

Common Application Form (Kisan Credit Card + Saving)



Date of Application
D D M M Y Y Y Y

Application No:

Instruction to fill the forms

1. Please fill up in Black Ink & in BLOCK letters only.
2. Please leave one box blank between two words.
3. Tick ☒ the appropriate boxes.
4. In case of illiterate customers Thumb Impression (TI) to be affixed and verified.
5. All Blank Spaces to be cancelled. (PLEASE DO NOT SIGN BLANK FORM)
6. Fields with*are Mandatory.

Barcode Number :

RM/RO Code

Work Item ID

If you are already a customer of IDFC FIRST Bank, fill in your

Customer ID here Account Number

TYPE OF ACCOUNT

KCC A/c		Applicant Saving A/c	
☐ CC	☐ OD ☐ DLOD ☐ TL	☐ IDFC Vishesh ☐ Savings Regular 10k	☐ Savings Regular ☐ Vishesh (ALSA)
☐ SMS Alert ☐ Mobile Banking ☐ Cheque Book ☐ Internet Banking ☐ Debit Card	☐ SMS Alert ☐ Mobile Banking ☐ Cheque Book ☐ Internet Banking ☐ Debit Card	☐ SMS Alert ☐ Cheque Book ☐ Debit Card ☐ Mobile Banking ☐ Internet Banking	☐ Others _____
Tenure (Yrs.) ☐ DLOD ☐ TL			
Name on Debit Card			
*MODE OF OPERATION		*MODE OF OPERATION	
☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Former or Survivor ☐ Any or Survivor ☐ Minor under Guardian ☐ Self or POA Holder / Assignee ☐ Minor Independent (above 10 years to less than 18 years)		☒ Singly ☒ Jointly ☒ Either or Survivor ☒ Former or Survivor ☒ Any or Survivor ☒ Minor under Guardian ☒ Minor Independent (above 10 years to less than 18 years) ☒ Self or POA Holder / Assignee	
Debit Card is applicable for primary applicant only. Debit Card or Internet Banking transactions will not be available for accounts operated 'Jointly' or as 'Former or Survivor'		Debit Card or Internet Banking transactions will not be available for accounts operated 'Jointly' or as 'Former or Survivor'	
Primary Applicant Signature	Primary Applicant Signature	Applicant Signature	

☐ I/We hereby declare that we are not holding any BSBD account in any other bank.

FIRST/PRIMARY APPLICANT DETAILS

CKYC No (If any)

PERSONAL INFORMATION

*Name (Please complete as per your identity proof)

Prefix First name Middle name Last name

*Maiden Name (If Any) In case of Female member

Ms. Prefix First name Middle name Last name

*Father's/Spouse Name "If PAN not provided, father name is mandatory-

Prefix First name Middle name Last name

*Mother's Name

Prefix First name Middle name Last name

*Gender ☐ Male ☐ Female ☐ Third Gender *Date of Birth (Age Proof Mandatory for Minor)

*Place of Birth

*Country of Birth

For Tax Residents of countries in addition to India, please complete below:

*Country of Tax Residence

*Foreign Tax Identification Number

*TIN Issuing Country

Separate annexure to be executed in case of dual country of tax residence

Qualification ☐ Illiterate ☐ 10th & below ☐ Under Graduate ☐ Graduate ☐ Post Graduate

*Nationality

*Citizenship ☐ India ☐ Others

(Please specify)

*Residential Status ☐ Resident Individual ☐ Non-Resident Indian ☐ Person of Indian Origin ☐ Foreign National

*Marital Status ☐ Married ☐ Un-married ☐ Others

(Please specify)

*Caste category ☐ General ☐ OBC ☐ SC ☐ ST

*Religion/Community ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Zoroastrians ☐ Buddhists

☐ Others

(Please specify)

