

Bar Code



Bar Code

Account Opening Form for Non-Individuals

(Current Account / Savings Account / Suvidha Fixed Deposit)

Please fill the form in CAPITAL LETTERS and BLACK INK only.

 Welcome kit account / Pre-opened account
Welcome kit/Existing Customer ID: Branch Sol id Welcome kit/Existing Account No.: Scheme Code

The Branch Manager,

Date
d d m m y y y y

IDBI Bank Limited

please open my/our account at your branchAccount title

COMPANY DETAILS

Mailing address

Bldg./Road No.

Area Village

City/Town/Taluka Landmark (near/opposite)

District State Pin Code

Country Phone_(Res) Fax No

Mobile No. e-mail id

Registered address

Bldg./Road No.

Area Village

City/Town/Taluka Landmark (near/opposite)

District State Pin Code

Country Phone_(Res) Fax No

Mobile No. e-mail id

BUSINESS DETAILS

Contact name (1) Designation Contact name (2) Designation

Constitution			PAN/GIR no./GSTIN
<input type="checkbox"/> Private limited company	<input type="checkbox"/> Local Bodies	<input type="checkbox"/> Society/Club/Association*	PAN/GIR no. <input type="text"/> Mandatory for Current Accounts or <input type="checkbox"/> Form 60 attached (Please ✓) PAN not available for Central/State Govt/Consular of fices GSTIN <input type="text"/> For more then one GSTIN, kindly provide the details on letter head duly signed by authorised signatories.
<input type="checkbox"/> Hindu Undivided Family	<input type="checkbox"/> Public Sector Bank	<input type="checkbox"/> Institution	
<input type="checkbox"/> Trust*	<input type="checkbox"/> Partnership firm*	<input type="checkbox"/> Other Financial Institution	
<input type="checkbox"/> Govt./Semi Govt.	<input type="checkbox"/> Public limited company	<input type="checkbox"/> Private Sector Bank	
<input type="checkbox"/> Co-Operative Bank/Foreign Bank/Other bank	<input type="checkbox"/> LLP		
<input type="checkbox"/> Others (Please specify) <input type="text"/>			

*Whether registered Yes No

DELIVERABLES

Statement: by mail by E-mail collect personally

Chequebook: Yes No

*In case you select Statement by email option i.e E-statement then physical statement shall be disabled.

Consent to communicate new products/offers (through email, SMS, Post and Telebanking): Yes No

CHANNEL REGISTRATION FORM / I-NET BANKING REGISTRATION (FOR HUF ONLY*)

Internet (I-Net) Banking Mobile Banking Phone Banking SMS Alert: English Hindi
 Debit-cum-ATM Card: Domestic Validity International Validity

Please indicate the name to be embossed on the Debit-cum-ATM Card. Also attached indemnity letter in case of Debit-cum-ATM Card for partnership and HUF.

Primary Card

1st Applicant

Add on Cards

2nd Applicant

3rd Applicant

4th Applicant

*Other please use separate detailed application.

Please Note:

- The Internet Banking service will be available in case of Joint Accounts, only if the mandate for operation is given as 'Either or Survivor' or 'Anyone or Survivor' Only. For these types of Joint Accounts, one I-Net Banking user-id will be issued to one of the account holder(primary account holder) whose name stands first in the account. The Bank has the option to issue additional user-id and password (s) for any type of accounts including Joint Accounts. The other Joint Account holder(s) shall expressly agree with this arrangement and give his/he consent on a request in a prescribe form for use of I-Net Banking by the primary account holder. In case any of the Joint Account holder(s) gives a request to discontinue I-Net Banking service in respect of operations through the use of I-Net Banking (or in writing) or by some other mode of communication (recognize and authorized by the Bank), for any of the Internet Banking Accounts held jointly by them, the Internet Banking service will be discontinued for all the User/s of I-Net banking.
- Default Internet Banking transactions limits will apply. For higher transactions limits a limit enhancement request to be submitted at the Branch.
- Wherever you make a purchase at a Merchant Establishment or make a cash withdrawal at another bank's ATM, the Primary Account (as specified by you) will only be accessed.

Declaration for Channel Services and International Debit-cum-ATM Card.

