

# ACCOUNT OPENING FORM NON-INDIVIDUAL

## WHOLESALE BANKING



Please complete the form in CAPITAL LETTERS with Black Ink

Date of Application

Bar Code

If the entity is an existing customer of IDFC Bank  Yes  No

Branch

Customer ID

Account No.

Authorized Signatories and their signatures mapped to the existing customer ID to continue  Yes  No

### TELL US ABOUT YOURSELF

Entity Name

Desired Account Name

Desired Account Number   (Subject to availability. The last digit will be provided by the Bank)

#### Entity Type

- Embassy/Consulate/High Commission Offices in India  Financial Institutions  Foreign Company  
 Government (Central)  Government (State)  Joint-Ventures (not incorporated)  
 Liaison / Project/ Branch/ Representative Office of Foreign Company(ies)  Limited Liability Partnerships (LLP)  
 One Person Company  Partnerships\* (\*Please fill Annexure 5)  Private Limited Company  
 Public Limited Company  Trusts/Associations/Societies/Clubs\* (\*Please fill FCRA declaration in Annexure 6)  Sole Proprietorships\* (\*Please fill Annexure 7 and 8)  
 Others (Please specify)

#### Line of Business

- Banks  Central Government Organisation  Clubs  Co-operative Credit Society  
 Defence  E-Commerce  Education  Financial Services  
 Government Scheme  Health Care  Housing Society / Resident Welfare Association  
 Local Authority/body  Manufacturing  NGO  Private Trust  
 Professional Association  Quasi Govt./Autonomous Body  Religious Institution  Retail Trade  
 Retiral Trust  Service Provider  Sports Association  
 State Government Dept./Agency  Trade Association  Wholesale Trading  Others

Nature of Industry  (Please refer to Annexure 9)

PAN

Form 49A (If yes, please share copy of Form 49A)

Date of Incorporation

Annual Turnover (INR Lakh)

Source of Fund

Communication Address

Landmark (If any)  City  District

State  Country  Pin Code

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

Fax

E-mail

### REGISTERED ADDRESS/PLACE OF BUSINESS OPERATION

Same as Communication address  Yes  No (If no, please fill in below and attach the proof)

Landmark (If any)  City  District

State  Country  Pin Code

Credit Facility from Other Bank  Yes  No (Please attach list)

### GST STATUS

Registered (If Registered, please fill GST Annexure 2)  Unregistered

Exempt from GST  Yes (If exempt, please submit documentary evidence/provide notification reference)  No

Related person to IDFC Bank under GST  Yes  No (For definition of related person, refer Annexure 10 : Glossary of terms)



IDFC BANK

**TELL US WHICH SERVICE YOU WOULD LIKE TO AVAIL**

**Account Type**  Current Account  Savings Account  Escrow Account  Fixed Deposit  Cash Credit Account  
 Corporate Linked Finance  FCY Account Currency     EEFC Account Currency

