

FORM 9 - PART II
NRI/MINOR DEMAT ACCOUNT OPENING FORM
 (For Individuals)

IDFC FIRST Bank Limited, Naman Chambers, C-32, G Block, Bandra-Kurla Complex, Bandra East, Mumbai 400 051.



DP ID

I	N	3	0	4	2	0	3
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Client ID

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(To be filled by Participant)

☐ I/We wish to open a Regular Demat Account

☐ I/We wish to open a Basic Services Demat Account (BSDA)

Date

D	D		
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M	M		
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Y	Y	Y	Y
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I/We request you to open a depository account in my/our name as per the following details: (Please fill all the details in CAPITAL LETTERS only)

A Details of Account holder(s):															
Account holder(s)		Sole/First Holder			Second Holder			Third Holder							
UCIC details:															
Name															
PAN															
Occupation (please tick any one and give brief details)	☐ Private Sector	☐ Agriculturist	☐ Private Sector	☐ Agriculturist	☐ Private Sector	☐ Agriculturist	☐ Private Sector	☐ Agriculturist							
	☐ Public Sector	☐ Retired	☐ Public Sector	☐ Retired	☐ Public Sector	☐ Retired	☐ Public Sector	☐ Retired							
	☐ Government Service	☐ Housewife	☐ Government Serv	☐ Housewife	☐ Government Serv	☐ Housewife	☐ Government Serv	☐ Housewife							
	☐ Business	☐ Student	☐ Business	☐ Student	☐ Business	☐ Student	☐ Business	☐ Student							
	☐ Professional	Others (Please specify; _____)	☐ Professional	Others (Please specify; _____)	☐ Professional	Others (Please specify; _____)	☐ Professional	Others (Please specify; _____)							
Brief details:															
B For Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name & PAN of the Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below:															
a) Name					b) PAN										
C Type of account															
☐ Ordinary Resident ☐ NRI-Repatriable ☐ NRI-Non Repatriable ☐ Qualified Foreign Investor ☐ Foreign National ☐ Promoter ☐ Margin ☐ Others (Please specify)															
D Gross Annual Income Details															
Income Range per annum (please tick any one)															
Sole/First Holder		☐ Below ₹ 1 lakh	☐ ₹ 1-5 lakh	☐ ₹ 5-10 lakh	☐ ₹ 10-25 lakh	☐ More than ₹ 25 lakh									
Second Holder		☐ Below ₹ 1 lakh	☐ ₹ 1-5 lakh	☐ ₹ 5-10 lakh	☐ ₹ 10-25 lakh	☐ More than ₹ 25 lakh									
Third Holder		☐ Below ₹ 1 lakh	☐ ₹ 1-5 lakh	☐ ₹ 5-10 lakh	☐ ₹ 10-25 lakh	☐ More than ₹ 25 lakh									
Net worth as on today		Sole/First Holder			Second Holder			Third Holder							
E In case of NRIs/Foreign Nationals															
RBI Approval Reference Number															
RBI Approval date					<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td></tr></table>	D	D	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>M</td><td>M</td></tr></table>	M	M	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	Y	Y	Y	Y
D	D														
M	M														
Y	Y	Y	Y												
F Bank details															
1 Bank account type ☐ Savings Account ☐ Current Account ☐ NRE Account ☐ Others(Please specify) _____					1 Bank account type ☐ NRO Account										
2 Bank Account No.					2 Bank Account No.										
3 Bank Name					3 Bank Name										
4 Branch Address					4 Branch Address										
City/Town/Village					City/Town/Village										
PIN Code					PIN Code										
State		Country			State		Country								

5	MICR Code																
6	IFSC																

G	Please tick, if applicable:	Sole/First Holder	☐	Politically Exposed Person (PEP)	☐	Related to a Politically Exposed Person (PEP)
		Second Holder	☐	Politically Exposed Person (PEP)	☐	Related to a Politically Exposed Person (PEP)
		Third Holder	☐	Politically Exposed Person (PEP)	☐	Related to a Politically Exposed Person (PEP)