- I/We, authorize IDBI Bank, to issue an IDBI Bank Debit-cum-ATM Card to me/us. I/We acknowledge that the issue and usage of the card is governed by the terms and conditions as in force from time to time and agree to be amended by IDBI Bank from time to time. I/We further unconditionally and irrevocably authorize IDBI Bank to debit my/our account with an amount equivalent to the annual fee and charges for use of the Debit-cum-ATM (wherever applicable/amended as per the schedule of charges/fees).
- I/We hereby confirm that in case of Joint Accounts the operating instruction will not be jointly by all.
- I/We undertake to strictly utilize the card in accordance with the Exchange control Regulations as laid down by Reserve Bank of India from time to time. I/We confirm that the foreign exchange which will be used will be within the limits of the Basic Travel Quota as per Foreign Exchange Management Act 1999. I/We will adhere to guidelines, which are issued by the Reserve Bank of India concerning the use of foreign exchange.
- I/We have read and understood the Terms and Conditions (a copy of which I am in possession of) also hosted at www.idbi.com, governing the opening of an account with IDBI Bank and those relating to various channel services including but not limited to Debit-cum-ATM Cards/Phone Banking/Mobile Banking/ Internet banking / Bill Payment facility / Account Alerts. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I/We authorize the applicant to access the accounts via the channels selected and authorize IDBI bank to link new accounts opened by the applicant to the channels selected.
- I/We understand that the Bank may, at its absolute discretion, discontinue any of services completely or partially without any notice to me/us. I agree that the bank may debit my account for service charges as applicable from time to time (wherever applicable/amended as per the schedule of charges/fees.)

(Authorised Signatory)

Signature of Partner

Signature of Partner

Signature of Partner

INITIAL PAYMENT DETAILS

Amount Cash Transfer from a/c no.

Tran id. **Cheque no. dated (dd/mm/yyyy)

drawn on bank, branch

(All Cheques for initial payment amount, will be drawn in favour of "IDBI Bank Ltd. - Customer Name") **will be accepted only with a self-signed cheque.

Amount to be deposited in Savings / Current / Term Deposit account ₹

OTHER BANK DETAILS

I/we declare that

I/We do not enjoy credit facilities with other bank/s

I/We enjoy credit facility/have current accounts with other bank/s

(please attach details of such facilities separately, if required)

Name of bank & branch	Account no.	Details of facilities	Facility amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

INTRODUCTION DETAILS

Introduction by existing IDBI Bank account holder

Name cust id

Account no.

I confirm that I am an account holder with IDBI Bank Limited for over six months. I confirm that I personally know the applicant/s detailed herein for more than six months and confirm his/her identity and address.

Signature of introducer

Signature verified (for bank use)

Customer Profile Format (Non Individuals)

Date:

1	Cust ID	
2	Account Number	
3	Account Title	
4	Names and Address(es) of proprietor/ partners/directors	
5	Purpose of opening account	
6	Nature of Business	Trading/Manufacturing/Services/ If Trading/Service please specify the nature of business <div style="border: 1px solid black; width: 100%; height: 15px;"></div>
7	Date of incorporation	Reg No. <div style="border: 1px solid black; width: 100px; height: 15px;"></div> IEC No. <div style="border: 1px solid black; width: 100px; height: 15px;"></div> Any other <div style="border: 1px solid black; width: 100%; height: 15px;"></div>
8	Type of organization	Partnership/Pvt. Ltd. Company/Public Ltd. Company/Society/Association/Club/ Trust/HUF/Bank/Govt bodies
9	Registered Address	
10	Annual Turnover	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>
11	Expected transactions in the account	<div style="border: 1px solid black; width: 100%; height: 15px;"></div>
12	Names and address(es) of clients. Please attach a separate sheet if required	
I certify and declare that the information furnished herein are correct to the best of my knowledge.		
13	CUSTOMERS SIGNATURE	<div style="border: 1px solid black; width: 100%; height: 30px;"></div>

FOR BANK USE

Risk Level (Customer Profile):

- We have complied with all the requirements of the KYC and AML policy, KYC & AML Master Circular of the Bank updated till now.
- We have complied with all requirements, Circulars/instructions issued by the Bank till date with regard to the proposed Product.
- All Statutory, Regulatory and Internal Guidelines issued up-to-date have been complied with regard to this AOF.
- "I here by certify that all the necessary KYC documents have been obtained/verified by me. I confirm that the documents are adequate to comply with KYC requirement of the Bank. I hereby confirm that I have verified UN list of terrorist groups & GOI advices & bank's guidelines & confirm the applicant/s are not included in caution advices/black list. Based on this account may be opened.