Person with disability ☐ Yes ☐ No If Yes, Type of Disability

*EMPLOYMENT DETAILS

Occupation

- ☐ Salaried ☐ Public ☐ Private ☐ Government (Please Specify Corporate Type)
☐ Self Employed ☐ Agriculture and Allied ☐ Dairy ☐ Artisan ☐ Technician/Skilled Worker
☐ Daily Wage Worker ☐ Weaver ☐ Services ☐ Retail Shop
☐ Business ☐ Manufacturer ☐ Trading ☐ Retail Shop ☐ Furniture ☐ Contractor ☐ Education ☐ Services
☐ Self Employed Professional ☐ Doctor ☐ Lawyer ☐ CA/CS ☐ Engineer ☐ Independent Consultant ☐ Architect
☐ Self Employed Specified ☐ Shroff ☐ Money Lender ☐ Stock Broker ☐ Dealer
☐ Home Maker ☐ Retired ☐ Student ☐ Farmer ☐ Politician ☐ Unemployed

Source of Income

- ☐ Salaried ☐ Profession ☐ Investment Income ☐ Business ☐ Services ☐ Agriculture ☐ Family Income

Annual Income

- ☐ Up to ₹1 Lakh ☐ ₹1 Lakh to ₹5 Lakh ☐ ₹5 Lakh to ₹10 Lakh ☐ ₹10 Lakh to ₹25 Lakh
☐ ₹25 Lakh to ₹50 Lakh ☐ Above ₹50 Lakh ☐ Above ₹5 Crores

Please execute the GST annexure if you are registered or exempt under GST

*OCCUPATION DETAILS (for loan purpose)

Farmer ☐ Field Crops ☐ Cash Crops
☐ Others (Please Specify)
 (Crop Cultivated) Agri Land Area (in Acres)
 Allied Agri ☐ Dairy ☐ Poultry ☐ Fishery ☐ Piggery ☐ Sheep ☐ Goat ☐ Bee Keeping
☐ Others (Please Specify)

Sr No	Crop Name	Season	Sowing Month	Harvest Month	Area under cultivation (Acre)	Village Name	Survey Number	Tehsil/ Revenue Division	Land Survey Number
1									
2									
3									
4									
5									
6									
7									
8									

Applicant / Co Applicants owns Tractor (Yes / No) ☐ Yes ☐ No If yes then RC No.

No. of Live stocks

Other Agricultural Implements owned

*FOR SELF EMPLOYED (For loan purpose)

Number of Years in Business Years Months TAN/Service Tax Regn
 Monthly Income from Business/Occupation ₹ Date of Incorporation DD MM YY YY
 IT status (Entity) Type ☐ Sole Proprietorship ☐ Partnership ☐ Pvt Company ☐ HUF ☐ Society ☐ LLP
 Latest Annual Turnover ₹ FY Year 202 - 202

*FOR SALARIED (for loan purpose)

Number of Years in Current Job Years Months
 Type of Company ☐ Proprietary Firm ☐ Private/Ltd Company ☐ Govt ☐ MNC
☐ Contract Labour ☐ Agri Labour
 If less than 1yr in the Current Job, Previous Company Name
 Gross Monthly Income ₹ Designation Department

*DETAILS OF IMMOVABLE PROPERTY/LAND HOLDING FOR APPLICANT, CO-APPLICANT (for loan purpose)

Applicant / Co-Applicant / Name	Village	Survey Number	Land holding (Acres)		Area under crops Cultivation (Acres)	DLC / SRO RATE	Source of Irrigation
			Owned	Leased			

***DETAILS OF LOANS TAKEN AND BANK FOR APPLICANT, CO-APPLICANT (for loan purpose)**

Borrower	Loan Amount & Tenure	Outstanding Amount	Financial Institution & Loan Account No
Applicant			
Co-Applicant 1			
Co-Applicant 2			

***BANK DETAILS (for loan purpose)**

Borrower	Saving Account No.	Bank Name & Branch
Applicant		
Co-Applicant 1		
Co-Applicant 2		

*INITIAL DEPOSIT DETAILS

[illegible]

***ACCOUNT IF OPERATED UNDER GUARDIAN**

(Please complete as per your identity proof)

Guardian's Name																												
	Prefix			First name								Middle name								Last name								
Date of Birth	DD		MM		YYYY				Existing Customer ID								Mandatory for existing customer											
Relationship with Minor	☐ Father		☐ Mother		☐ By Court Order (If yes please affix a copy)																							
	☐ Other (Please specify)																											

Declaration: I shall represent the minor in all future transaction of any description in the above account till the same minor attains the majority. I shall indemnify the bank against any claims of the above minor of any withdrawals/transaction made by me in his/her account.