H	Standing Instructions				
1	I/We authorise you to receive credits automatically into my/our account. "Default SI is Yes"				☐ Yes ☐ No
2	Account to be operated through Power of Attorney (PoA)				☐ Yes ☐ No
3	SMS Alert facility: [Mandatory if you are giving Power of Attorney (PoA). Ensure that the mobile number is provided in the KYC Application Form]				
	Sr. No.	Holder	Yes	No	
	1	Sole/First Holder	☐	☐	
	2	Second Holder	☐	☐	
	3	Third Holder	☐	☐	
4	Mode of receiving Statement of Account [Tick any one]	☐ Physical Form			
		☐ Electronic Form [Read Note 3 and ensure that email ID is provided in KYC Application Form].			
5	Delivery Instruction Slip (DIS) booklet facility - To be filled by persons seeking to open a Depository account and has opted for online trading facility or who have given Power of Attorney to operate the Depository account to a stock broker/Participant/Portfolio Manager and do not intend to open a Basic Services Demat Account ☐ Yes, I / we wish to receive DIS Booklet at the time of account opening ☐ No, however, the DIS booklet should be issued to me/ us immediately on my/ our request at any later date				

I	Guardian Details (where sole holder is a minor): [For account of a minor, two KYC Application Forms must be filled i.e. one for the guardian and another for the minor (to be signed by guardian)]																
Guardian Name																	
PAN																	
Relationship of guardian with minor																	

J	Nomination Option																
☐ I/We wish to make a nomination. (As per details given below)									☐ I/We do not wish to make a nomination. (Pls refer Point No. 13 below)								
Nomination Details																	
"I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all assets held in my/our account in the event of my/our death."																	

Nomination can be made upto three nominees in the account.		Details of 1st Nominee				Details of 2nd Nominee				Details of 3rd Nominee			
1	Name of the nominee(s) (Mr./Ms.)												
2	Share of each Nominee												
	Equally ☐												
	(If not equally, please specify percentage)												
3	Relationship With the Applicant (If Any)												
4	Address of Nominee(s)												
PIN Code													

5 Mobile/Telephone No. of nominee(s)		
6 Email ID of nominee(s)		
7 Nominee Identification details (Please tick any one of following and provide details of same)	☐ Photograph & Signature ☐ PAN ☐ Aadhaar ☐ Saving Bank account no. ☐ Driving License ☐ Passport ☐ Proof of Identity ☐ Demat Account ID	☐ Photograph & Signature ☐ PAN ☐ Aadhaar ☐ Saving Bank account no. ☐ Driving License ☐ Passport ☐ Proof of Identity ☐ Demat Account ID
	Please affix your recent Passport size Photograph	Please affix your recent Passport size Photograph
	Sign _____	Sign _____

SR. NOS. 8-14 SHOULD BE FILLED ONLY IF NOMINEE(S) IS A MINOR:

8 Date of Birth (in case of minor nominee(s))	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
9 Name of Guardian (Mr./Ms.) in case of minor nominee(s)			
10 Address of Guardian			
PIN Code			
11 Mobile/Telephone No. of Guardian			
12 Email ID of Guardian			
13 Relationship of Guardian with nominee			
14 Guardian Identification details (Please tick any one of following and provide details of same)	☐ Photograph & Signature ☐ PAN ☐ Aadhaar ☐ Saving Bank account no. ☐ Driving License ☐ Passport ☐ Proof of Identity ☐ Demat Account ID	☐ Photograph & Signature ☐ PAN ☐ Aadhaar ☐ Saving Bank account no. ☐ Driving License ☐ Passport ☐ Proof of Identity ☐ Demat Account ID	
	Please affix your recent Passport size Photograph	Please affix your recent Passport size Photograph	
	Sign _____	Sign _____	

IDFC FIRST Bank

☐ First holder

☐ All joint account holders

☐ Jointly

☐ Anyone of the holder or survivor(s)

Signature of witness, along with Name & Address are required, if the account holder affixes thumb impression, instead to signature".