Signature of SOM/ABH

Name of the Branch Head/Acting Branch Head

Date

Employee Code

Branch

CRILC checked Yes No

Name of Vertical

Tax slab

Signature of Branch Head

DST Code 1

DST Code 2

Lable Code 1

Lable Code 2

Area Code: State District Sub-District (Taluka) village

Note: For change in Risk Level and Tax Slab for existing customers request should be sent separately.

DECLARATION

I/We have read and understood the IDBI Bank account terms and conditions, a copy of which, I am in possession of. I/We accept and agree to be bound by the said terms and conditions including those excluding/limiting your liability. I/We agree that the bank may debit my/our account for service charges as applicable from time to time.

Please fill in for a HUF

As our HUF firm wishes to open an account with your bank in the said name we beg to say that the first signatory to this letter, i.e. is the karta of the joint family and other signatories are the adult co-parceners of the said family.

We further confirm that the business of the said family is carried on mainly by the said karta as also the other signatories hereto in the interest and for the benefit of the entire body of co-parceners of the joint family. We all undertake that the claims due to the bank from the said family shall be recoverable personally from all or any one of us and also from the entire family properties of which the first signatorys the karta, including the share of minor co-parceners. In view of the fact that ours is not a firm governed by the Indian Partnership Act of 1952, we have not got our said firm registered under the same act. We hereby undertake to inform the bank of the death or birth of a co-parcener or any change occurring at anytime in the membership of our joint family during the currency of the account.

Name & signature of karta <input type="text"/>	
Name & signature of adult co-parceners <input type="text"/>	Signature
<input type="text"/>	
<input type="text"/>	

Name & dates of birth of minor co-parceners <input type="text"/>	<input type="text"/> (dd/mm/yyyy)	Date of birth
<input type="text"/>	<input type="text"/> (dd/mm/yyyy)	
<input type="text"/>	<input type="text"/> (dd/mm/yyyy)	

Please fill in for a partnership firm

re-opening of a new account in the name of

We refer to the captioned account opened by you and declare as under:

We, the undersigned, are the only partners in the firm and are jointly responsible for liabilities thereof. We shall advise you, in writing, of any change that takes place in the partnership and, all the partners will be liable to you on any obligation which maybe standing in the firm's name in your books on the date of the receipt of such notice and until all such obligations shall have been liquidated.

yours faithfully

Name of partners	Signature(s) without stamp
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	

Declaration of Beneficial owner in the case of Non-Personal Entities

We submit that we have read and understood the definition of beneficial owner as per guidelines issued by Government of India (as given below) and hereby advise that the following person / entity is the beneficial owner of our entity. We also provide the Identity details of the said beneficial owner for your records

Where the client is a person other than an individual or trust:- The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest.

Explanation: Controlling ownership interest means ownership of/entitlement to more than 25 percent of shares or capital or profits of the juridical person, where the juridical person is a company; ownership of/entitlement to more than 15% of the capital or profits of the juridical person where the juridical person is a partnership; or, ownership of/entitlement to more than 15% of the property or capital or profits of the juridical person where the juridical person is an unincorporated association or body of individuals.

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means.

Explanation: Control through other means can be exercised through voting rights, agreement, arrangements, etc

Where no natural person is identified as above, the identity of the relevant natural person who holds the position of senior managing official.

Where the client is a trust:- The identification / verification of the beneficial owners of the client could be established through the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where the client or the owner of the controlling interest is a company:- The identification / verification of the beneficial owners of the client is not necessary for any shareholder or beneficial owner of such companies.

Name of Beneficial owner	<input type="text"/>
Address	<input type="text"/>
Phone Number	<input type="text"/>
E-Mail	<input type="text"/>
Proof for Identity of beneficial owner	As per enclosure <input type="text"/>

We hereby declare that the above information is true and request you to open our account as propose. We also undertake to intimate you about any changes in the beneficial owner of our entity.

Yours faithfully

(Signatory)

DETAILS OF PARTNERS / DIRECTORS / TRUSTEES / MANAGEMENT COMMITTEE / KARTA

Name	DOB dd/mm yyyy	Designation	Address	Telephone No.	
				Mobile	Residence
1.					
2.					
3.					
4.					
5.					
6.					
7.					

