

## IDFC

IDFC BANK

**Date of Application**

D D M M Y Y Y Y

\*Entity Name

[illegible]

☐ Trust
 ☐ Association
 ☐ Section 8 Company

☐ Society
 ☐ Government
 ☐ Liaison/Project/Branch Office of Foreign Entity

☐ International Unregistered Club (Rotary/Lions etc)

<input type="checkbox"/> Education	<input type="checkbox"/> Healthcare	<input type="checkbox"/> NGO	<input type="checkbox"/> Religious Institution
<input type="checkbox"/> Clubs	<input type="checkbox"/> Sports Association	<input type="checkbox"/> Trade Association	<input type="checkbox"/> Professional Association
<input type="checkbox"/> Housing Society/RWA	<input type="checkbox"/> Private Trust	<input type="checkbox"/> Retiral Trust	<input type="checkbox"/> Central Govt. Org.
<input type="checkbox"/> State Govt. Dept./Agency	<input type="checkbox"/> Govt. Scheme Funds	<input type="checkbox"/> Local Authority/Body	<input type="checkbox"/> Defence
<input type="checkbox"/> Co-operative Credit Society	<input type="checkbox"/> Quasi-Govt./Autonomous Body		

<input type="checkbox"/> School	<input type="checkbox"/> College	<input type="checkbox"/> University	<input type="checkbox"/> National Institutes (IIT/IIM/NIT etc.)
<input type="checkbox"/> Hospital	<input type="checkbox"/> Research Centre	<input type="checkbox"/> CSR Foundation	<input type="checkbox"/> Charitable/Social/Welfare
<input type="checkbox"/> Temple	<input type="checkbox"/> Church	<input type="checkbox"/> Mosque/Dargah	<input type="checkbox"/> Gurudwara
<input type="checkbox"/> Endowment Board	<input type="checkbox"/> Diocese	<input type="checkbox"/> Waqf Board	<input type="checkbox"/> SGPC
<input type="checkbox"/> Sports Club	<input type="checkbox"/> Private Club	<input type="checkbox"/> Gymkhana	<input type="checkbox"/> Family Trust
<input type="checkbox"/> PF Trust	<input type="checkbox"/> Gratuity/SA trust	<input type="checkbox"/> Pension Fund Trust	<input type="checkbox"/> ESOP Trust
<input type="checkbox"/> Gram Panchayat	<input type="checkbox"/> Office of DDO/BDO	<input type="checkbox"/> Municipal Corporation	<input type="checkbox"/> Municipality/Municipal Council

\*PAN 

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☐ Form 60 & 61 ☐ Form 49A (If yes, please share a copy of form 49A)

☐ **We are exempt from the requirement of PAN**  
(We shall submit IT exemption certificate and relevant declaration)

\*Date of Incorporation

D D M M Y Y Y Y

[illegible]

**Address for All Communication from IDFC Bank Ltd.**

[illegible]

**Landmark** (If any) 



**City**

State 

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 Country 

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 Pin Code 

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**Contact Details** Mobile           Landline No.     (STD Code)       (Number)

Fax 

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(STD Code) (Number)

[illegible]

**Registered Address** Same as above ☐ Yes ☐ No (If no, please fill in below)

## ENTITY PROOF

### Additional Documents Shared

**\*TELL US THE DETAILS OF THE DEPOSIT TO BE BOOKED TO MAXIMIZE RETURNS ON YOUR SURPLUS FUNDS**

\*Tenure of deposit can range from 7 days to 10 years.

Number of Authorised Signatories 

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### WHAT WOULD THE ENTITY WANT THE MATURITY INSTRUCTIONS TO BE AS?

