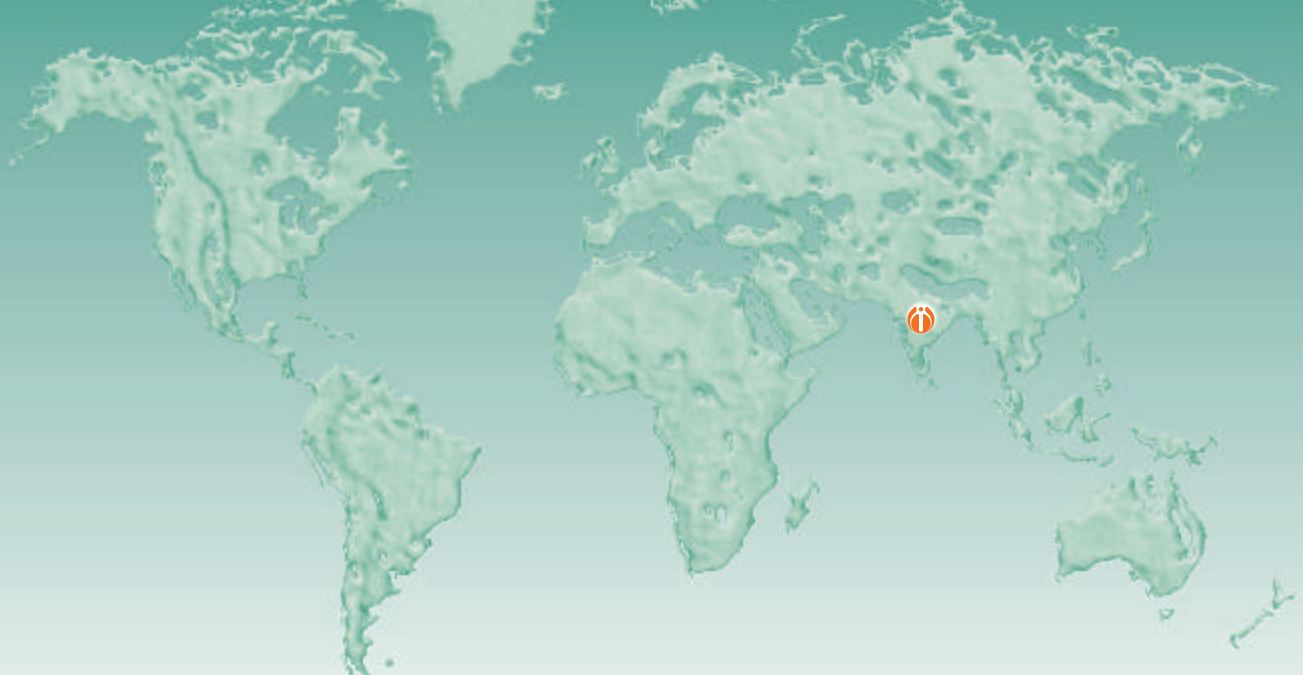


Sr. No.:

Type of A/c																				
Scheme Code																				
Empl. Code																				
Sol ID.																				

A/c No.																				
Cust. ID 1																				
Cust. ID 2																				
Cust. ID 3																				
DST Code:																				

NRI ACCOUNT OPENING & RELATIONSHIP FORM



Serving the world... ... from India

Mandatory documents to be submitted along with Account Opening Form

- If you are visiting the branch personally, please bring along –
- * Original Passport
 - # Visa (Resident / Student / Work) / PIO Card
 - # Work Permit / Labour Card
 - * Recent Color passport-size photograph
 - * Correspondence address proof (domestic / overseas)
 - * Mandatory; # If applicable

If you are sending the Account Opening Form through post/courier, all the enclosed true-copy of above documents should be attested by a –

- Indian Consulate/High Commission/Embassy
- Notary Public
- Banker abroad
- Any of the Exchange Houses (as given below)

Note: The enclosed documents should also be self attested by the applicant(s)

For minor accounts, please provide –

- Minor's birth certificate
- Identity, Signature and Address proof of the Guardian
- Recent Color passport-size photograph of the Guardian

Additional documents required for employees of foreign Shipping company/Airlines/Merchant Navy-

- Copy of the Continuous Discharge Certificate
- Appointment Letter from foreign Shipping Co. / Airline
- For permanent employees - initial work contract and last wage slip
- For contract employees - last work contract, letter confirming next date of joining vessel or current work contract

List of Exchange Houses from whom attestation is acceptable :

• Al Ahalia Money Exchange Bureau	• Musandam Exchange
• Alamoudi Exchange Co	• National Exchange Co.
• Al-Jadeed Exchange	• National Finance & Exchange Co.
• Citi Exchange Company	• Orient Exchange Co. LLC
• GCC Exchange	• UAE Exchange Centre



