

PROFILE UPDATE FORM FOR NRI CUSTOMERS (RE-KYC / INOPERATIVE)



Please fill this form in Black Ink and in CAPITAL LETTERS.

Date

CUSTOMER DETAILS

Customer Name

Customer ID

NRE Account Number

NRO Account Number

NRO SETT Account Number

NRE PIS ACCOUNT NUMBER

Photograph

REQUEST TYPE

There is no change in my KYC details updated in the bank records

Update my KYC details*

I understand my account has been Inoperative and would like to activate it. Reason for not transacting is _____
I understand to reactivate my inoperative account; I need to submit all the updated KYC documents as per the bank's policy.

TELL US ABOUT YOURSELF

Passport details Change No change

Passport Number Expiry date

Date of Birth Citizenship

* Mandatory section for KYC update

NON RESIDENT STATUS

Change No change

Visa Type Work Residence Student CDC/Seafarer Details Dependent Employment

Others (please specify) _____

Issuing Country: _____

* Mandatory section for KYC update

OVERSEAS ADDRESS

Change No change

Passport Other Document (Please Specify) _____

Document Number Expiry Date (If applicable)

Line 1

Line 2

City

State Country Pin/Zip Code

Seafarers to mention indian address here

* Mandatory section for KYC update

COMMUNICATION ADDRESS

Change No change

Passport Other Document (Please Specify) _____

Document Number Expiry Date (If applicable)

Same as Above This is Residence Place of Work

Line 1

Line 2

City

State Country Pin/Zip Code

Seafarers to mention indian address here

ADDRESS IN THE COUNTRY OF TAX RESIDENCE

Address in the country of Tax Residence (please select one) As per Overseas Address As per communication address

Others (please specify along with city ,state and country with Pin/zipcode) _____

FATCA/TAX DETAILS

Change No change

PAN

Country of Tax Residence

Foreign Tax Identification Number

Place/City of Birth

Country of Birth

PROFILE /OCCUPATION DETAILS (MANDATORY SECTION)

Occupation (Select Anyone)

Salaried (Select Anyone) Public Private Government

Corporate Name

Self Employed Professional Doctor CA Architect Lawyer Consultant Entertainment

Alternate Medical Practitioner Beautician Others

Self Employed Business Sole Proprietorship Partnership/Company No. of years in business <= 5 yrs > 5 yrs

Any other Occupation Homemaker Retired Farmer Politician Student Minor

Source of Income Salary Business Professional Fees Investments Agriculture Family Wealth

Gross Annual Income (in INR)

TERMS AND CONDITIONS

1. I/We, the undersigned, have read, understood and agree to absolutely and unconditionally abide by and be bound by the Terms and Conditions displayed on website www.idfcfirstbank.com as revised from time to time by IDFC FIRST Bank Limited. In relation to all of my/our accounts, for present and future, maintained/opened/to be maintained/to be opened with IDFC FIRST Bank Limited.
2. 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.
3. I certify that the information stated in this form and supporting documentary evidence provided by me is to the best of my knowledge and belief true, correct and complete and that I have not withheld any material information/document that may affect the assessment/categorization of the account at a US Reportable account/Other Reportable account or otherwise.
4. 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.
5. I undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in this form and signed by me as well as in the documentary evidence provided by me or if any certification become incorrect.
6. I also agree that or failure to disclose any material fact known to me now a 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.
7. 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.
8. 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.
9. In case of multiple account holders, separate KYC form would be required to be filled.
10. I/We 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 agree and authorise IDFC FIRST Bank to share my details including Photograph and Signature with CERSAI (Central KYC Record Registry) 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.
12. I agree and authorise IDFC FIRST Bank to update my KYC 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.
13. I hereby authorise IDFC First Bank to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance.
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 unauthorised alteration of data and/or unauthorised 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: - 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 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 provide explicit consent to the Bank and its branch staff to translate and share the provided documents using Google Translator for the purpose of reading the documents in English. This declaration confirms my/our approval to use Google Translator and the translated content is accurate and correct to the best of my/our knowledge.
18. For cases where address change has been carried out basis a declaration, the bank conducts a positive confirmation by means delivery to such an address. In case of delivery failure or an unreasonable delay in verifying the said address, the bank will place the account in freeze.

DECLARATION & SIGNATURE(S)

I/We, the undersigned, have read, understood and agree to absolutely and unconditionally abide by and be bound by the Terms and conditions displayed on website www.idfcfirstbank.com as revised form time by IDFC FIRST Bank Limited, in relation to all of my/our accounts, for present and future, maintained.opened/to be maintained/to be opened with IDFC FIRST Bank Limited.

Applicant Signature

Name

BANK USE SECTION

Account Branch Code _____ Account Branch Name _____

Banker Certification (Choose any one)

Face to Face Case

Have met customer in person in his/her

Residence Work Others _____

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

Customer has signed in my presence

Name _____ Certification Date _____

Employee ID/RM Code _____

Signature of Employee

Non Face to Face Case

Mode of sending Form and Self attested docs

E-Mail Courier Other _____

Name _____ Certification Date _____

Employee ID/RM Code _____

Signature of Employee

SECTION A - ENHANCED DUE DILIGENCE - NRI (only applicable for High risk customer)

Customer Name	
Customer UCIC (only for existing customer)	
Account no. (only for existing customer)	
Customer PAN/form 60 (Fill Pan No. or mention form 60)	
Occupation- (Salaried/Self-employed/Business/housewife/Student/ Retired)	
Country of Residence	
Customer is PIO (Yes/No)	
Total number of years in Service/ self-employment (current service. Fill "NA" for student, retired and housewife)	
Type of Residence (Owned/ Rental)	
Tenure at Current Address	
Annual Income (in Lacs.)	
Annual Income in Cash Mode (in Lacs.)	
Source of Income other than occupation	
Expected number of Transactions Annually (Dr+Cr)	
Expected number of Cash Transactions Annually (Dr+Cr)	
Expected number of Foreign Remittances Annually and Purpose (multiple purposes can be mentioned)	
Names of family members/relatives having account with IDFC First Bank	

SECTION B - IN CASE CUSTOMER IS FROM HIGH RISK COUNTRY, FILL FOLLOWING AND TAKE APPROVAL FROM NATIONAL SALES HEAD NRI, POST SALES HEAD RECOMMENDATION

No of years living overseas	
Prior country/countries the customer has lived in before (Not Applicable only if first time goer)	
Public domains checked and confirmation of profile match (linked in, google)	
If the customer holds other bank accounts in India: <name of banks to be mentioned>	
Reason for opening account	
NRI Sales Head Detailed Rationale and recommendation for opening this account	
Approval Taken from National Sales head for High Risk country	

- 1) Please collect response against all questions
- 2) Please check relevant Residence and Identity Proof

Relationship Manager Name

Approved: NRI sales head or Branch Manager