**Mode of Operation**  Singly  Jointly  Any One  As per Document attached (Board Resolution, Partnership Letter etc.)

**Statements**  Physical  
 Via E-mail **Frequency**  Daily  Weekly  Monthly  Quarterly  Annually

**Cheque Book**  Yes  No (If yes)  25 leaves  50 leaves

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

- I/We being prospective/existing customer of IDFC Bank Limited ("IDFC Bank"), have read, understood and agree to abide by and be bound by all the Terms and Conditions displayed on website of the IDFC Bank i.e. www.idfcbank.com and other applicable laws which governs/will govern, all of my/our accounts, for present and future, maintained/opened/to be maintained/to be opened with IDFC Bank, from time to time and also by the provisions of the various services/facilities which are availed/utilised at present or may be availed/utilised in future as and when required including but not limited to (a) ATMs (b) Phone Banking (c) Debit Card (d) Mobile Banking (e) Net Banking.
- I/We understand that IDFC Bank shall have the absolute discretion to amend or supplement any of the said Terms and Conditions from time to time. IDFC Bank may communicate the so amended Terms and Conditions by hosting the same on the aforesaid website or in any other manner as per regulatory guidelines. I/We agree to keep ourselves updated of such changes and be bound by the terms as are in force from time to time.
- I/We have read, understood and agree to the charges/costs, including but not limited to the charges/costs mentioned in the extant Schedule of Charges and all other facilities availed/to be availed by me/us and hereby agree to bear the charges as revised by IDFC Bank, from time to time, at its sole discretion.
- 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 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.
- I/We do hereby 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 also agree to furnish and intimate to IDFC Bank, any other particulars that are called upon me to provide on account of any change in law either in India or abroad in the subject matter herein. I/We hereby authorise IDFC Bank to exchange, share or part with all the information/data provided herein including personal and business information with financial institutions/credit bureaus/agencies/statutory bodies/other such persons, in order to facilitate IDFC Bank to comply with its obligations under various applicable laws, regulations, and standards. I/We shall not hold IDFC Bank, or its agents/representatives liable for using /sharing information provided herein by me/us.
- I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to the 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 material Customer Information that may act as the assessment/categorisation 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 be, in its sole discretion, have the right to initiate any further action, under law or otherwise. In the event of any change/inaccuracy in the Customer Information, I/we further agree and confirm to declare, disclose and furnish, within a maximum period of 30 days, to IDFC Bank such changes in the Customer Information, its supporting Annexures as applicable to me/us duly signed and self-certified by me/us as well as in the documentary evidence in relation thereto.
- I/We also hereby agree to indemnify and keep indemnified IDFC Bank, affiliates and their successors, or assignees if any of the representations and declarations made hereunder by me/us is incorrect, false or misleading in any of its particulars and/or any non-compliance by me of the terms hereunder.
- I/We hereby declare that all Foreign Exchange transactions, as may be entrusted by me/us to the IDFC Bank from time to time, will be in strict conformity with the provisions of the Foreign Exchange Management Act, 1999 ("the Act"). Further, I/we also declare that said transactions, as and when initiated, shall not involve and shall not be designed for the purpose of any contravention or evasion of the provisions of the Act or of any rule, regulation, notification, direction or order made under the Act and any other applicable laws/regulations for the time being in force and act.
- I/We also agree that my/our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDFC Bank Ltd. would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by IDFC Bank Ltd. if the deficiency is not remedied by us within the stipulated period.
- 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. I/We further agree and understand that IDFC Bank reserves the right to retain this account opening application form, and the documents provided herewith by me/us, including photographs, KYC documents, and is not liable to return the same to me/us.

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

Name \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Designation \_\_\_\_\_

Signature & Stamp

Signature & Stamp

**BANK USE**

**Initial Pay-In Details**  Yes  No **Mode of Payment**  A/c Payee Cheque/DD  NEFT/RTGS

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

Cheque No./DD No. & Date \_\_\_\_\_ UTR No. \_\_\_\_\_ Amount \_\_\_\_\_

Product Code \_\_\_\_\_ Customer ID \_\_\_\_\_ Account Number \_\_\_\_\_

Branch Code \_\_\_\_\_ Segment Code \_\_\_\_\_ The Customer is CAM compliant  Yes  No

BSR ORG CODE	BSR Occupation Code			Borrower category
	Level 1	Level 2	Level 3	

(BSR codes & Borrower category codes to be filled by RM)

**DECLARATION**

RM Name \_\_\_\_\_

Employee ID \_\_\_\_\_

Customer Signed in My Presence

Date        
D D M M Y Y Y Y

RM Signature

**ANNEXURE 1 - LIST OF AUTHORISED SIGNATORIES**

**SIGNATORY 1**

Name

Existing IDFC Bank Customer  Yes  No  
(If Yes, Please fill in Customer ID no and Internet Banking Access Type)

Customer ID No.

Corporate Internet Banking  View  Transact  NA Access Type

(In case of View: Name , Mobile No and E-mail ID of authorised signatory is mandatory.)

(In case of Transact: Please execute master agreement & BXP user registration form.)