Signature of Guardian

NOMINATION DETAIL

(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

[illegible]

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

[illegible]

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

[illegible]

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

WITNESS 1 WITNESS 2

SIGNATURE

WITNESS 1
(Required only if applicants use thumb impressions)

WITNESS 2
(Required only if applicants use thumb impressions)

***INFORMATION ON OTHER PRODUCTS AND OFFERINGS**

From time to time IDFC FIRST Bank Limited communicates various new products/special features of existing products/promotional offers which are of significant benefit to its customers. Please help us to serve you better by giving your consent to be informed about such benefits. Your Consent ☐ Yes ☐ No

SWEEP OUT FACILITY

☐ I/We wish to opt for Sweep Out Facility from the Senior Account being opened

- | | |
|---|-----------------------------|
| <ul style="list-style-type: none"> • Sweep Out is a facility which provides liquidity of a Savings Account coupled with higher interest earnings of a Fixed (FD) • Through Sweep Out facility, savings balance from the account is transferred automatically into a Fixed Deposit, at a threshold limit basis product offering • Fixed deposits are formed for default tenure of 1 year 1 day only, at applicable interest rates • Sweep In facility is enabled by default for all FDs book through Sweep Out • The frequency of sweep out for deposit booking will be weekly subject to availability of balance and will start next day when the sweep out is set | Deposit
specific
from |
|---|-----------------------------|

DETAILS OF LOAN APPLIED (for loan purpose)	
1	2
3	4
5	6
7	8
9	10
11	12
13	14
15	16
17	18
19	20
21	22
23	24
25	26
27	28
29	30
31	32
33	34
35	36
37	38
39	40
41	42
43	44
45	46
47	48
49	50
51	52
53	54
55	56
57	58
59	60
61	62
63	64
65	66
67	68
69	70
71	72
73	74
75	76
77	78
79	80
81	82
83	84
85	86
87	88
89	90
91	92
93	94
95	96
97	98
99	100

Applied KCC Loan Amount ₹

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Interest Rate: EBR=Repo Rate + %
(FOR ONE YEAR)

*PURPOSE OF LOAN (for loan purpose)

- | | |
|--|---|
| ☐ Meeting cost of cultivation | ☐ Post harvest Requirement |
| ☐ Repair and Maintenance | ☐ Consumption requirements of farmer household |
| ☐ Working capital for maintenance of farm assets and activities allied to agriculture | |
| ☐ Any Other | <input type="text"/> |

SCHEDULE OF CHARGES (As amended/revised from time to time) (for loan purpose)

Non refundable Loan processing fee: (% of Sanctioned Amount)

Penal interest: 2% per month over the applicable rate

Note: Service charges including GST are applicable for all the above charges. Other Charges applicable as mention under Schedule of charges available on bank website.

*SECURITY (for loan purpose)

- ☐ a. Hypothecation of Crops ☐ b. Collateral

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.

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES
☐ Same as per Officially Valid Document

☐ Same as Current Address

*Address		
*Landmark Area		*City/Town/Village
*District		*ZIP / Post Code
*State / U.T.		*Country

***CONTACT DETAILS**

Land line No (Residence)		Land line No (Office)	
STD Code		STD Code	
Mobile No		I do not wish to disclose the mobile number and understand the implication of not receiving communication from bank	
ISD Code			
Email ID			

