NRI FIXED/RECURRING/FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT FORM

IDFC FIRST Bank

Please fill in Black Ink & in CAPITAL LETTERS only

CUSTOMER INFORMATION

Name of Primary Applicant **Customer ID**

Name of Second Applicant (if any) **Customer ID**

Name of Third Applicant (if any) **Customer ID**

- Please update PAN if not done yet. Please fill a PAN update form or update it through internet banking.
- If you do not have a PAN please complete a Form 60 available on www.idfcfirstbank.com

FIXED DEPOSIT INSTRUCTIONS

Type of Deposit	☐ **Non Resident Ordinary (NRO) in ₹**	☐ **Non Resident External (NRE) in ₹**	☐ **Foreign Currency Non Resident (FCNR)**
Amount	₹	₹	☐ USD ☐ GBP ☐ EUR ☐ SGD ☐ AUD
Funding Instruction	☐ Debit NRO Account	☐ Debit NRE Account	☐ Wire transfer ☐ Debit from NRE account: ____________________ (mention NRE account number)
Tenure (in days)	Years / Months / Days	Years / Months / Days	Years / Months / Days
Interest Rate%			
Interest Mandate • Applicable for FD > 180 days • For NRO FD <=180 days interest is only paid on maturity)	☐ Re-invest ☐ Pay out monthly ☐ Pay out quarterly	☐ Re-invest ☐ Pay out monthly ☐ Pay out quarterly	Interest earned on your FCNR deposits is re-invested and paid on maturity along with your principal
Maturity Instruction	☐ Renew Principal & Interest (If any) ☐ Renew Principal & Pay Interest ☐ Payout, do not renew	☐ Renew Principal & Interest (If any) ☐ Renew Principal & Pay Interest ☐ Payout, do not renew	☐ Renew Principal & Interest (if any) ☐ Payout, do not renew

- Maturity & Interest Proceeds for NRE & NRO Deposits will be credited to the IDFC Account from which the deposit has been booked
- For FCNR Deposits, please share bank details for payout separately
- TDS at 30.9% will be applied on interest on NRO Fixed Deposits. If you reside in a country having Double Taxation Avoidance (DTAA) treaty with India, please share Tax Residency Certificate & Form 10F to avail treaty benefit of lower TDS rate
- No interest will be paid if NRE or FCNR Deposit is closed within 1 year of deposit booking. Interest paid (if any) for NRE Simple Interest FD will be recovered from principal before such premature closure
- The autorenewal feature renews deposits for the same tenure as that of the original deposit. Fixed Deposits, if auto-renewed, will be treated as Fresh deposits. The interest rate, premature closure charges, and other terms and conditions will be applicable as per the terms in force at the time of renewal of the FD.

RECURRING DEPOSIT INSTRUCTIONS

Account to be debited **Account type** ☐ NRE ☐ NRO

Monthly Instalment Amount Rs. **Number of Instalment** **Months***

(Tenure Range: NRE RD 12 - 120 Months; NRO RD 6 - 120 Months)

Debit Date D D M M Y Y Y Y Interest Rate %____________________

- On maturity, the Recurring deposit will be credited into the account mentioned above

MODE OF OPERATION

☐ Singly ☐ Either or Survivor ☐ Jointly ☐ Former of Survivor ☐ Any or Survivor

IDFC FIRST Bank

WOULD YOU LIKE TO CHOOSE A NOMINEE FOR THE ACCOUNT?

(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 ☐ Update address as below

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

Relationship with Depositor ____________ **Date of Birth** D D M M Y Y Y Y

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 ____________

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

1. I/We hereby declare that I am/We are a Non-Resident Indian (NRI) under Section 2(w) of the Foreign Exchange Management Act, 1999. I/We will inform IDFC FIRST Bank of any change in my/our residential status. I/We understand that providing incorrect information may attract penal provision as per applicable laws.
2. I/We will be bound by the Terms and Conditions detailed in this Deposit Application Form and understand that the same are in addition to the Terms and Conditions provided to me/us at the time of initial account opening. I/We also understand that the Terms and Conditions may be amended from time to time at the sole discretion of the bank and that the current Terms and Conditions are available at www.idfcfirstbank.com
3. For accounts with Method of Operation "Either or Survivor": I/We authorize IDFC FIRST Bank to execute pre-mature withdrawals on my deposits placed and/or proposed to be placed, based on the instructions from any one of account holders on the deposit account subject to the terms and conditions stipulated for this product. I further agree and accept that such premature withdrawal shall be subject to the terms and conditions provided to me by IDFC FIRST Bank at any time including but not limited to the Deposit Application Form, Account Opening Form
4. In the absence of any special instructions, the deposit will be renewed on maturity for a like term at the then applicable interest rates.
5. As per Section 139A(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 is not provided, the bank shall not be liable for the non availment of the credit of tax deducted at Source
6. 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.
7. 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
8. 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%.
9. Non-Callable Fixed Deposits 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. Non-Callable FDs will be booked with maturity instructions as 'Auto Closure' only

Name of Applicant (i)____________ Name of Applicant (ii)____________ Name of Applicant (iii)____________

Signature Signature Signature

WITNESS 1
(Required only if nomination form has been filled and any of the applicants use thumb impression)

WITNESS 1
(Required only if nomination form has been filled and any of the applicants use thumb impression)

Date of Application:

D D M M Y Y Y Y

BANK USE

Value Date D D M M Y Y Y Y Remarks For Value Date ____________

RD Product Code ____________ RD Number ____________

FD Product Code ____________ FD Number ____________

Branch Code ____________ Branch Name ____________ Sourcing Branch Code ____________

Lead Generator ____________ Lead Warmer Code ____________

Lead Convertor Code ____________ Business Division/Segment Code ____________

Campaign Code ____________

FOR FCNR DEPOSITS:

Inward Remittance Ref No.: ____________ OWRM Ref No.: ____________ (For NRE debit cases only) Trace ID: ____________

Select BGL to be debited:

☐ FCNR Deposit Funding-USD **97138102019** ☐ FCNR Deposit Funding-GBP **97139102018** ☐ FCNR Deposit Funding-EUR **97140102014**

☐ FCNR Deposit Funding-AUD **97618102015** ☐ FCNR Deposit Funding-SGD **97619102014**

DECLARATION

☐ Customer Signed in my Presence

☐ Request received from registered email id of customer

Employee ID ____________

Name ____________

Date D D M M Y Y Y Y

Signature

Version 4, 12th Aug 2025