Existing Authorised Signatory to other IDFC Bank Account  Yes  No

(If Yes, Please fill in Account Number and leave rest of this section blank)

Account No.

Designation

DOB            
D D M M Y Y Y Y

PAN

Aadhaar No.

DIN

Gender  Male  Female  Third Gender

Nationality

Mother's Maiden Name

Landline

Mobile No.

E-mail ID

**Identity Proof**

Name of Document

Document ID No.

Expiry Date            
D D M M Y Y Y Y

RECENT  
Colour  
Photograph

Signature

**SIGNATORY 2**

Name

Existing IDFC Bank Customer  Yes  No  
(If Yes, Please fill in Customer ID no and Internet Banking Access Type)

Customer ID No.

Corporate Internet Banking  View  Transact  NA Access Type

(In case of View: Name , Mobile No and E-mail ID of authorised signatory is mandatory.)

(In case of Transact: Please execute master agreement & BXP user registration form.)

Existing Authorised Signatory to other IDFC Bank Account  Yes  No

(If Yes, Please fill in Account Number and leave rest of this section blank)

Account No.

Designation

DOB            
D D M M Y Y Y Y

PAN

Aadhaar No.

DIN

Gender  Male  Female  Third Gender

Nationality

Mother's Maiden Name

Landline

Mobile No.

E-mail ID

**Identity Proof**

Name of Document

Document ID No.

Expiry Date            
D D M M Y Y Y Y

RECENT  
Colour  
Photograph

Signature

**SIGNATORY 3**

Name

Existing IDFC Bank Customer  Yes  No

(If Yes, Please fill in Customer ID no and Internet Banking Access Type)

Customer ID No.

Corporate Internet Banking  View  Transact  NA Access Type

(In case of View: Name , Mobile No and E-mail ID of authorised signatory is mandatory.)

(In case of Transact: Please execute master agreement & BXP user registration form.)

Existing Authorised Signatory to other IDFC Bank Account  Yes  No

(If Yes, Please fill in Account Number and leave rest of this section blank)

Account No.

Designation

DOB     
D D M M Y Y Y Y

PAN

Aadhaar No.

DIN

Gender  Male  Female  Third Gender

Nationality

Mother's Maiden Name

Landline

Mobile No.

E-mail ID

**Identity Proof**

Name of Document

Document ID No.

Expiry Date     
D D M M Y Y Y Y

RECENT  
Colour  
Photograph

Signature

**SIGNATORY 4**

Name

Existing IDFC Bank Customer  Yes  No

(If Yes, Please fill in Customer ID no and Internet Banking Access Type)

Customer ID No.

Corporate Internet Banking  View  Transact  NA Access Type

(In case of View: Name , Mobile No and E-mail ID of authorised signatory is mandatory.)

(In case of Transact: Please execute master agreement & BXP user registration form.)

Existing Authorised Signatory to other IDFC Bank Account  Yes  No

(If Yes, Please fill in Account Number and leave rest of this section blank)

Account No.

Designation

DOB     
D D M M Y Y Y Y

PAN

Aadhaar No.

DIN

Gender  Male  Female  Third Gender

Nationality

Mother's Maiden Name

Landline

Mobile No.

E-mail ID

**Identity Proof**

Name of Document

Document ID No.

Expiry Date     
D D M M Y Y Y Y

RECENT  
Colour  
Photograph

Signature

**ANNEXURE 2 - GST STATUS**

If registered under GST, please provide State wise GST details as below:

Sr.No.	Name of the State	GST Registration Number <sup>#</sup>	Address as per GSTN records <sup>\$</sup>	Any other information
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		

# Please mention primary GSTN as the first GSTN. Primary GSTN will be considered as the default GSTN for the purpose of invoicing.

\$ Address as per GSTN records is the address of receiving the service.

Note: If more than 10 GST Registration No., a separate Annexure to be provided.