***EMPLOYMENT DETAILS**

Occupation

☐ Salaried	☐ Public	☐ Private	☐ Government (Please Specify Corporate Type)
☐ Self Employed	☐ Agriculture and Allied	☐ Dairy	☐ Artisan
	☐ Daily Wage Worker	☐ Weaver	☐ Technician/Skilled Worker
☐ Business	☐ Manufacturer	☐ Trading	☐ Retail Shop
☐ Self Employed Professional	☐ Doctor	☐ Lawyer	☐ Furniture
☐ Self Employed Specified	☐ Shroff	☐ Money Lender	☐ Contractor
☐ Home Maker	☐ Retired	☐ Student	☐ Farmer
		☐ Politician	☐ Unemployed

Source of Income

☐ Salaried	☐ Profession	☐ Investment Income	☐ Business	☐ Services	☐ Agriculture	☐ Family Income
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Annual Income

☐ Up to ₹1 Lakh	☐ ₹1 Lakh to ₹5 Lakh	☐ ₹5 Lakh to ₹10 Lakh	☐ ₹10 Lakh to ₹25 Lakh
☐ ₹25 Lakh to ₹50 Lakh	☐ Above ₹50 Lakh	☐ Above ₹5 Crores	

Please execute the GST annexure if you are registered or exempt under GST

Are you a PEP* or related to one? ☐ Yes ☐ No

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THIRD/JOINT APPLICANT TWO DETAILS

If you are already a customer of IDFC FIRST Bank, fill in your Customer ID here

CKYC No (If any)

PERSONAL INFORMATION (CO-APPLICANT -2)

***Name** (Please complete as per your identity proof)

Prefix	First name	Middle name	Last name
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***Maiden Name** (If Any) In case of Female member

Prefix	First name	Middle name	Last name
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***Father's/Spouse Name** filf PAN not provided, father name is mandatory-

Prefix	First name	Middle name	Last name
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***Mother's Name**

Prefix	First name	Middle name	Last name
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***Gender** ☐ Male ☐ Female ☐ Third Gender

***Date of Birth** (Age Proof Mandatory for Minor)

***Place of Birth** ***Country of Birth**
For Tax Residents of countries in addition to India, please complete below:

*Country of Tax Residence	*Foreign Tax Identification Number	*TIN Issuing Country
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Separate annexure to be executed in case of dual country of tax residence

Qualification ☐ Illiterate ☐ 10th & below ☐ Under Graduate ☐ Graduate ☐ Post Graduate

*Nationality	*Citizenship
☐ India ☐ Others	☐ India ☐ Others
*Residential Status	*Marital Status
☐ Resident Individual ☐ Non-Resident Indian ☐ Person of Indian Origin ☐ Foreign National	☐ Married ☐ Un-married ☐ Others
*Caste category	*Person with disability
☐ General ☐ OBC ☐ SC ☐ ST	☐ Yes ☐ No If Yes, Type of Disability
*Relationship with Applicant	

*Customer type ☐ General Public ☐ Senior Citizens ☐ Minor

Proof of Identity			
Document Type Code		Identification Number	
Proof of Address			
Document Type Code		Identification Number	
(Please refer at the end of form for instructions/ Clarification)			

*Address																																
*Landmark Area																																
*City/Town/Village											*District											*Pin										
*State/ U.T.											*Country																					

☐ 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

*Address																															
*Landmark Area											*City/Town/Village																				
*District											*ZIP / Post Code																				
*State / U.T.											*Country																				

[illegible]

*EMPLOYMENT DETAILS

Occupation

- ☐ Salaried ☐ Public ☐ Private ☐ Government (Please Specify Corporate Type)
☐ Self Employed ☐ Agriculture and Allied ☐ Dairy ☐ Artisan ☐ Technician/Skilled Worker
☐ ☐ Daily Wage Worker ☐ Weaver ☐ Services ☐ Retail Shop
☐ Business ☐ Manufacturer ☐ Trading ☐ Retail Shop ☐ Furniture ☐ Contractor ☐ Education ☐ Services
☐ Self Employed Professional ☐ Doctor ☐ Lawyer ☐ CA/CS ☐ Engineer ☐ Independent Consultant ☐ Architect
☐ Self Employed Specified ☐ Shroff ☐ Money Lender ☐ Stock Broker ☐ Dealer
☐ Home Maker ☐ Retired ☐ Student ☐ Farmer ☐ Politician ☐ Unemployed

