



IDFC FIRST
Bank

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



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OVERSEAS ADDRESS (AS PER PASSPORT/ OTHER DOCUMENT)

☐ Passport ☐ Driving License ☐ Other Document (Please Specify) _____

Line 1

Line 2

City

Country State Pin/Zip Code

COMMUNICATION ADDRESS

☐ Same as Above This is my ☐ Residence ☐ Place of Work

Line 1

Line 2

City

Country State Pin/Zip Code

ADDRESS IN COUNTRY OF TAX RESIDENCE

☐ Same as overseas address mentioned above

Line 1

Line 2

City

Country State ZIP/Post Code

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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)

GOODS AND SERVICE TAX (GST) STATUS - APPLICABLE 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

Form DA2

(Nomination under Section 45ZA of the Banking Regulations Act, 1949 and Rule 2(5) of the Banking Companies (Nomination) Rule, 1985 in respect to bank accounts.)

I/We _____ (name of existing account holders) hereby cancel the nomination made by me/us in favour of Nominee Name

Form DA1

(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 IDEC FIRST Bank Ltd

☐ Please mention the nominee name in the statement/advice/passbook

Customer ID

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 (Incase an existing Account Holder)

Nominee Name:

TITLE	FIRST NAME	MIDDLE NAME LAST NAME

Nominee Address: ☐ Same as primary account holder address OR Update address as below

Relationship with depositor												Date of Birth	D	D	M	M	Y	Y	Y	Y
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Relationship with depositor

Date of Birth

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

Guardian Name:

TITLE	FIRST NAME	MIDDLE NAME	LAST NAME
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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

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)

☐ **No**, I do not want 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.

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:

Signature for Existing Account Holder (for DA2 & DA1)

Signature for Joint Account Holder 1

Signature for Joint Account Holder 2

Name _____

Name _____

Name _____

DECLARATION (Please read carefully and sign at the end of this section after you have filled in all the details in the form)

1. I wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and other products/services including Mutual Funds and/or insurance products that are offered by IDFC FIRST Bank in its capacity as an Intermediary and I have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirstbank.com, w.r.t. the said banking facilities and other products/services which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.
2. I have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges pertains to the banking facilities and products as well as the facilities and/or the other products which I wished to avail. This Schedule of Charges is also displayed on www.idfcfirstbank.com
3. 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. I/We agree to notify IDFC FIRST Bank about my return to India for permanent residence.
4. I/We agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under, 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.
5. I agree to furnish and intimate to IDFC FIRST Bank any other particulars that I am called upon to provide on account of any change in law/statutory requirements either in India or abroad. I authorize IDFC FIRST Bank to exchange, share or part with all the customer information/KYC documents provided herein with financial institutions/agencies/statutory bodies/other such persons including but not limited to financial products/services providers e.g. Insurance companies, Asset Management Companies etc. for the services/products which I wished to avail and which whom IDFC FIRST Bank has agency/distribution/marketing/referral arrangement, as may be required by IDFC FIRST Bank. I shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.
6. I hereby declare that the information provided herein as well as in the documentary evidence provided by me to IDFC FIRST Bank (the "Customer



**IDFC FIRST
Bank**

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 availing 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	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

Employee ID/RM Code _____

Signature of Employee

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–
- such persons are officers or directors of one another's businesses;
 - such persons are legally recognised partners in business;
 - such persons are employer and employee;
 - 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;
 - one of them directly or indirectly controls the other;
 - both of them are directly or indirectly controlled by a third person;
 - 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.