**HOW WOULD THE ENTITY LIKE THE BANK TO PAY THE DEPOSIT INTEREST AND PRINCIPAL TO YOU?**

**WOULD THE ENTITY LIKE THE BANK TO DEDUCT TDS ON THE DEPOSIT?**

Contd..2/8

Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs.		<b>SIGNATORY 1</b>	
Name			
*FIRST NAME		*MIDDLE NAME	
*LAST NAME			
Designation		Internet Banking <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Transact <input type="checkbox"/> View	
If Existing IDFC Bank customer (If yes, you can leave the rest of this section blank)		Customer ID	
*DOB		PAN	
D D M M Y Y Y Y		DIN	
Aadhaar No.		*Gender <input type="checkbox"/> Male <input type="checkbox"/> Female *Nationality	
*Mother's Maiden Name			
Landline No.		*Mobile	
(STD Code)		(Number)	
*E-mail ID			
Identity Proof		Name of Document	
Document ID No.		Expiry Date	
		D D M M Y Y Y Y	

Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs.		<b>SIGNATORY 2</b>	
Name			
*FIRST NAME		*MIDDLE NAME	
*LAST NAME			
Designation		Internet Banking <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Transact <input type="checkbox"/> View	
If Existing IDFC Bank customer (If yes, you can leave the rest of this section blank)		Customer ID	
*DOB		PAN	
D D M M Y Y Y Y		DIN	
Aadhaar No.		*Gender <input type="checkbox"/> Male <input type="checkbox"/> Female *Nationality	
*Mother's Maiden Name			
Landline No.		*Mobile	
(STD Code)		(Number)	
*E-mail ID			
Identity Proof		Name of Document	
Document ID No.		Expiry Date	
		D D M M Y Y Y Y	

Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs.		<b>SIGNATORY 3</b>	
Name			
*FIRST NAME		*MIDDLE NAME	
*LAST NAME			
Designation		Internet Banking <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Transact <input type="checkbox"/> View	
If Existing IDFC Bank customer (If yes, you can leave the rest of this section blank)		Customer ID	
*DOB		PAN	
D D M M Y Y Y Y		DIN	
Aadhaar No.		*Gender <input type="checkbox"/> Male <input type="checkbox"/> Female *Nationality	
*Mother's Maiden Name			
Landline No.		*Mobile	
(STD Code)		(Number)	
*E-mail ID			
Identity Proof		Name of Document	
Document ID No.		Expiry Date	
		D D M M Y Y Y Y	

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

1. I/We wish to avail the banking facilities/products from IDFC Bank Limited ("IDFC Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC Bank i.e. www.idfcbank.com, which may be amended by IDFC Bank from time to time and hosted and notified on the website of IDFC 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.idfcbank.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 Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC 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 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 Bank. 5. I/We agree to furnish and intimate to IDFC 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 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 Bank. I/We shall not hold IDFC 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 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 Bank, affiliates and their successors or assignees. 8. I/We agree and understand that IDFC 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": I/We hereby confirm that premature withdrawals of all Term Deposits placed and/or proposed to be placed shall be paid by IDFC Bank under the operation rule of "Either or Survivor". 10. In the absence of any special instructions, the deposit will be renewed on maturity for a like term at the then applicable interest rates. 11. 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. 12. 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 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable.

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

RECENT Colour Photograph		RECENT Colour Photograph		RECENT Colour Photograph	
	Signature of Applicant (i)		Signature of Applicant (ii)		Signature of Applicant (iii)

Name of Applicant (i) \_\_\_\_\_ Name of Applicant (ii) \_\_\_\_\_ Name of Applicant (iii) \_\_\_\_\_

stamp

stamp

stamp

**BANK USE SECTION**
**Payment Details**

Amount  ☐ Cheque ☐ DD/NEFT/RTGS

DD/NEFT/RTGS/Cheque Details

Bank Name \_\_\_\_\_ Branch Name \_\_\_\_\_

**Other Details**

Customer ID  Deposit No.

Branch Code \_\_\_\_\_ Branch Name \_\_\_\_\_ Product Code \_\_\_\_\_

Sourcing Branch Code \_\_\_\_\_ Lead Generator \_\_\_\_\_ Lead Warmer \_\_\_\_\_

Lead Converter \_\_\_\_\_ Biz/Segment Code \_\_\_\_\_ Profit Centre \_\_\_\_\_

**Banker Certification**

☐ I have met the Customer at his: ☐ Communication Address ☐ Registered Address ☐ Other \_\_\_\_\_

☐ I have seen the original KYC documents and returned these to the customer. Copy/Photo taken for record