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Annual Income

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☐ ₹25 Lakh to ₹50 Lakh ☐ Above ₹50 Lakh ☐ Above ₹5 Crores

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Are you a PEP* or related to one? ☐ Yes ☐ No

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PRIORITY SECTOR CATEGORY (for loan purpose)

PSL STATUS: ☐ Yes ☐ No WEAKER SECTION: ☐ Yes ☐ No

PSL MAIN CATEGORY

PSL SUB CATEGORY

1) Agri & Allied

- ☐ Marginal Farmer (up to 2.5 Acre) ☐ Small Farmer (2.5 - 5 Acre)
☐ Other Farmer (More than 5 Acre) ☐ Other Allied

☐ Declaration I/we hereby declare that the loan availed by me/us shall be used for the purpose of Agriculture

Applicant's Signature

Co-Applicant's-1 Signature

Co-Applicant-2 Signature

INFORMATION & DECLARATION

Note: Disbursement: In case the loan is sanctioned, all fees (including documentation and processing charges) under or in connection with the loan, insurance premium (if applicable) shall be deducted from the loan amount and only the net amount of the loan after deduction of such fee/charges/premium shall be disbursed to the applicant, unless otherwise advised by IDFC FIRST Bank Limited.

- 1) I/We certify that the information furnished above and documents provided are true & accurate and no material information has been withheld /suppressed. I/We understand that such information and documents shall be used and relied upon by IDFC FIRST BANK Limited for purpose of sanctioning and granting the Loan. and if there is any misrepresentation in details provided, then benefit provided, if any would be withdrawn.
- 2) I/We have carefully read the application form and brochures and I/we have understood the terms and conditions of availing Loan from IDFC FIRST Bank Ltd.
- 3) I/We hereby authorize & give consent to IDFC FIRST Bank Limited to disclose, without notice to me/us, information furnished by me/us in application form/related documents executed / or to be executed in relation to the facilities availed from IDFC FIRST Bank Limited., to IDFC FIRST's other branches /subsidiaries / affiliates, credit bureaus , rating agencies, service providers, other banks / financial institutions, government / regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that IDFC FIRST Bank Limited. may deem fit
- 4) I/We confirm that no insolvency/winding up proceeding or suits for recovery of the outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or criminal proceedings have been initiated and/or are pending against me/us and that/we have never been adjudicated insolvent by any court or oth
- 5) "I / We agree and understand the IDFC FIRST bank ltd reserves the right to reject any application in case I/we do not fit in the policy norms set by IDFC FIRST bank ltd." further, disbursement of the loan will be subject to execution of necessary documents. Furnishing Security(ies) and completing other formalities as required by IDFC FIRST BANK Ltd. I/We further agree that my/our loan shall at all times be governed by the applicable policies of IDFC FIRST BANK Ltd. As modified/updated from time to time.
- 6) I/WE shall advise the IDFC FIRST bank Limited in the writing of any change in my/our residential or employment address and/or change in the cropping pattern.
- 7) I/We confirm having understood the terms and conditions applicable to this loan and accept the terms and conditions unconditionally and agree that these terms and conditions may be changed by IDFC FIRST Bank Limited. at any time at its discretion and I/We will be bound by such amended terms and conditions.
- 8) IDFC FIRST Bank Limited. may contact me via phone or e-mail with information on new products and services, for top-up loans, for selling of third party products, for payment of EMIs and other payment reminders and assist me in using any of IDFC FIRST's new offerings irrespective of the outcome of this loan application.
- 9) I/We understand that the decisioning of the loan application form will be 15 working days subject to providing all necessary documents at the time of signing the application form.
- 10) IDFC FIRST Bank Limited. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
- 11) I/ We confirm that the contents of the Application Form have been explained to me in my vernacular language and I/We have understood the same.
- 12) I/We hereby agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India, including 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 confirm having 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.
- 13) I/We confirm that if granted the loan will be use for the declared purpose and shall not be use for purchase of gold in any form or any prohibited use as defined by RBI.
- 14) I/We agree to create security for the loan as stipulated by the bank and I/We will insure that the guarantor complies with all the terms of guarantee.
- 15) "Except to the extent disclosed to IDFC FIRST Bank in writing, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including IDFC FIRST Bank) or a relative/near relation (as specified by RBI) of a senior officer of IDFC FIRST Bank (as specified by RBI) is the applicant(s), or a partner of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company."
The finance rates applicable shall depend on internal policy parameters of the bank. These are final & binding, subject to change at Bank's discretion
- 16) I/We hereby authorise without notice to me to conduct credit checks, reference, make enquiries, in its sole discretion and also authorize the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary. The bank shall not be liable for use/sharing of the information. I authorize bank and/ or its representatives, agents to communicate/call/SMS to me/us with respect to this application
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 & 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 authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/We hereby give my consent to receive information from Central KYC Registry through SMS/email on the above registered number/email address I have read, understood & agreed to the charges/cost mentioned in the schedule of fees& charges. This Schedule of fees & charges is also displayed on the website
To the charges/cost mentioned in the schedule of fees& charges. This Schedule of fees & charges is also displayed on the website 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
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/out knowledge and that I/we have not withheld any customer information that may affect the assessment categorisation of the account as reportable account other wise
I/We further agree that any false/misleading customer information given by me/us 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