Existing Customer ID (If any)

1.	<input type="text"/>	Please update address, Mobile, Phone no., email id etc as mentioned above	Only in new account	<input type="checkbox"/>	For all account tagged under my/our Cust ID	<input type="checkbox"/>
2.	<input type="text"/>		Only in new account	<input type="checkbox"/>	For all account tagged under my/our Cust ID	<input type="checkbox"/>
3.	<input type="text"/>		Only in new account	<input type="checkbox"/>	For all account tagged under my/our Cust ID	<input type="checkbox"/>
4.	<input type="text"/>		Only in new account	<input type="checkbox"/>	For all account tagged under my/our Cust ID	<input type="checkbox"/>
5.	<input type="text"/>		Only in new account	<input type="checkbox"/>	For all account tagged under my/our Cust ID	<input type="checkbox"/>
6.	<input type="text"/>		Only in new account	<input type="checkbox"/>	For all account tagged under my/our Cust ID	<input type="checkbox"/>
7.	<input type="text"/>		Only in new account	<input type="checkbox"/>	For all account tagged under my/our Cust ID	<input type="checkbox"/>

ACCOUNT OPTIONS

Flexi Current account
 Flexi Current account (for Co-operative & Other Bank)
 TASC account (Savings)

TASC account (Current)
 Others (please specify)

Currency

SUVIDHA FIXED DEPOSITS (FD)

Tenure of Deposit: Day Month Year

Suvidha FD Interest Rate Payout: Monthly (Discounted Basis) Quarterly Annual At Maturity (Cumulative)

For TDS (please tick as applicable): Tax to be deducted at source - PAN/GIR No. OR No tax to be deducted - Form 15H enclosed

Overdraft Against FD Account (minimum amount of FD is ₹10,000, available only on deposit of tenure 6 months and above)

MATURITY / PAYMENT INSTRUCTIONS

<input type="checkbox"/> Auto renew* principal <input type="checkbox"/> Auto renew* principal & interest <input type="checkbox"/> Auto renew* ₹ <input type="text"/>	Auto renew for period : <input type="text"/> year(s) <input type="text"/> month(s) <input type="text"/> day(s)	<input type="checkbox"/> By credit to 1st applicant's operative account <input type="text"/> <input type="checkbox"/> By Payorder / Demand Draft
<input type="checkbox"/> Pay principal & interest <input type="checkbox"/> Pay principal		

*Renewal will be done at the then prevailing interest rate

Bar Code

SIGNATORY DETAILS

Please attach a separate mandate sheet, for more than 4 signatories

(applicants should also sign across photographs)

Authorised signatory (1)

Name

Designation

Existing Cust Id

Limits

Singly ₹ /unlimited

Jointly ₹ /unlimited

With Mr./Ms.



Signature

Authorised signatory (2)

Name

Designation

Existing Cust Id

Limits

Singly ₹ /unlimited

Jointly ₹ /unlimited

With Mr./Ms.



Signature

Authorised signatory (3)

Name

Designation

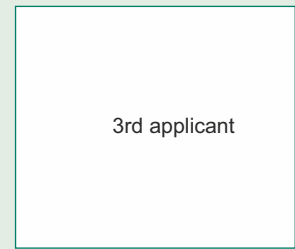
Existing Cust Id

Limits

Singly ₹ /unlimited

Jointly ₹ /unlimited

With Mr./Ms.



Signature

Authorised signatory (4)

Name

Designation

Existing Cust Id

Limits

Singly ₹ /unlimited

Jointly ₹ /unlimited

With Mr./Ms.



Signature

Authority restrictions, if any:

the authorised signatories will sign cheques, bill of exchange, promissory notes, requests/agreement forms for letters of credit and amendments thereto, request/counter indemnities for guaranties and extensions thereto, foreign exchange contracts and requests for purchase of cheques/bills etc. singly/jointly as indicated above.

I/we hereby certify that the above authorities have been given in terms of our board resolution dated a copy of which is attached.

Name of chairman/director/ authorised signatory

Signature

signature

Most Important Terms and Conditions (MITCs)

To be handed over to the applicant

Please obtain a copy of Schedule of Facility (SOF) signed by you.