Name \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Designation \_\_\_\_\_

Signature and Stamp

Signature and Stamp

**ANNEXURE 3 - TELEPHONE NUMBERS FOR INCOMING CALL IDENTIFICATION**

We authorise IDFC Bank to provide information to the caller, if the call is originated from any of the below mentioned telephone numbers


**ANNEXURE 4 - EMAIL INDEMNITY AND FAX INDEMNITY**

1. The Customer hereby requests and authorises the Bank to, from time to time (at the Bank's discretion), rely upon and act in accordance with the instruction which may from time to time be or purport to be given in connection with or in relation to the said UCIC by facsimile/email by the Customer or the person(s) authorised by the Customer to act on the Customer's behalf ("Authorised Persons") and in relation to other products and services availed by the Customer from the Bank from time to time.
2. The Customer acknowledges that
  - a) Sending/receiving information by facsimile/email is not a secure means of sending/receiving information.
  - b) The Customer is aware of the risks involved in sending/receiving facsimile/email Instructions, including the risk that facsimile/email instructions may
    - i) be fraudulently or mistakenly written, altered or sent; and
    - ii) not be received in whole or in part by the intended recipient;
  - c) The request to the Bank to accept and act on facsimile/email instructions is for the Customer's convenience and benefit only.
3. The Customer hereby agrees and undertakes to send/receive Instructions to/from the Bank by email from the email address as mentioned in the email/facsimile nomination section.
4. The Customer agrees and confirms that the Bank in its discretion shall be entitled not to and shall not be bound to, act in accordance with whole or any part of the instructions received from the Customer, under any suspicious circumstances determined by the Bank, and the Bank shall not be liable for the consequences of any such refusal or omission to act or deferment of action.
5. The Customer declares and confirms that the Customer is aware that the Bank is agreeing to act on the basis of instructions given by facsimile/email only by reason of, and relying upon, the Customer executing this writing and agreeing, confirming, declaring and indemnifying the Bank as done by this writing and the Bank would not have done so in the absence thereof. The provisions of this writing shall apply to all instruction in connection with the said UCIC.
6. Customer shall indemnify the Bank at all times and keep the Bank indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expenses incurred, suffered or paid by the Bank or required to be incurred, suffered or paid by the Bank and also against all demands, actions, suits proceedings made, filed, instituted against the Bank, in connection with or arising out of or relating to:

- i) any Instruction received by/given to the Bank which the Bank believes in good faith to be such an Instruction by Facsimile/Email Submission; and/or
- ii) any unauthorised or fraudulent Instruction to the Bank.
- 7. The Bank shall not be responsible to ensure the authenticity, validity, or source of any instructions and shall not be liable if instruction/s turned out to be unauthorized, erroneous, or fraudulent.
- 8. That, notwithstanding the above the Bank may, under circumstances determined by it in its absolute discretion, require from the Customer confirmation of any instructions in such form as it may specify before acting on the same, the Customer confirms to provide and submit such confirmation to the Bank immediately upon receipt of the Bank's request.
- 9. The Bank may (but shall not be obliged to) act as aforesaid without inquiry as to the identity or authority of the Customer or the Authorised Person(s) giving or purporting to give any Instruction or as to the authenticity of any fax/ email message and may treat the same as final Instruction. On the immediate next day after the day on which any Instructions are transmitted to the Bank by fax, the Customer shall deliver to the Bank, a hard (and in original) copy of the Instruction/s in writing signed by the Customer or the Authorised Person(s) (as the case may be).
- 10. Each hard copy shall be marked with and bear the wordings "CONFIRMATION OF FAX" or "CONFIRMATION BY EMAIL" in bold letters on the top thereof.
- 11. PROVIDED THAT the Bank may, but shall not be obliged to, await receipt of the hard copy prior to taking any action in connection with any Instructions;
- 12. PROVIDED FURTHER AND ALWAYS THAT the absence of or omission to deliver such writing shall not be in any manner construed to mean that such Instructions were not given by the Customer and/or the Authorised Person(s) and shall not in any manner prejudice the Bank's rights under this writing.
- 13. The Bank may at any time without assigning any reason and without any notice withdraw the facility of giving/receiving Instructions by fax/ email altogether or in respect of any such said UCIC and/or related banking operations or matters.