Name of the Witness

[illegible][illegible]

PIN Code

D	D	M	M	Y	Y	Y	Y
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Signature(s) of Witness

1. The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non individuals including society, trust, body corporate and partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly, all joint holders will sign the nomination form.
2. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
3. Only individual / natural person(s) can be a nominee(s). The Nominee(s) shall not be artificial person created/dressed by the law or by a fiction such as trust, society, body corporate, partnership firm, Hindu Undivided Family, etc. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
4. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
5. Transfer of securities in favour of a Nominee(s) shall be valid discharge by the depository and the Participant against the legal heir.
6. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non- individuals including society, trust, body corporate and partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
7. On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee(s).
8. Nomination can be made upto three nominees in a demat account. In case of multiple nominees, the Client must specify the percentage of share for each nominee that shall total upto hundred percent. In the event of the beneficiary owner not indicating any percentage of allocation/share for each of the nominees, the default option shall be to settle the claims equally amongst all the nominees.
9. On request of Substitution of existing nominees by the beneficial owner, the earlier nomination shall stand rescinded. Hence, details of nominees as mentioned in the FORM 10 at the time of substitution will be considered. Therefore, please mention the complete details of all the nominees.
10. Copy of any proof of identity must be accompanied by original for verification or duly attested by any entity authorized for attesting the documents.
11. Savings bank account details shall only be considered if the account is maintained with the same participant.
12. DP ID and client ID shall be provided where demat details is required to be provided.
13. I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the demat account.
14. In case of joint account, on death of any of the joint account holders, the surviving account holder(s) has to inform Participant about the death of account holder(s) with required documents within one year of the date of demise.
15. In case if 'first holder' is selected, the communication will be sent as per the preference mentioned at Sr. No. 4. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned at Sr. No. 4 and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected.

Declaration

The rules and regulations of the Depository and Depository Participants pertaining to an account which are in force now have been read by me/us and I/We have understood the same and I/We agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it. In case non-resident account, I/We also declare that I/We have complied and will continue to comply with FEMA regulations. I/We acknowledge and declare that I/We have received, read, understood, and agree to the contents of: Rights and Obligations of the Beneficial Owner and Depository Participant, Schedule of Charges applicable for Demat Account, FATCA Declaration, Aadhaar.

Name(s) of holder(s)		Signature(s) of holder
Sole/First Holder/Guardian (in case sole holder is minor) (Mr./Ms.)		X
Second Holder (Mr./Ms.)		X
Third Holder (Mr./Ms.)		X

Notes:

- 1) All communication shall be sent at the address of the Sole/First holder only.
- 2) Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
- 3) For receiving Statement of Account in electronic form: I. Client must ensure the confidentiality of the password of the email account. II. Client must promptly inform the Participant if the email address has changed. III. Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
- 4) If Clients wants to appoint a minor as a nominee, then a separate Nomination form may be obtained.
- 5) If client wish to receive Annual Reports, AGM notices in physical form, please inform your DP.
- 6) Email Statement: I/We agree to discontinue the Physical Statements if electronic mode is opted. I/We understand that the email statements are for my/our convenience. IDFC FIRST Bank Limited shall not be liable or responsible for any breach of secrecy because the statements are being sent to the email ID. I/We shall verify the authenticity of the emails I/We receive. I/We shall not hold the IDFC FIRST Bank Limited responsible for any statement received from frauds/imposters. I/We shall not hold the IDFC FIRST Bank Limited liable if any problem arises with my/our computer network because of me/us receiving statements from the IDFC FIRST Bank Limited. I/We are authorised by the other holders to receive the Statements to the email address. I/We shall inform the IDFC FIRST Bank Limited in writing if there is any change in the email address. IDFC FIRST Bank Limited shall not be responsible if I/we do not receive statement due to incorrect email address and technical reasons. I/We confirm to have read and understood the Terms & Conditions (a copy of which I am in possession of) pertaining to my account. I/We understand and agree that the email statements will only be sent to the First holder in the account. I/we am/are aware that I/we will not receive the transaction statements in paper form. I/we will take all the necessary steps to ensure confidentiality and secrecy of the login name and password of the internet/email account. I/we am/are aware that the transaction statement may be accessed by other entities in case the confidentiality/secrecy of the login name and password is compromised.
- 7) Instructions related to mode of receiving Statement of Account in electronic form, are as below:
 - 1) All the necessary steps to ensure confidentiality and secrecy of the login name and password of the internet/email account should be taken by the client. Such statement may be accessed by other entities in case the confidentiality/secrecy of the login name and password is compromised.
 - 2) Participant or Client can terminate such arrangement by giving 10 days prior notice.
 - 3) In case opted for statement through email, the Client shall immediately inform the Participant about change in email address, if any.
- 8) I/We hereby provide consent to receive demat account related documents in electronic mode at Sole/First Holder's Email ID.
 - 1) Transaction-cum-Holding Statement
 - 2) Rights and Obligations of the Beneficial Owner and Depository Participant
 - 3) Schedule of Charges applicable for Demat account.
- 9) NRI Customer under repatriation status to ensure the credits of securities in Demat account is as per the RBI and FEMA guidelines.
- 10) I hereby confirm that the balance in my Demat Account as mentioned above with your Bank at the close of business as on DD/MM/YYYY was ₹ _____.