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

- 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.
- 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.
- I agree to abide by and be bound by all applicable rules/regulations/instruction/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 have declared my 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.
- I authorize IDFC FIRST Bank to conduct my 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 to IDFC FIRST Bank. I declare that I 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. I also hereby authorize IDFC FIRST Bank to retrieve my credit information report with help of accredited credit rating agencies and share the same with me directly as per bank's internal policy.
- 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.
- I hereby declare that the information provided herein as well as in the documentary evidence provided by me to IDFC FIRST Bank (the "Customer 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.
- 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.
- 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.
- I authorize IDFC FIRST Bank to submit applications/other relevant documents, debit my bank account and transfer funds in any form and manner for transactions in Mutual Funds/Other investment products or do any such incidental things in pursuance of the specific instructions given by me or my Attorney from time to time for the services and/or the products I wished to avail. I state that all the acts, deeds and things done by IDFC FIRST Bank based on such instructions shall be binding on me. 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.
- I, being the Sole Proprietor of the Sole Proprietorship Concern (as mentioned above) hereby agree and consent to avail the "Truly One Account" of IDFC FIRST Bank and further agree to absolutely abide by all the Terms and Conditions in respect thereof, as may be notified by IDFC FIRST Bank from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank.
- I am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number 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.
- 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 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 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.
- 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.
- 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.
- 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.
- I agree to furnish any declaration/information that is called upon me by IDFC FIRST Bank in order to ascertain my compliance wrto tax return filings for the purposes of Section 194N of the Income tax Act, 1961 governing TDS on cash withdrawals in such form and manner as may be required by the Bank.
- 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.
- 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.
- 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.

☐ For IDFC Vishesh (ALSA),The account will be converted to Vishesh Savings account and MAB requirement of Rs. 5,000/- will have to be maintained and other charges basis the latest schedule of charges related to the account will apply in case of below scenarios:

- Loan account not set-up within 3 months of Asset Linked Savings Account opened
- Loan account closed and no other Live Asset relationship

Signature/Thumb Impression of 1st Applicant

Signature/Thumb Impression of 2nd Applicant

Signature/Thumb Impression of 3rd Applicant

Name

Name

Signature

Signature

Witness 1

Witness 2

Date of Declaration

Place of Declaration

BANK USE SECTION:

*Mandatory

01. Payment Details

Amount ☐ Cash (Only at the Branch) Cashier's Signature _____ Employee ID _____

Mode of IP ☐ Cheque ☐ NEFT ☐ RTGS Cheque Date
D D M M Y Y Y Y

Cheque / NEFT / RTGS Details _____

Bank Name _____ Branch Name _____

02. Other Details

*Account Branch Code _____ Account Branch Name _____

Reimbursement Product Code _____ *Sourcing Branch Code _____ Sourcing Branch Name _____

