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- (d) 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
- (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