SAVINGS ACCOUNT RULES

1. SB accounts may be opened for the purpose of savings and not for doing any business transactions. The object of the savings bank account is to encourage private individuals to deposit their savings with the bank, allowing them interest on the sums so deposited and at the same time permitting the facility of certain limited withdrawals on demand. Hence firms/companies are not allowed to open SB account. Transactions of commercial nature are not permitted. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account.
2. A minimum balance shall always be maintained in the account. Non-maintenance of minimum balance will attract charges as prescribed from time to time.
3. Applicable charge for closure of the account from time to time would be collected. .
4. Interest is calculated on the balance maintained in the SB account on daily balance method and credited to the account on last working day of every March and September. The rate of interest payable is subject to the directives that may be issued by RBI from time to time.
5. As per extant Reserve Bank of India (RBI) guidelines, an account would be treated as inoperative / dormant if there are no customer induced transactions in the account for over a period of two years. Operation in such inoperative accounts would be resumed / restarted /allowed after obtaining the revised KYC document as per the extant guidelines of the Bank.
6. The Bank reserves the right to alter service charges for which the customer will be duly notified through Bank's website and/or branch notice board. Any changes in the schedule of charges or the terms and conditions will be communicated to the customers 30 days in advance. During the notice period, the charges for facilities would be the same as applicable prior to the notice period.

CURRENT ACCOUNT RULES

1. Current accounts are meant for customers who have to carry out business and/ or large number of transactions in the account every day.
2. There are no restrictions on the number of transactions in current accounts.
3. No interest is paid on the balances in current accounts,
4. Free Facilities would vary every month based on Monthly Average balance (MAB) maintained during the previous/current month.

RETAIL TERMS DEPOSIT RULES

1. No penalty for premature withdrawal on all the above deposits opened / renewed with effect from 1st Jan. 2011. In case the customer prefers to prematurely withdraw the deposit (FD booked before 1st Jan 2011) from the Bank, the then prevailing penalty norms will be applicable.
2. In case of premature withdrawal of deposits before 15 days, by any category of depositors including senior citizen/ staff and retired staff, the savings bank interest rate shall be applicable. No interest is paid if the deposit is held for the tenure of below 7 days, the minimum period for Term Deposits as per RBI guidelines.
3. Interest payable on prematurely withdrawn deposits will be the contracted rate or the rate applicable for which the deposit remained with the Bank (rate applicable for that tenure on the original date of the deposit) whichever is lower. The above interest payment clause on premature withdrawal of Term Deposits is applicable on all Fixed Deposits.
4. The premature withdrawal allowed, unless specified otherwise, at the rate applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the Bank from time to time.
5. Interest rates applied on Retail Term Deposit will be as per the prevailing rates of interest. Discounted rate will be applied in case of monthly interest payouts. Annual Interest Payout is calculated on Simple Interest basis.

ACKNOWLEDGEMENT

Form Serial No. IN **Branch Copy**

Name of the customer

Forwarded to CPU/RPU on

Form Serial No. IN **Customer Copy**
(Please note this number till you get your customer ID)

Acknowledgement Date:

Signature of bank official

IDBI BANK OFFERS THE FOLLOWING PRODUCTS AND SERVICES

Savings Account



Flexi Current Account



Fixed & Floating Term Deposits



Recurring Deposits



NRI Services



International Debit Card



Preferred Banking



Gift Card



World/Global Currency Card



Locker Facility



Special Accounts for Kids/ Youth/Women/ Salaried/ Senior Citizen



Capital Gains Account Scheme









Capital Market Products



IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005.

Toll Free Numbers : 1800-200-1947/ 1800-22-1070, **Non-Toll Free Number:** 022-66937000.

Visit us: www.idbi.com |      

CIN-L65190MH2004GOI148838

Addendum to Account opening Form for Non-Individuals containing information for reporting requirement under section 285BA of the Income-tax Act, 1961

**(Please refer instructions mentioned below)*

I/We declare that the information provided on this form is, to the best of my knowledge and belief, correct and complete. I/We agree to inform the bank within 30 days if any information on this form gets changed.

For _____ (Entity Name)

Authorised Signatory / Signatories

(Rubber seal of Entity required)

Date :

To

IDBI Bank Limited

Section 1: Entity information

Name of Entity	<input type="text"/>
Customer ID (for existing)	<input type="text"/>
Entity Constitution Type <i>(Refer Appendix 2)</i>	<input type="text"/>
PAN	<input type="text"/>
Identification type <i>(Refer Appendix 2)</i>	<input type="text"/>
Identification No	<input type="text"/>
Identification issuing country	<input type="text"/>
Place of Incorporation	<input type="text"/>
Date of Incorporation	<input type="text"/> DD/MM/YYYY
Nature of business	<input type="text"/>
Country of Incorporation	<input type="text"/>

Section 2: Declaration of Tax residency (If tax residency is only India, then please skip this section)

1. Please indicate the Entity's country of tax residency (if resident in more than one country please detail all countries and associated tax identification number and TIN issuing country).