*Lead Generator _____ Lead Warmer _____ *Lead Converter _____

*Profit Center _____ Campaign Code _____ Corporate Code _____

Product Code: ☐ 4511 ☐ 4512 ☐ 4513 ☐ 4514 ☐ 4515 Other _____

Customer Employee ID (applicable for salary accounts) _____

☐ Staff Family Staff Customer ID ☐ Spouse ☐ Parent ☐ Child

03. Applicable for Insta Accounts

Customer ID Account Number

04. Applicable for RM Program

Group ID Program Code RM Code

05. *Banker Certification

☐ I have met the Customer at: ☐ Residence or ☐ 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

Name _____ Certification Date
Employee ID _____ D D M M Y Y Y Y

Signature of Employee

RbiCrCatg	RbiCrCode	RbiDrCatg	RbiDrCode
180 Household, MFI, TASC	189 Resident Individuals	350 Non Infrastructure	383 Other Retail

06. *Checker confirmation by BM / SM/ APM / ASM / RM / CH / RH

I have checked the form along with the supporting documents submitted by the customer and found the same to be acceptable 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:

- 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;
- the term "person" also includes legal persons;
- 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:

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
- Property or Municipal tax receipt
- Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- 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
- 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

FORM NO. 60 [See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name																	2	Date of Birth/Incorporation of declarant (DD/MM/YYYY)			
	Middle Name																					
	Surname																					
3	Father's Name (in case of individual)				First Name																	
	Middle Name																					
	Surname																					
4	Flat/ Room No.								5	Floor No.												
6	Name of premises								7	Block Name/No.												
8	Road/ Street/ Lane								9	Area/ Locality												
10	Town/ City								11	District				12	State							
13	Pin code				14	Telephone Number (with STD code)								15	Mobile Number							
16	Amount of transaction (Rs.)								18	In case of transaction in joint names, number of persons involved in the transaction												
17	Date of transaction (DD/MM/YYYY)																					
19	Mode of transaction: ☐ Cash, ☐ Cheque, ☐ Card, ☐ Draft/Banker's Cheque, ☐ Online transfer, ☐ Other																					
20	Aadhaar Number issued by UIDAI (if available)				XXXXXX				XXXXXX													
21	If applied for PAN and it is not yet generated enter date of application (DD/MM/YYYY)																					
	Acknowledgement Number																					
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																					
	a	Agricultural income (Rs.)																				
	b	Other than agricultural income (Rs.)																				
23	Details of document being produced in support of identity in Column 1 (Refer Instruction overleaf)								Document Code	Document Identification Number				Name and address of the authority issuing the document								
24	Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)								Document Code	Document Identification Number				Name and address of the authority issuing the document								

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the _____ day of _____ 20____ Place: _____ (Signature of declarant)

Note:

- Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income - tax Act, 1961 and on conviction be punishable, (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled and proof of submission of application is furnished.

ACKNOWLEDGEMENT

You have subscribed for the product ☐ IDFC Vishesh ☐ Savings Regular 10k ☐ Savings Regular ☐ Vishesh (ALSA) ☐ Others ☐ KCC
The Bank official has explained to you the Terms & Conditions of account opening, details of Features & Charges as per Bank's Schedule of Charges (SOC) and Average Quarterly / Monthly Balance requirement as applicable to the product subscribed by you
You will be bound and abide by the Bank's General Terms & Conditions available on Bank's website www.idfcfirstbank.com.

Customer Name _____

Initial payment details

Amount(Rs.) _____ Mode of Payment ☐ Cheque ☐ DD ☐ IFT ☐ NEFT ☐ RTGS ☐ Cash

The a/c will be opened subject to verification of documents & clearance of initial payment cheque as per Bank's Policy.

Branch Name _____

Land Holding Proof _____

Signature of Bank official

Date

D	D	M	M	Y	Y	Y	Y
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