

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?

 Mobile No. (91) Landline No. (91) (STD Code) (Number)

 E-mail ID (Fill in CAPITAL LETTERS.)

*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 Anyone)
1a) Salaried (Select Anyone) Public Private Government

 Corporate Name
1b) Self Employed Professional Doctor CA Architect Lawyer Consultant Entertainment 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 Wealth

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 to one? Yes No

*Definition: Politically Exposed Persons (PEPs): Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a country. Examples of PEPs include, but not limited to: (i) Heads of States or of Governments (ii) Senior politicians (iii) Senior government / judicial / military officers (iv) Senior executives of state-owned corporations (v) Important political party officials (vi) Senior Indian Diplomatic personnel posted outside the country. The term PEP also includes the families and close associates of the PEPs mentioned above.

* I would like to Open a Regular Deposit / Green Deposit: _____ (please specify).

REGULAR DEPOSIT BOOKING

Deposit Type	Amount	Tenure*			Interest Mandate-Long Term>180 days			Interest Rate %
		Years	Months	Days	Simple Interest		Quarterly Compounding	
					Monthly**	Quarterly		
<input type="checkbox"/> Standard		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Senior Citizen		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Tax Saver		5 Years			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

In Words _____

I WOULD LIKE TO OPT FOR A GREEN DEPOSIT

Green Deposit Type	Amount	Tenure*	Interest			Interest Rate %
		Days	Simple Interest		Quarterly Compounding	
			Monthly**	Quarterly		
<input type="checkbox"/> Standard			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Senior Citizen			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

In Words _____

Note: Only available for Retail Deposits of ₹5,000 to less than ₹3 crores. Green Deposits are not available for Wholesale Banking customers.

Definition of Green Deposits being:

As defined by the Reserve Bank of India, "Green deposit" means an interest-bearing deposit, received by the RE (Bank) for a fixed period and the proceeds of which are earmarked for being allocated towards green finance.

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

1. I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC 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 IDFC FIRST Bank.
2. 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.
3. 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.
4. 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/us 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.
5. 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.
6. I/We hereby declare that the information provided herein as well as in the documentary evidence provided 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.
7. 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.
8. I/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.
9. 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"
10. 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 its liability.
11. 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 ₹50,000/- (or ₹1,00,000/- for Senior Citizens) in a Financial Year, unless otherwise exempt under law.
12. 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 absence of PAN, Form 121 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.
16. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
17. 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. 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.
19. 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.
21. 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.
23. 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.
25. 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%. In the event of death of the depositor, premature termination of term deposits would be allowed without the said premature closure penalty.
27. Green Deposits are offered by the Bank for a fixed tenure. They will be booked with Maturity Instructions as Auto Closure only on the date of maturity. Please visit the website for further details: <https://www.idfcfirstbank.com/personal-banking/deposits/fixed-deposit/green-fixed-deposit>. To update your Green Deposit Maturity Instructions, kindly visit the nearest branch before the maturity date.
28. Green Deposits enjoy all the features of regular deposits in terms of interest payout, premature withdrawal terms and Senior Citizen Benefits but Green Deposit/s once opened cannot be changed to another FD product variant till the maturity.
29. Tax Saver Fixed Deposit helps avail tax benefit under section 80C. It can be booked for a maximum of ₹1,50,000/- & a lock-in period of 5 years. PAN is mandatory for booking Tax Saver FDs. Non-Callable FDs including Tax Saver FDs 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. It will be booked with Maturity Instructions as Auto Closure only on the date of maturity.
30. I agree and authorise IDFC FIRST Bank to share my details with CERSAI or any other Central Registry/any authority/ a judicial or quasi-judicial body as may be enumerated by the any law prevailing in present and/or in future.
31. I hereby consent to receive calls/ SMS/ WhatsApp Messages on my mobile number, Email or communication from any other marketing channel and this consent overrides all kinds of DND registrations.
32. I hereby give my explicit consent to access, download, and use my KYC records from the Central KYC Registry (CKYCR) for identity and address verification. I understand that my KYC data may include personal details such as name, address, date of birth, Aadhaar, PAN, etc.
I further consent to:
 - Uploading or registering fresh KYC data on CKYCR.
 - Updating or modifying KYC data when changes occur or as required by law.
 - Receiving communications related to KYC status and compliance.
 I acknowledge:
 - My data will be used only for these purposes.
 - I may withdraw consent anytime, subject to applicable laws.
 - The Institution will protect my data in compliance with regulations.

Would you like IDFC FIRST Bank to contact you and tell you about new products, features and offers? Yes No

Name of Applicant (i) _____

Name of Applicant (ii) _____

RECENT
Colour
Photograph

Signature of Applicant (i)

RECENT
Colour
Photograph

Signature of Applicant (ii)

 Date

Place _____

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

WITNESS 2
(Required only if nomination form has been filled and
any of the 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 KYC documents. Copy/photo taken for record. The customer has signed in my presence

Signature/Stamp

Name _____ Certification Date

Employee ID/RM Code _____

***Checker confirmation by BM / SM / APM / RH (Corp. Salary) / CSR (Corp. Salary) / RM-BB (Rural Banking)**

I have checked the account opening form along with the supporting documents submitted by the customer and found the same to be acceptable for account opening as per the present KYC policy and relevant operating guidelines of the Bank.

Name _____

Employee ID _____

Designation _____

Signature

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