Country/ies of Tax Residency	Tax Identification number (TIN)/ functional equivalent number	TIN/ functional equivalent number Issuing Country	Document Type# attached (Tax Residence Certificate and/ or TIN Card or others)	Date up to which documentary evidence valid

Address in the jurisdiction where entity is resident outside India for tax purposes:

Number Building Name

Street

Locality

City/Town

State/Province Pincode

Country

Address Type (Refer Appendix 2 for Codes):

Address type Residential or Business Residential Business Registered Office Unspecified

2. a) If USA, then is it a Specified US Person? Yes No If No, provide exclusion code from Appendix1

(Please refer Table 2 for definition of "Specified US Person")

b) If Other than India and USA, then is it an Other Reportable Person? Yes No If No, provide exclusion code from Appendix1

#(Documentary evidence to be provided for foreign country of tax residence and TIN)

Section 3: Classification of entities

1. Is the Entity a Financial Institution? Yes No If No, then please skip this section.

("Financial institution" means a custodial institution, a depository institution, an investment entity, or a specified insurance company.)

a) Reporting Financial Institution? Yes No If "Yes", please provide GIIN

b) Non-reporting financial Institution? Yes No If Yes provide category from Appendix 1

c) Sponsored Investment Entity / Trustee Documented Trust? Yes No

If Yes, Name of the Sponsoring Entity / Trustee:

GIIN of the Sponsoring Entity / Trustee:

d) Non- Participating Financial Institution? Yes No

e) Owner documented Financial Institution? Yes No If yes, each controlling person should fill details in Section 4 below

(Refer Appendix 1 for definitions)

2. Is the Entity a Non- Financial Entity (NFE)?

a) Is the Entity an Active NFE? Yes No If No, then please skip this section.

Category of NFE (PI provide category from Appendix 1)	
If listed company, name of the stock exchange on which listed:	
If related entity of listed company, name of the listed company and name of the stock exchange on which listed:	

b) Is it a Passive NFE ? Yes No If No, then please skip this section.

Category of Passive NFE (please provide category from Appendix 1)

Each controlling person of the Passive NFE should fill Controlling Persons details in Section 4 below (please refer Appendix1 for definitions)

c) Is it a Direct Reporting NFE ? Yes No If No, then please skip this section.

GIIN

Section 4: Controlling person declaration

If you are classified as "Passive NFE with Controlling Person(s)" or "Owner documented FFI", please provide the following details:

Name	Correspondence Address (including details of City, state, country and PIN code)	Country of residence for tax purpose	TIN / Functional equivalent	TIN issuing country	Controlling person type (Please refer Appendix 2 for options)	Document Type# attached (Tax Residence Certificate and/ or TIN Card or others)	Validity of Documentary evidence

Details	Controlling person 1	Controlling person 2	Controlling person 3	Controlling person 4	Controlling person 5
Mother's Name					
Father's Name					
Gender (Refer Appendix 2 for options)					
Permanent Account Number (PAN)					
Identification Type (Refer Appendix 2)					
Identification Number					
Occupation Type (Refer Appendix 2)					
Occupation					

Birth Date – DD/MM/YYYY					
Nationality – IN - Indian/ Others (If "Others", please mention the country)					
Place of Birth					
Country of Birth					
Address in the jurisdiction where controlling person is resident outside India for tax purposes					
Address Type (Refer Appendix 2 for codes)					

Section 5: Declaration and Undertakings

I/we certify that

- a) The information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c) I/We permit/authorise IDBI Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification alongwith documentary evidence.
- e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDBI Bank 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 for the purpose or take any other action as may be deemed appropriate by IDBI Bank if the deficiency is not remedied by us within the stipulated period.
- f) I / We hereby accept and acknowledge that IDBI 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 IDBI Bank.
- g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information.
- j) I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI guidelines.

Authorised Signature(s):

Name(s): _____

Position(s)/Title(s): _____

Date :

Seal and Stamp of the Entity

***Instructions:**

1. All the information mentioned above have to be mandatorily provided.
2. The above Annexure to the account opening form should be signed by all the Authorised Signatories.

Appendix I - Further instruction for completing the Addendum.

