RELATIONSHIP FORM
For Resident Indians

IDFC BANK

Application Date D D M M Y Y Y Y

• Please complete this form in Black Ink and in CAPITAL LETTERS or ✓ where applicable

Customer ID (If applicable) CKYC Number (If applicable)

TELL US ABOUT YOURSELF

Applicant Name (Please complete as per your Identity Proof)

TITLE FIRST NAME MIDDLE NAME LAST NAME

Date of Birth D D M M Y Y Y Y

Gender ☐ Male ☐ Female ☐ Third Gender

Marital Status ☐ Married ☐ Unmarried ☐ Others

Citizenship (Applicable for other than India)

Applicant Maiden Name (Not applicable for unmarried female customers)

TITLE FIRST NAME MIDDLE NAME LAST NAME

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

Overseas Jurisdiction Address Type ☐ Address is same as Officially Valid Document ☐ Address is same as communication

☐ Address is different (Please update Overseas Jurisdiction Address separately)

☐ **Father's Name** (Mandatory, if customer does not have PAN) ☐ **Spouse Name**

TITLE FIRST NAME MIDDLE NAME LAST NAME

Mother's Name (As per OVD, no proof required)

TITLE FIRST NAME MIDDLE NAME LAST NAME

PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW

Aadhaar

Voter ID

Driving License

Passport

☐ **PIO/OCI Card**

PAN* ☐ **Form 60**

*If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60.

Expiry Date D D M M Y Y Y Y

Expiry Date D D M M Y Y Y Y

Expiry Date D D M M Y Y Y Y

PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT

☐ **Aadhaar** ☐ **Passport** ☐ **Driving License** ☐ **Voter ID**

Line 1

Line 2

Landmark (If any)

City **State** **Pin Code**

ADDRESS FOR COMMUNICATION (No proof required)

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

Line 1

Line 2

Landmark (If any)

City **State** **Pin Code**

OVERSEAS JURISDICTION ADDRESS

Line 1

Line 2

Line 3

City **State** **ZIP/Post Code**

CB/67/06-2017

IDFC BANK

HOW WOULD YOU LIKE US TO REACH YOU?

Mobile No. (91) ☐☐☐☐☐☐☐☐☐☐ **Landline No.** (91) ☐☐☐☐ (STD Code) ☐☐☐☐☐☐☐☐☐☐ (Number)

E-mail ID ☐☐

TELL US WHAT YOU DO FOR A LIVING

Occupation ☐ Salaried (Select Anyone) ☐ Public ☐ Private ☐ Government

Corporate Name ☐☐

Self Employed Professional ☐ Doctor/CA/Architect/Lawyer/Consultant ☐ Entertainment/Alternate Medical Practitioner/Beautician

Self Employed Business ☐ Sole Proprietorship ☐ Partnership/Company **No of Years in Business** ☐ < 5 yrs ☐ > 5 yrs

☐ Homemaker ☐ Retired ☐ Farmer ☐ Politician ☐ Student ☐ Minor

Source of Income ☐ Salary ☐ Business ☐ Professional Fees ☐ Investments ☐ Agriculture ☐ Family Wealth

Gross Annual Income (INR) ☐☐☐☐☐☐☐☐☐

GOODS AND SERVICE TAX (GST) STATUS

Are you registered under GST	☐ Yes (Please fill GST Annexure)	☐ No
Are you exempt from GST	☐ Yes (Please submit proof)	☐ No
If exempt	☐ Customer level exemption	☐ Account level exemption
Are you a related person to IDFC Bank under GST (Please refer to last page for definition of related person)	☐ Yes (If yes, please note that GST, as may be applicable, needs to be paid by the related person.)	☐ No

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

1. I wish to avail the banking facilities/products from IDFC Bank Limited ("IDFC Bank"), and other products/services including Mutual Funds and/or insurance products that are offered by IDFC 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 Bank i.e. www.idfcbank.com , w.r.t. the said banking facilities and other products/services which may be amended by IDFC Bank from time to time and hosted and notified on the website of IDFC Bank.
2. I/ have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges pertains to the banking facilities and products as well as the facilities and/or the other products which I wished to avail. This Schedule of Charges is also displayed on www.idfcbank.com.
3. 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.
4. I authorize IDFC Bank to conduct my 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 to IDFC 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 Bank. I also hereby authorize IDFC 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.
5. I agree to furnish and intimate to IDFC 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 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 Bank has agency/distribution/marketing/referral arrangement, as may be required by IDFC Bank. I shall not hold IDFC Bank or its agents/representatives liable for using/sharing such information.
6. I hereby declare that the information provided herein as well as in the documentary evidence provided by me to IDFC 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.
7. If any of the information provided here is incorrect, I hereby agree to indemnify and keep indemnified IDFC Bank, affiliates and their successors or assignees.
8. I agree and understand that IDFC Bank reserves the right to reject my account opening application form/request and/or the request for availing the services/products without assigning any reason thereof and without being liable to me in any manner whatsoever.
9. I authorise IDFC 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 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.
10. 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 Bank and further agree to absolutely abide by all the Terms and Conditions in respect thereof, as may be notified by IDFC Bank from time to time.
11. I submit my Aadhaar number and voluntarily give consent to: Seed my Aadhaar/UID number issued by the UIDAI, Govt. of India into this account. Receive all direct benefit transfers (DBT) from Govt. of India in this account. Use my Aadhaar details to authenticate me from UIDAI. Use my mobile number for sending SMS alerts to me. Information submitted to the bank will not be used for any purpose other than those mentioned above or as per requirements of law.
12. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC Bank.
13. 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.
14. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. IDFC Bank will provide me/us Services Accounting Code (SAC) and this will quoted in all our invoices/credit/debit notes. IDFC Bank will determine if I/We are related party based on documents available or submitted for this purpose. IDFC 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 availment 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 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.

Would you like IDFC Bank or its representatives to contact you and tell you about various products (including insurance), services and offers? ☐ Yes ☐ No

SIGNATURE

NAME: _____

Please paste a RECENT Colour Photograph. Please sign across the photograph

Date ☐☐ D D ☐☐ M M ☐☐☐☐ Y Y Y Y

Place _____

WITNESS 1
(Required only if applicants use thumb impressions)

WITNESS 2
(Required only if applicants use thumb impressions)

IDFC BANK

BANK USE SECTION

Customer ID ☐☐☐☐☐☐☐☐☐☐

Account Branch Code _____ Account Branch Name _____ Sourcing Branch Code _____

Sourcing Branch Name_____ Lead Generator _____ Lead Warmer _____

Lead Converter _____ Profit Center _____ Campaign Code _____

Banker Certification

☐ I have met the Customer at: ☐ 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 _____

Employee ID/RM Code _____

Certification Date

☐☐ ☐☐ ☐☐☐☐

D D M M Y Y Y Y

Signature/Stamp

Definition of related person under GST is as under:

(a) persons shall be deemed to be "**related persons**" if–
- (i) such persons are officers or directors of one another's businesses;
- (ii) such persons are legally recognised partners in business;
- (iii) such persons are employer and employee;
- (iv) 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;
- (v) one of them directly or indirectly controls the other;
- (vi) both of them are directly or indirectly controlled by a third person;
- (vii) together they directly or indirectly control a third person; or they are members of the same family;

(b) the term "person" also includes legal persons;

(c) persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

Explanation I. - The term "person" also includes legal persons.
Explanation II. - Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.