





**ADDRESS IN COUNTRY OF TAX RESIDENCE**

Same as overseas address mentioned above

Line 1

Line 2

City

Country  State  ZIP/Post Code

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

Phone (Mobile)   Phone (Residence)    
(Country Code) (Number) (Country Code) (Number)

E-mail ID

**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  Investments  Agriculture  Family Wealth

Gross Annual Income (INR)  Income in India (INR)\*   
\*Please complete if you have not provided Permanent Account Number (PAN)

**JOINT ACCOUNT HOLDER TWO**

Are you an Existing customer?  **Yes I am, My Customer ID is**  and my  
CKYC Number (If applicable)   
Debit Card Number is

The above Debit Card will be linked to this account to which you are being added as a holder. Your existing account will continue to be the Primary Account on your Debit Card  
 **No, I am not yet a customer. I will complete the sections below**

**TELL US ABOUT YOURSELF**

**Applicant Name** (Please complete as per your passport)

TITLE FIRST NAME MIDDLE NAME LAST NAME

Passport Number  Expiry Date

Citizenship  Date of Birth

PAN\*   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

Country of Tax Residence  Foreign Tax Identification Number

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)

TITLE FIRST NAME MIDDLE NAME LAST NAME

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

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Mother's Name**

TITLE FIRST NAME MIDDLE NAME LAST NAME



**OVERSEAS ADDRESS (AS PER PASSPORT/ OTHER DOCUMENT)**

**Passport**  **Driving License**  **Other Document (Please Specify)** \_\_\_\_\_

**Line 1** [Grid]

**Line 2** [Grid]

[Grid] **City** [Grid]

**Country** [Grid] **State** [Grid] **Pin/Zip Code** [Grid]

**COMMUNICATION ADDRESS**

Same as Above This is my  Residence  Place of Work

**Line 1** [Grid]

**Line 2** [Grid]

[Grid] **City** [Grid]

**Country** [Grid] **State** [Grid] **Pin/Zip Code** [Grid]

**ADDRESS IN COUNTRY OF TAX RESIDENCE**

Same as overseas address mentioned above

**Line 1** [Grid]

**Line 2** [Grid]

[Grid] **City** [Grid]

**Country** [Grid] **State** [Grid] **ZIP/Post Code** [Grid]

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

**Phone (Mobile)** [Grid] [Grid] **Phone (Residence)** [Grid] [Grid]  
(Country Code) (Number) (Country Code) (Number)

**E-mail ID** [Grid]

**TELL US WHAT YOU DO FOR A LIVING**

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

**Corporate Name** [Grid]

**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** [Grid]

Homemaker  Retired  Farmer  Politician  Student

**Source of Funds**  Salary  Business  Professional Fees  Investments  Agriculture  Family Wealth

**Gross Annual Income (INR)** [Grid] **Income in India (INR)\*** [Grid]

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

**GOODS AND SERVICE TAX (GST) STATUS - APLICABLE FOR PRIMARY HOLDER**

Are you registered under GST  Yes (Please fill GST Annexure)  No  
Are you exempt from GST  Yes (Please submit proof)  No  
If exempt  Customer level exemption  Account level exemption  
Are you a related person to IDFC FIRST Bank under GST (Please refer to last page for definition of related person)  Yes (If yes, please note that GST, as may be applicable, needs to be paid by the related person.)  No





Information") is true, correct and complete in all aspects to the best of my knowledge and that I have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I further agree that any false/misleading Customer Information given by me 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.

7. If any of the information provided here is incorrect, I hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors or assignees.
8. I 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.
9. I 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.
10. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
11. I 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.
12. 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. 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.
13. 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.
14. 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 understand that the Internet is not encrypted and is not a secure means of transmission. I/we further acknowledge and accept that such an unsecured transmission method involves risks of possible unauthorized alteration of data and/ or unauthorized 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
15. 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;
16. 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.
17. I/We hereby state, declare, accept and consent that all instructions, including addition of Mandate, executed by existing holders, prior to addition of myself/ourselves as the joint account holder(s) basis this application form, will continue to be in force post addition of my/our name/s as the joint holder(s), and I/we will not hold the bank liable to execute & honour such transactions basis the said instructions including the earlier one.

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

Please issue a new cheque book for this account.

Signature for Existing Account Holder

Signature for Joint Account Holder 1

Signature for Joint Account Holder 2

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Date 

D	D	M	M	Y	Y

Place \_\_\_\_\_

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

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



**BANK USE SECTION:**

Profit Centre (Joint Account Holder 1) \_\_\_\_\_ Profit Centre (Joint Account Holder 2) \_\_\_\_\_

**Joint Holder 1**

Staff Family      Staff Customer ID  Spouse     Parent     Child

**Joint Holder 2**

Staff Family      Staff Customer ID  Spouse     Parent     Child

**Banker Certification**

I have met the Customer at his:     Residence     Place of Work     Other \_\_\_\_\_

I have seen and verified the Original KYC documents. Copy/Photo taken for record

Other Method of Verification: Please give Details \_\_\_\_\_

The customer has Signed in my presence

Name \_\_\_\_\_

Certification Date

  

Signature of Employee

Employee ID/RM Code \_\_\_\_\_

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: (i) 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.

**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.