**EMAIL/FACSIMILE AND CALL BACK NOMINATION**

**Nomination authorizing contacts to initiate email transactions**

Employee name		Phone No's		Email address	Action Required (please tick)		
Last name	First name	Landline no	Mobile no		R	M	D
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(R - Register, M- Modify, D - Delete)

**Nomination of authorised contacts whom bank should call:**

Employee name*		Phone No's		Email address	Action Required (please tick)		
Last name	First name	Landline no	Mobile no		R	M	D
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\*Basis above nomination, sequential calling will be considered likewise.

(R - Register, M- Modify, D - Delete)

**Nomination of facsimile number/s:**

Facsimile number/s	Action Required (please tick)		
	R	M	D
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NOTE: Strike out the details not applicable. If there are any changes in the above contact details, please keep us informed.

Name \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Designation \_\_\_\_\_

Signature and Stamp

Signature and Stamp

**ANNEXURE 5: DECLARATION FOR PARTNERSHIP FIRM**

“We, the undersigned hereby declare that we are the partners or members of the Firm carrying on business in the name and style of \_\_\_\_\_ (registered under the Indian Partnership Act (IPA)1932/Unregistered)\* (the “Firm”). We hereby, unconditionally & irrevocably, undertake that the Firm, its Partners and/or its successors shall be jointly and severally liable and responsible from time to time and at all times hereinafter to the Bank in connection with our existing and future transactions and dealings with the Bank, in any manner whatsoever.

Our undertaking and liability as aforesaid shall continue notwithstanding: a) any change in the constitution or membership of the Firm and/or its successors and assignees by any cause whatsoever or dissolutions thereof; or b) that we or any of us cease to be partners or members or to have any interest in the Firm, in any of which events the liability and responsibility (in addition to that provided by law) of us or such of us respectively, as the case may be, to have any interest in the Firm and/or its successors as assignees as aforesaid shall extend to or continue in respect of all transactions and dealings existing prior to or at the date of receipt by you of written notice from us of such events respectively.”

Name (i) \_\_\_\_\_

Name (ii) \_\_\_\_\_

Signature

Signature

\*Please strike off if not applicable

**ANNEXURE 6 - FCRA DECLARATION**

(Mandatory to be filled for both regular accounts and FCRA accounts for all entities other than Retiral Trusts and Government Departments)

**Yes. I/We wish to open a FCRA account for receipt of foreign contribution (Donations from Foreign Nationals/Entities). In accordance with the Foreign contribution Regulation Act, 2010.** We confirm that approval from Ministry of Home Affairs (MHA) is being sought for crediting foreign contribution in this account. We are aware that this account can be used only after approval has been received from the MHA and this account will be exclusively used for receipt of foreign contribution in accordance with the Foreign Contribution Regulation Act 2010 and credit of any local funds will not be allowed in this account. Also foreign contribution received in this account will be utilised by us for the purpose for which it was received and all debits will be in accordance with the FCRA Act. 2010.

**No. I wish to open a regular account.** We confirm that as a part of the routine operations. the entity will NOT receive any foreign contribution (donation from Foreign Nationals/Entities) in this account. We further confirm that this account will be used exclusively for credit of local funds and credit of foreign contribution will NOT be allowed in this account.

**ANNEXURE 7: DECLARATION FOR SOLE PROPRIETORSHIP FIRMS**

I, \_\_\_\_\_, hereby declare that I am the sole proprietor of the firm under the name of \_\_\_\_\_ and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm’s name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.