☐ The customer has signed in my presence

Name \_\_\_\_\_

Date

   
D D

   
M M

     
Y Y Y Y

Employee ID/RM Code \_\_\_\_\_

Signature/Stamp

**ANNEXURE 1 - FATCA/CRS DECLARATION**

A	Incorporation Information		Details
	Place of Incorporation		
	Country of Incorporation		
	Company Identification Number		
B	Declaration of Tax Residency		
	Sr. No.	Country(ies) of Tax Residency	Tax Identification Number
C	Exclusion Category, if applicable, for Tax Residents outside India (Refer glossary)		Details
1	US Persons		
2	Other than US Persons		

**Note:** Please attach a copy of the Tax Residency Certificate/Copy of Incorporation or Equivalent Document for each of the countries mentioned above.

**ANNEXURE 2 - FATCA/CRS DECLARATION**

A. Listed Entity/its Related Entity	Yes	No
a) Whether the entity is a listed entity? If yes, Listed in <input type="checkbox"/> NSE <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>
b) Whether the entity is a related entity* of a listed entity? Specify the name of the listed company _____ Listed in <input type="checkbox"/> NSE <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify) <small>* An entity is a related entity of another entity if either entity controls the other entity, or the two entities are under common control (i.e., Ownership of more than 50% of the votes/value in an entity)</small>	<input type="checkbox"/>	<input type="checkbox"/>
B. Non - Individuals other than Listed entity/its Related Entity (Tick applicable category)		
a) Government Entity	<input type="checkbox"/>	<input type="checkbox"/>
b) International Organization	<input type="checkbox"/>	<input type="checkbox"/>
c) Central Bank	<input type="checkbox"/>	<input type="checkbox"/>
d) Entity wholly owned by a, b, or c above	<input type="checkbox"/>	<input type="checkbox"/>
e) Tax-Exempt Entity engaged in a Charitable Purpose	<input type="checkbox"/>	<input type="checkbox"/>
C. Business		
a) Holding Company (With subsidiaries engaged in non-financial trade or business)	<input type="checkbox"/>	<input type="checkbox"/>
b) Company providing, financing and hedging services to related entities	<input type="checkbox"/>	<input type="checkbox"/>
D. Income/Assets Criteria		
a) 50% or more of the income in preceding financial year is from trading/business activities <b>AND</b> b) 50% or more of the assets in preceding financial year are held for trading/business purposes	<input type="checkbox"/>	<input type="checkbox"/>

### ANNEXURE 3 - BENEFICIAL OWNERSHIP DECLARATION

(Not to be filled in for listed entities, subsidiaries of listed entities, Government Entities, and International Organisations)

Please tick the relevant option below:

☐ The following natural person(s) (listed in table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/entitlement of the specified limit **(Note 1)** of shares/capital/profit/property or exercise control through other means such as voting rights, agreement, arrangement etc.

OR

☐ There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, therefore details of all partner(s) (for partnership)/trustees (for trust)/senior managing official (for unincorporated bodies)/directors/senior management (for companies) who are natural person(s) as stated in the below table.

**Table 1:** For each beneficial owner/controlling natural person, please fill in the following details:

Sr. No	Name	Address	Date of Birth	Gender	Control details	
					Type (Note 2)	%
1.						
2.						
3.						
4.						
5.						

If the beneficial owner/controlling natural person is a US citizen or a US tax resident or is having Tax residency status outside India (other than US), please fill in the following details: (Note 3)

Sr. No	Nationality	PAN/DIN/Others (Note 4)		Father's Name (Note 5)	Occupation (Service/Business/Others)	Country of Birth	Country of Tax Residence	Tax Identification Number
		Number	Document Type					
1.								
2.								
3.								
4.								
5.								

**Note:**

- 25% or more in case of a company and 15% or more in Other type of entities
- Types of control - please use the applicable one  
(a) Ownership (b) Other means (c) Senior Managing official (d) Trustee (e) Settlor (f) Protector (g) Beneficiary (h) Others
- Not to be filled in, if answer to any of the questions in Annexure 2 is "Yes"
- Please quote PAN/DIN, if available. Otherwise, please provide a copy of any of the following documents  
Passport/Voter ID/Driving Licence/Aadhaar/UIDAI letter and provide the ID number in the space provided above.
- Father's name is mandatory if PAN is not provided

I/We agree that I/we will notify **IDFC Bank Ltd.** without delay of any changes to the Beneficial Owner/Controlling natural person, as declared in the table above.