CKYC & KRA KYC Form



Know Your Client

Application Form (For Individuals only)

(Please fill the form in English and in BLOCK Letters)

Fields marked with '*' are mandatory fields

Application ☐ New

Type* ☐ Update KYC Number*

KYC Type* ☐ Normal (PAN is mandatory) ☐ PAN Exempt Investors (Refer instruction K)

1. Identity Details (Please refer instruction A at the end)

PAN

Please enclose a duly attested copy of your PAN Card

	Prefix	First Name	Middle Name	Last Name
Name* (same as ID proof)				
Maiden Name (If any*)				
Father / Spouse Name*				
Mother Name*				
Date of Birth*				
Gender*	☐ M- Male	☐ F- Female	☐ T-Transgender	
Marital Status*	☐ Married	☐ Unmarried	☐ Others	
Citizenship*	☐ IN- Indian	☐ Others – Country	Country Code	
Residential Status*	☐ Resident Individual	☐ Non Resident Indian	☐ Person of Indian Origin	
Occupation Type*	☐ S-Service ☐ Private Sector	☐ Public Sector	☐ Government Sector	
	☐ O-Others ☐ Professional	☐ Self Employed	☐ Retired ☐ Housewife ☐ Student	
	☐ B-Business	☐ X-Not Categorized		

Photo



Signature/
Thumb Impression

2. Proof of Identity (Pol)* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [Pol] needs to be submitted)

☐ A- Passport Number		Passport Expiry Date	
☐ B- Voter ID Card		Driving Licence Expiry Date	
☐ D- Driving Licence			
☐ E- Aadhaar Card			
☐ F- NREGA Job Card			
☐ Z- Others (any document notified by the central government)		Identification Number	

3. Proof of Address (PoA)*

☐ 3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address

Line 1*

Line 2

Line 3

District*

Zip / Post Code*

State/UT*

City / Town / Village*

State/UT Code

Country*

Country Code

Address Type* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

☐ Passport Number		Passport Expiry Date	
☐ Voter ID Card		Driving Licence Expiry Date	
☐ Driving Licence			
☐ Aadhaar Card			
☐ NREGA Job Card			
☐ Others (any document notified by the central government)		Identification Number	

☐ 3.2 Correspondence / Local Address Details* (Please see instruction E at the end)

Same as Current/ Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1*

Line 2

Line 3

District*

Zip / Post Code*

State/UT*

City / Town / Village*

State/UT Code

Country*

Country Code

4. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction **F** at the end)

Email ID

Mobile - Tel. (Off) - Tel. (Res) -

5. FATCA/CRS Information (Tick if Applicable) ☐ Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction **B** at the end)

Additional Details Required* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166Tax Identification Number or equivalent (If issued by jurisdiction)* Place / City of Birth* Country of Birth* CountryCode as per ISO 3166Address Line 1* Line 2 Line 3 City / Town / Village* District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988State/UT* Country* Country Code as per ISO 3166**6. Details of Related Person** (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')☐ Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*) Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized RepresentativeName* Prefix FirstName MiddleName LastName

(If KYC number and name are provided, below details of section 6 are optional)

☐ Proof of Identity [PoI] of Related Person* (Please see instruction (H) at the end)(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)☐ A- Passport Number Passport Expiry Date ☐ B- Voter ID Card ☐ C- PAN Card ☐ D- Driving Licence Driving Licence Expiry Date ☐ E- Aadhaar Card ☐ F- NREGA Job Card ☐ Z- Others (any document notified by the central government) Identification Number **7. Remarks (If any)****8. Applicant Declaration**

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: Place:

[Signature / Thumb Impressaion]