Name \_\_\_\_\_

Maiden Name (if any)

Mother’s Name

Marital Status  Married  Unmarried  Other

Residential Status  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin/ Overseas Citizens of India

Date of Birth       Country of Birth

D D M M Y Y Y Y

Signature

Country of Tax Residency

If Country of Birth or Tax Residency is other than India, please provide Tax Identification Number

**ANNEXURE 8: NOMINATION (FORM DA1)** (Applicable to Sole Proprietorship concern only)

(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. If the Nominee is a foreign national, please contact IDFC Bank for an alternate Nomination Form

**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 Bank Ltd.**

Customer ID  (In case of an existing Account Holder)

**Nominee Name:**

**Nominee Address:**

**Relationship with Depositor (If any)**  **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's Name:**

**Guardian's 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)

Would you like the nominee name to be mentioned on your account statements/advices  Yes  No

**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**

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

Date           Place

SIGNATURE

WITNESS 1  
(Required only if applicants use thumb impressions)

WITNESS 2  
(Required only if applicants use thumb impressions)

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

**ANNEXURE 9 - NATURE OF INDUSTRY**

- Activities auxiliary to Financial Intermediation
- Agricultural Commodities
- Animal Husbandry Services
- Auto Finance Co
- Basic metals
- Beverages-Soft drinks
- Cables
- Chemical and chemical products- Manufacture of
- Church
- College
- Consultant
- Courier/ Freight Forwarders
- Diocese
- Electrical machinery and apparatus (Engineering- Electricals)
- Endowment Board
- ESOP Trust
- Fabricated metal products (except machinery and equipment)
- Farming of Animals, silkworm
- Financial Intermediation- Co-operative Institutions - (Apex Co-operative Housing Finance Societies, Co-operative banks, Co-operative Marketing Societies, Other co-operative credit institutions)
- Financial Intermediation- Co-operative Institutions - (Farmers Service Societies (FSS) and Large sized Adivasi Multipurpose Societies (LAMPS), Primary Agricultural Credit Societies (PACS))
- Financial Intermediation- Banks
- FMCG
- Forestry, Logging & Related Service
- Government Contractors/Contractor
- Gurudwara
- Health and Social work
- Hospital
- Indirect Finance to Agriculture
- Infrastructure- Social and commercial
- Insurance Co
- Land Transport; Transport via pipelines
- Liquor Distributor
- Medical instruments, watches and clocks
- Mining
- Activities of Membership organisation
- Agriculture
- Aquaculture
- Automobile
- Beverages-Liquor, wine, fanny and other alcoholic drink
- Bullion/Forex Dealer
- Cement
- Coal and Lignite
- Construction/Real estate/ Builder
- Consumer Durables
- CSR Foundations
- Education
- Engineering
- Exchange house
- Fertilizers/Seeds/Pesticides
- Financial Intermediation- NBFC
- Food and Cash Crops (excluding Plantation Crops)
- Furniture/Timber
- Gram Panchayat
- Gymkhana
- Health Club/Spa
- Hotel/Resort
- Infrastructure- Communication
- Infrastructure- transport
- Iron & Steel
- Leather
- Machinery and equipments
- Metal Ores
- Miscellaneous
- Advertising/Media / Entertainment
- Airlines
- Arms/Antique/Art Dealer
- Bar/Casino/Night club
- Business correspondent
- Chemicals/Dyes/Paints
- Coal products, refined petroleum products,
- Consultancy
- Contractor
- Dairy/Food Processing
- Education Institutes/Schools/Coaching Centre
- Electronics/Computer Hardware
- Engineering goods
- Family Trust
- Fishery/Poultry
- Gems & Jewellery
- Gratuity / Superannuation
- Handicraft
- Healthcare
- Housing Finance Co
- Infrastructure- energy
- Infrastructure- water sanitation
- IT/Software/BPO/ITES
- Leather and Leather products
- Marble/Granite
- Metals
- Mosque / Dargah