Signature of Authorised Signatories:

Name \_\_\_\_\_

Designation \_\_\_\_\_

Date 

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D D M M Y Y Y Y

Name \_\_\_\_\_

Designation \_\_\_\_\_

## GLOSSARY OF TERMS

### U.S. Persons

- a) A tax resident of U.S.
- b) A U.S. entity or organization incorporated in U.S.
- c) A partnership or a corporation organized in the U.S. or under the law of the U.S. or any states thereof
- d) A trust-(i) where a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust,
- e) An estate of a decedent that was a citizen or resident of the United States

### Exclusion Categories for US Persons

- a) A corporation the stock of which is regularly traded on one or more established securities markets
- b) Any corporation that is a member of the same expanded affiliated group as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i)
- c) The United States or any wholly owned agency or instrumentality thereof
- d) Any state of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing
- e) Any organization exempt from Taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code
- f) Any bank as defined in section 581 of the U.S. Internal Revenue Code
- g) Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code
- h) Any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- i) Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code
- j) Any trust that is exempt from Tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code
- k) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- l) A broker as defined in section 6045(c) of the U.S. Internal Revenue Code
- m) Any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code

### Exclusion category - For other than US Persons

- a) A corporation, the stock of which is regularly traded on one or more established securities markets
- b) Any corporation that is a related entity of a corporation mentioned above:
- c) A Governmental Entity
- d) An International Organisation
- e) A Central Bank
- f) A Financial Institution

☐ **FORM 60/61 AND DECLARATION**
**FORM NO. 60** (See second proviso to rule 114B)

Form of declaration to be filed by a person who does not have a Permanent Account Number and who enters into any transaction specified in rule 114B

1. Full Name and Address of the Declarant \_\_\_\_\_

2. Particulars of Transaction \_\_\_\_\_

3. Amount of the Transaction \_\_\_\_\_

4. Are you assessed to Tax? ☐ Yes ☐ No

5. If yes

(i) Details of Ward/Circle/Range where the last Return of Income was filed?

(ii) Reasons for not having Permanent Account Number (PAN)?

6. Details of the document being produced in support of address in column (1)

**Verification**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_

Date \_\_\_\_\_ Place \_\_\_\_\_

**Signature of  
the Declarant**

**FORM NO. 61** (See proviso to clause (a) of rule 114C(1))

Form of declaration to be filed by a person who has agricultural income and is not in receipt of any other income chargeable to income-Tax in respect of transactions specified rule 114B

1. Full Name and Address of the Declarant \_\_\_\_\_

2. Particulars of Transaction \_\_\_\_\_

3. Details of documents being produced in support of address in column (1) ☐ Yes ☐ No

I hereby declare that my source of income is from agriculture and I am not required to pay Income-Tax on any other income if any.

Date \_\_\_\_\_ Place \_\_\_\_\_

**Signature of  
the Declarant**

**Verification**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_

Place \_\_\_\_\_

**Signature of  
the Declarant**

**Instructions:** Documents which can be produced in support of the address are

**a)** Ration Card **b)** Passport **c)** Driving Licence **d)** Identity Card issued by any institution **e)** Copy of the electricity bill or telephone bill showing residential address **f)** Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address **g)** Any other documentary evidence in support of the address given in the declaration

☐ **DECLARATION FOR EXEMPTION FROM REQUIREMENT OF PAN**

We declare that as per provisions of the Section 139A of the Income Tax Act, we are not required to obtain a PAN from the Assessing Officer of the Income Tax Dept. Hence we do not have any PAN number allotted to us. Kindly accept this application without the submission of PAN and also allow cash deposit in our account without submission of PAN or Form 60/61. Further, the interest income on the Fixed Deposits held with the Bank is not subject to TDS provision u/s 194A of the Income Tax Act, 1961. We hereby submit documents in support of what is mentioned above.




Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_