(You may consult your professional tax advisor for further guidance on FATCA & CRS classification)

“Financial Institution”

Custodial Institution	any entity that holds, as a substantial portion of its business, financial assets for the account of others
Depository Institution	any entity that accepts deposits in the ordinary course of a banking or similar business
Investment Entity	any entity that: (A) primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely:- (i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or (ii) individual and collective portfolio management; or (iii) otherwise investing, administering, or managing financial assets or money on behalf of other persons; or (B) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a financial institution.
Specified Insurance Company	Any entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract
Owner Documented Financial Institution	It is a Financial Institution which does not report to the US IRS. Owner documented FI are generally small investment entities.
Direct Reporting Non-Financial Entity	It is a Passive NFE but will not share the details of the controlling persons with the financial institution it maintains accounts with but will report directly to US IRS and so its GIIN should be taken
Related Entity	An entity is a “related entity” of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than fifty per cent. of the votes and value in an entity

(A) “Passive NFE”

Sr no.	Category of Passive NFFE
1.	Any non-financial entity which is not an active non-financial entity
2.	An investment entity described in sub-clause (B) of clause (c) of the Explanation to clause (3)*
3	A withholding foreign partnership or withholding foreign trust

* Explanation to Rule 114F

(c) “investment entity” means any entity,-

(1) that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely:-

- (i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
- (ii) individual and collective portfolio management; or
- (iii) otherwise investing, administering, or managing financial assets or money on behalf of other persons; or

(2) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity mentioned in sub-clause (A) of this clause.

(B) “Passive income” includes income by way of: (i) dividends; (ii) interest; (iii) income equivalent to interest; (iv) rents and royalties (other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the non-financial entity); (v) annuities; (vi) the excess of gains over losses from the sale or exchange of financial assets that gives rise to the passive income; (vii) the excess of gains over losses from transactions (including futures, forwards, options, and similar transactions) in any financial assets; (viii) the excess of foreign currency gains over foreign currency losses; (ix) net income from swaps; or (x) amounts received under cash value insurance contracts:

(C) “Active non-financial entity” means any non-financial entity which meets any of the following criteria, namely:-

(i) less than 50 per cent of the entity's gross income for the preceding *financial year* is passive income and less than 50 per cent of the assets held by the entity during the preceding financial year are assets that produce or are held for the production of passive income; or

(ii) the stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity the stock of which is regularly traded on an established securities market; or *Explanation.-* For the purpose of this sub-clause, an established securities market means an exchange that is officially recognised and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange.

(iii) the entity is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; or

(iv) substantially all of the activities of the entity consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a financial institution, except that an entity does not qualify for this status if it functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; or

(v) the entity is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a financial institution, provided that the entity does not qualify for this exception after the date that is 24 months after the date of the initial organization of the entity; or

(vi) the entity was not a financial institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a financial Institution; or

(vii) the entity primarily engages in financing and hedging transactions with, or for, related entities that are not financial institutions, and does not provide financing or hedging services to any entity that is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a financial institution; or

(viii) the entity meets all of the following requirements, namely:-

- a) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
- b) It is exempt from income-tax in India;
- c) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- d) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
- e) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the entity's jurisdiction of residence or any political subdivision thereof.

(D) “Controlling person” means the natural persons who exercise control over an entity and includes a beneficial owner as defined in *Explanation* to sub-rule (1A) of rule 9 of Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005.

Pursuant to guidelines on identification of Beneficial Ownership issued vide RBI circular no. DBOD.AML.BC. No.71/14.01.001/2012-13 dated January 18, 2013, persons (other than

Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of /entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the banking company and financial institution, as the case may be, shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(i) In cases where there exists doubt under

(ii) as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means.

Explanation: Control through other means can be exercised through voting rights, agreement, arrangements, etc.

(iii) Where no natural person is identified under (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

(E) "U.S. Person" means a United States of America citizen or resident individual, a partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof, a trust if (i) a court within the United States of America 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, or an estate of a decedent that is a citizen or resident of the United States of America.

(F) Specified U.S. person – A U.S. person other than the following:

- i. a corporation the stock of which is regularly traded on one or more established securities markets;
- ii. 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);
- iii. the United States or any wholly owned agency or instrumentality thereof;
- iv. 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;
- v. 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;
- vi. any bank as defined in section 581 of the U.S. Internal Revenue Code;
- vii. any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- viii. 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);
- ix. any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- x. 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;
- xi. 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;
- xii. a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- xiii. 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.