### ANNEXURE 9 - NATURE OF INDUSTRY

- Motor Vehicles, Trailers and Semi-Trailers
- Municipality/Municipal Council
- Nursing home/clinic/Life science/Diagnostic Centre/Hospital
- Office, accounting and computing machinery (Engineering-Electronics)
- Other Direct Finance to Agriculture
- Other financial intermediation (Agricultural Finance Corporations, Indirect finance to housing, Indirect finance to SME, Mutual Funds including Unit Trust of India, Other financial intermediation)
- Other financial intermediation (Shroffs and other indigenous bankers)
- Other non metallic mineral product
- Other Service activities (Articians, Craftsman, Maintenance of vehicles, Maintenance and repair of Computer Hardware & Peripheral Equipments, Maintenance and repair of other items, Repairs of personal and household goods)
- Other Service activities (laundries, saloons, beauty parlors, portrait and commercial photographic studios and other self-employed persons)
- Other than Infra lending (Construction contractors, Loan for setting up of industrial estates, Specialised construction (Stadium, Plants))
- Other than Infra lending (General Non residential construction, General residential construction, Real estate- Non residential- hotels (non infra))
- Other transport equipment
- Pension Funding
- Petroleum Oil & Gas
- Pharmaceuticals/Cheemists
- Postal and cable services
- Private Club
- Radio, Television and Communication equipment (Engineering- Electronics)
- Realty & Infrastructure
- Recycling
- Research and Development
- Retail
- Retail Trade (except Vehicles) (Fair price shops/authorised ration shops, General merchandise-Non specialised, Retail sale in specialised stores - Others, Retail sale of Agricultural implements and machinery, Retail sale of construction materials, hardware, paints and glass, Retail sale of Fertilizers and pesticides, Specialized stores of food, beverages and tobacco)
- Rubber and plastic products
- SEP (Doc, CA, Architect/Lawyer/Consultant)
- SGPC
- Store - Retail outlet (Bakery/Books/stationery/Garments)/Departmental/Grocery
- Telecom
- Textiles/Garments/Handloom
- Transportation/Logistics
- Water board
- Wholesale and retail trade -Vehicles - (Maintenance and repair of all vehicles, Sale of motor vehicles (all vehicles), Sale of parts and accessories of vehicles)
- Wholesale Trade and Commission trade (except Vehicles) - (Agricultural machinery and equipment, Cotton, Fertilizer and pesticides, Food and beverages, Food grains (cereals and pulses), Food procurement, Handicraft products, Jute and mesta, metals and metal ores, other than agricultural machinery and equipment, Other wholesale trade, Pharmaceutical and medical goods, Seeds (including cotton and oil seeds), agricultural raw material & live animals, Textiles, clothing and footwear and other household goods, Tobacco & Tobacco products, Wholesale of construction material and hardwares, Wholesale of other intermediate products, waste and scrap, Wholesale on a fee or contract basis))
- Wood and wood products (except furniture)
- Municipal Corporation/Municipality/Municipal Council/Committee/Improvement Trust
- National Institutes
- Nuclear fuels - Nuclear fuels
- Office of BDO/DDO
- Other Business activities
- Other Mining and Quarrying
- Other pvt financial corp
- Others
- Personal loans and Consumer loans
- PF
- Plantation Crops
- Power
- Public Administration and Defence; Compulsory Social Security
- Recreational, Cultural and Sporting activities
- Renting of Machinery and Equipments
- Research Centre
- Retail sale - Teleshopping, Internet sales, Door to door sale
- Pension Fund Trust
- Petrol Pump
- Pharma & Drugs, Soaps
- Plastic/Paper & Allied products
- Printing/Publishing
- Real Estate Activities
- Reproduction of recorded media
- Restaurants, canteens
- School
- SEP (Entertainment/Alternate Medicine Practitioner/Beautician)
- Shipping
- Temple
- Tobacco
- University
- Water Transport
- Scrap Metal
- Sports Club
- Supporting and auxiliary transport activities
- Term Lending Co
- Tour Travel & Tourism
- Uranium and Thorium

### ANNEXURE 10 - GLOSSARY OF TERMS

#### Definition of Related Person

Persons shall be deemed to be “related persons” if only -

- (a) they are officers or directors of one another’s businesses;
- (b) they are legally recognized partners in business;
- (c) they are employer and employee;
- (d) 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;
- (e) one of them directly or indirectly controls the other;
- (f) both of them are directly or indirectly controlled by a third person;
- (g) together they directly or indirectly control a third person; or
- (h) they are members of the same family;

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.