CONVERSION OF RESIDENT ACCOUNT TO NRO Annexure to NRI Account Opening Form



Please f	ill in Black Ink & In CAPITAL LETTERS only	Date DD MM YYYY
	CUS	TOMER INFORMATION
Name o	of Primary Applicant	
		Customer ID
Name o	of Second Applicant (if any)	
		Customer ID Customer ID
Savings	Account Number to be redesignated	
Details	of Deposits to be redesignated (Tax Saver depo	osits not to be mentioned)
FD Nun	nber Product	Code
FD Nun	nber Product	Code
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Update	d Residential Status of 2 nd Holder (If Applicable)	
Be	comes NRI Remains Re	esident Indian, (Please change account operating rule to Former or Survivor)
Impact	of your existing holdings/services with IDFC FII	RST Bank
Sr. No.	Holdings/Service	Impact
1	Customer ID	Your existing 10 digit Customer ID will remain valid
2	Savings Account Number	The same 11 digit account number will be re designated as Non Resident Ordinary (NRO)
3	Branch	The account will be housed in the same branch as your Resident Savings Account
4	Fixed Deposits/Recurring Deposits where	Your existing Fixed Deposits and Recurring Deposits will be converted
	you/all holders are becoming NRI (FD/RD)	to NRO Fixed Deposits or NRO Recurring Deposits. Resident Tax Saver
		FDs will continue till maturity and upon maturity be credited to your NRO Savings Account
5	Fixed Deposits/Savings Account where the	Please provide a separate request along with the conversion form
	1st holder remains a Resident of your and only 2nd/joint holder is becoming NRI	to delete your name from the Account/Deposits or change the Mode of Operation to Former or Survivor (this is possible only if the holders
		are close relatives)
6	Mode of Operation (MOP) on the Account	If 2 nd holder remains a Resident of India the mode of operation will be changed to "Former or Survivor" (subject to holders being close relatives).
		If 2 nd holder also becomes an NRI, then there will be no change in MOP
7	Cheque book	Existing cheque book remains valid Request can be placed for new cheque book from internet banking in
		case you need a new one
8	Debit Card	Debit card(s) will be closed
		Request can be placed for new debit card from internet banking in case you need a new one
9	TDS on Interest on account	Post conversion of the resident account to NRO, the TDS deductions
		would be as per extant Non Resident TDS rates. You will not be able to avail DTAA (Double Taxation Avoidance Agreement) benefits
		for the financial year in which your account status has changed from resident to Non Resident.
10	Internet Banking Login details & password	No change
11	Existing ECS/Standing Instruction	No change
12	Linked demat trading account	Please contact your broker to make the necessary changes
13	Mandate holder/POA	Existing mandate holder/Power of Attorney (POA) will have to be
		deleted to prior to the conversion request. A new mandate addition would be required post conversion of the account to NRO.
		Mandates on NRI accounts have different transaction rights



Sr. No.	Holdings/Service	Impact
14	Employee Re-imbursement (ERA) Accounts	ERA Accounts will need to be closed, these Accounts are not applicable to NRI customers
15	Current Accounts	If you are a signatory in a Current Account or have a Current Account - the account may need to be closed or can be retained as is. The operation of Current Accounts by NRI customers are subject to regulations and conditions

I/We understand the impact on the existing holdings/services. Please re-designate my/our savings account to non-resident ordinary (NRO) account basis this annexure, supporting KYC documents and the NRI Account Opening form.

If you have submitted this request digitally or via email, please note:

- Please retain this form and copies of your self-attested KYC documents
- We will be in touch with you to organize a courier pickup for these documents
- In the event of non-completion of these steps, the bank may restrict debit transactions with prior communication

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.

FIRST APPLICANT SIGNATURE	SECOND APPLICANT SIGNATURE
Name	Name
Date D.D. M.M. Y.Y.Y.Y	Date D.D. M.M. Y.Y.Y.Y