(G) Exclusions from being treated as Other Reportable Accounts

Sr. No.	Type of Entity
1	a corporation, the stock of which is regularly traded on one or more established securities markets
2	any corporation that is a related entity of a corporation mentioned in item 1
3	a Governmental entity
4	an International organisation
5	a Central bank
6	a financial institution

(H) Non reporting financial institution means any financial institution that is-

- a. a Governmental Entity, International Organization or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- b. a Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank;
- c. a non-public fund of the armed forces, Employees' State Insurance fund, a gratuity fund or a provident fund;
- d. an entity that is an Indian financial institution solely because it is an investment entity, provided that each direct holder of an equity interest in the entity is a financial institution referred to in sub-clauses (a) to (c), and each direct holder of a debt interest in such entity is either a depository institution (with respect to a loan made to such entity) or a financial institution referred to in sub-clauses (a) to (c);
- e. a qualified credit card issuer;
- f. an investment entity established in India that is a financial institution solely because it,-
 - (I) renders investment advice to, and acts on behalf of, or
 - (II) manages portfolios for, and acts on behalf of, or (III) executes trades on behalf of
 a customer for the purposes of investing, managing, or administering funds or securities deposited in the name of the customer with a financial institution other than a non-participating financial institution;

- g. an exempt collective investment vehicle;
- h. a trust established under any law for the time being in force to the extent that the trustee of the trust is a reporting financial institution and reports all information required to be reported under rule 114G with respect to all reportable accounts of the trust;
- i. a financial institution with a local client base;
- j. a local bank;
- k. a financial institution with only low-value accounts;
- l. sponsored investment entity and controlled foreign corporation, in case of any U.S. reportable account; or a. sponsored closely held investment vehicle, in case of any U.S. reportable account.

Appendix 2 – Reference Codes

Entity Constitution Type

A - Sole Proprietorship	D-Private Limited Company	G- AOP/BOI	J – Limited Liability Partnership
B - Partnership Firm	E- Public Limited Company	H – Trust	K- Artificial Juridical Person
C – HUFF- Society/ Liquidator	F- Society	I – Liquidator	Z – Others

Entity Identification type

T- Tax identification number	G- US Global intermediary Identification	C- Company Identification Number	E- Global Entity Identification Number (EIN)	O - Other number
------------------------------	--	----------------------------------	--	------------------

Address Type Codes (For Entity and Controlling Person)

1- Residential Or Business	2 - Residential	3 - Business	4 – Registered Office	5 – Unspecified
----------------------------	-----------------	--------------	-----------------------	-----------------

Controlling Person Type

C01- CP of legal person – ownership	C05 – CP of legal arrangement – trust – trustee	C09 – CP of legal arrangement – trust – other- settlor equivalent	C13 – CP of legal arrangement – other – other equivalent
C02- CP of legal person – other means	C06 – CP of legal arrangement– trust - protector	C10 – CP of legal arrangement – other- trustee equivalent	C14 - Unknown
C03- CP of legal person –senior managing official	C07 – CP of legal arrangement – trust- beneficiary	C11 – CP of legal arrangement – other- protector equivalent	
C04- CP of legal arrangement – trust settlor	C08 – CP of legal arrangement – trust – other	C12 – CP of legal arrangement– other- beneficiary equivalent	

Controlling person identification type

A-Passport	C-Pan card	E-Driving License	H- NREGA job card	Z-Others
B-Election ID card	D-ID Card	G-UIDAI Letter	X-Not categorised	

Controlling person occupation type

S- Service	O- Others	B- Business	X- Not categorised
------------	-----------	-------------	--------------------

Controlling Person Gender Type

F- Female	M - Male	T- Transgender	O-Others
-----------	----------	----------------	----------

Controlling Person Residential Status

Resident individual	Non Resident Indian	Foreign National	Person of Indian Origin
---------------------	---------------------	------------------	-------------------------

For Bank Use Only

Customer ID:

Documents Collected (Y/N): TIN Proof Identity Proof Address Proof

(including those for Controlling Persons in case of Passive NFE)

Any other document (s)(Please specify)

RM/Branch Staff Name:

RM/Bank Staff EIN No.

Signature of RM/Bank Staff






Branch Code: Branch Name:





IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005.

Toll Free Numbers reachable from any landline/Mobile phones: 1800-200-1947/ 1800-22-1070, **Non- Toll Free Number:** 022-66937000.

Visit us: www.idbi.com |  |  |  |  | 

CIN-L65190MH2004GOI148838