Signature / Thumb Impression of Applicant

9. Attestation / For Office Use Only**Documents** ☐ Certified Copies**KYC Verification Carried Out by (Refer Instruction I)**Date Emp. Name Emp. Code Emp. Designation

[Employee Signature]

In Person Verification (IPV) Carried Out by (Refer Instruction J)Date Emp. Name Emp. Code Emp. Designation

[Employee Signature]

Institution DetailsName Code Emp. Branch

[Institution Stamp]

Institution DetailsName Code Emp. Branch

[Institution Stamp]

Instructions/Guidelines for filling Individual KYC Application Form

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

Annexure 1

FATCA-CRS Self Certification Form Individual New Accounts

(To be collected from each holder)



1 Name of the account holder

2 Aadhaar number (optional)

3 Nationality

4 City of birth

5 Country of birth

6 Occupation Type (Services, Business, Others – Please specify)

7 Residence address for tax purposes (include City, State, Country & Pin code)

☐ Same as Overseas Address ☐ Same as Permanent Address (Please tick anyone)

8 Address Type ☐ Residential ☐ Business ☐ Registered Office (Please tick anyone)

9 Tax residence declaration – please tick any one, as applicable to you.

☐ I am a tax resident of India and not resident of any other country

☐ I am a tax resident of the country/ies mentioned in the table below

Please indicate ALL the countries in which you are a resident for tax purposes and the associated Tax ID Number below:

Country#	Tax Identification Number%	Identification Type (TIN or Other%, please specify)

To also include USA, where the individual is a citizen/green card holder of USA

% In case Tax Identification Number is not available, kindly provide functional equivalent \$

\$ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers.

If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Declaration

I, _____ holder of passport number _____
residing at _____ hereby declare that: I am neither a
citizen of USA nor a resident of USA for tax purposes despite being my place of birth is in USA (by persons having U S birthplace, but not a U S
citizen/tax resident)

OR

I am neither a citizen of USA nor a tax resident of any country other than India even though

a) My residence/mailling address/telephone number is of a country other than India

b) I have a standing instruction to an account maintained outside India

(By persons having foreign country indicia, but are tax residents of India)

Certification

I/We have understood the information requirements of this Form (read a long with the FATCA/CRS Instructions) and hereby confirm that the
information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA CRS
Terms and conditions below and hereby accept the same.

Name

Signature

Date

Place _____

FATCA-CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with IDFC FIRST Bank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. **If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.**

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

A IMPORTANT POINTS:

- 1 Self attested copy of PAN card is mandatory for all clients, including Promoters/Partners/Karla/Trustees and whole time directors and persons authorised to deal in securities on behalf of company/firm/ others.
- 2 Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorised for attesting the documents, as per the below mentioned list.
- 3 If any proof of identity or address is in a foreign language, then translation into English is required.
- 4 Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- 5 If correspondence & permanent address are different, then proofs for both have to be submitted.
- 6 Sole proprietor must make the application in his individual name & capacity.
- 7 For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
- 8 For foreign entities, CIN is optional ; and in the absence of DIN no. for the directors, their passport copy should be given.
- 9 In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- 10 For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/ Mark sheet issued by Higher Secondary Board/Passport of Minor/ Birth Certificate must be provided.
- 11 Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B Proof of Identity (POI): - List of documents admissible as Proof of Identity:

- 1 Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- 2 PAN card with photograph.
- 3 Identity card/document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/ Debit cards issued by Banks.

C Proof of Address (POA): List of documents admissible as Proof of Address:

- 1 (*Documents having an expiry date should be valid on the date of submission.)
Passport/Voters Identity Card/Ration Card/Unique Identification Number (UID)/Aadhar Letter/Registered lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

- 2 Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill-Not more than 3 months old.
- 3 Bank Account Statement Passbook-Not more than 3 months old.
- 4 Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 5 Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/ Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/ Parliament Documents issued by any Govt. or Statutory Authority.
- 6 Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- 7 For Fii/sub account, Power of Attorney given by Fii/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
- 8 The proof of address in the name of the spouse may be accepted.

D Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

- 1 In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- 2 Investors residing in the state of Sikkim.
- 3 UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- 4 SIP of Mutual Funds upto Rs 50,000/-p.a .
- 5 In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E List of people authorised to attest the documents:

- 1 Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- 2 In case of NRIs, authorised officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.