RULES & REGULATIONS

NRO : NON-RESIDENT ORDINARY

- The account can be opened by Non-Resident Indians and Persons of Indian Origin only.
- The account can be opened in the form of Savings Account, Current Account, Term Deposit or Recurring Deposits.
- The account can be opened by a non-resident / PIO jointly with a resident.
- The account holder shall NOT make available to any person resident in India, foreign currency against reimbursement in rupee or any other manner in India.
- In case of debits to the accounts for the purpose of investment in India and credits representing sale proceeds of investments, it is the account holder's responsibility to ensure that such investment would be covered by the general or special permission of RBI.
- The account can be operated by any person other than the account holder by a duly executed Mandate. However, the Mandate Holder is NOT allowed to open / close the account or gift / repatriate the funds under any circumstances.
- The account will be maintained only in Indian Rupees.
- In case the customer wishes to break the deposit prematurely, the penal rate of interest would be applied as per RBI / Bank's stipulation.
- Disposal instruction should be received by the Bank at least 7 days prior to maturity. If not, the Bank has the sole discretion of automatically renewing the deposit for the same tenor at an interest rate applicable at the time of renewal or continuing it in a non-interest bearing account.
- The account holder/s is/are required to inform the Bank within SIX months of their permanently returning to India or at the time of choosing to become a resident, whichever is earlier.
- The account can be opened only by bona fide inward remittances or through cheques from existing NR account of the NRI / PIO
- If the account holder(s) ceases to be an NRI, the account will be closed and a new Resident Rupee account will be opened.

NRE : NON-RESIDENT EXTERNAL

- The account can be opened by Non-Resident Indian/PIO only.
- The account can be opened in the form of Savings Account, Current Account or Term Deposit.
- In case of joint account, both the account holders have to be NRIs/PIOs.
- The account can be operated by any person other than the account holder by a duly executed Mandate. However, the Mandate Holder is NOT allowed to open, close the account or gift/repatriate the funds under any circumstances.
- The account can be opened only by inward remittances in convertible foreign currency or by transferring fund from existing FCNR/NRE account of the account holder(s) or by surrendering Traveller's Cheques/Currencies during his/her/their visit.
- The account will be maintained only in Indian Rupee after converting the foreign currency at the rate prevailing on the date of deposit.
- In case the customer wishes to break the deposit prematurely, the penal rate of interest would be applied as per RBI/Bank's stipulation.
- Disposal instruction should be received by the Bank atleast 7 days prior to maturity. If not, the Bank has the sole discretion of automatically renewing the deposit for the same tenor at an interest rate applicable at the time of renewal or continuing it in a non-interest bearing account.
- The account holder(s) is/are required to inform the Bank within SIX months of their permanently returning to India OR at the time of choosing to become a permanent resident, whichever is earlier.
- If the account holder(s) ceases to be a NRI, the account will be closed and a new Resident Rupee account will be opened.

FCNR (Banks) FOREIGN CURRENCY NON-RESIDENT

- The account can be opened by Non-Resident Indian/PIOs only.
- The account can be opened in the form of Term Deposit only.
- In case of joint account, both the account holders have to be NRIs.
- The account can be operated by any person other than the account holder by a duly executed Mandate. However, the Mandate Holder is NOT allowed to open, close the account or gift/repatriate the funds under any circumstances.
- The account can be opened by inward remittances in convertible foreign currency or by transferring fund from existing NRE/FCNR deposit of the account holder(s) or by surrendering Travellers' cheques/currencies during his/her/their visit. Foreign currency and notes must be deposited by account holder, not by mandate holder.
- The account can be maintained only in FIVE designated currencies as stipulated by RBI, viz US Dollar, Euro, UK Pound, Canadian Dollar, and Australian Dollar at the discretion of the depositor.
- In case the customer wishes to break the deposit prematurely, the penal rate of interest would be applied as per RBI/Bank's stipulation.
- Disposal instruction should be received by the Bank atleast 7 days prior to maturity. If not, the Bank has the sole discretion of automatically renewing the deposit for the same tenor at an interest rate applicable at the time of renewal or continuing it in a non-interest bearing account.
- The account holder(s) is/are required to inform the Bank within SIX months of their permanently returning to India OR at the time of choosing to become a resident, whichever is earlier.

COMMON TO ALL NON-RESIDENT PRODUCTS

The deposit held under Non-Resident products with the Bank branches are covered under scheme of Deposit Insurance and Credit Guarantee Corporation (DICGC) upto a limit of Rs. One lakh but not covered by the Deposit Protection Scheme under the UK Banking Act, 1987 and are not insured by the Federal Deposit Insurance Corporation (FDIC) of the USA or by Canadian Deposit Insurance Corporation (CDIC) or by any other insurance corporation outside India.

The rules and operations related to Non-Resident products are subject to the RBI and FEMA regulations. The Bank may also amend and/or change its rules/charges at its sole discretion with/without any prior notice to the customer. All the changed rules/charges prescribed/amended are binding on the customers and he/she/they are required to comply with the same.

PASSPORT DETAILS

	Passport No.	Date of Issue	Date of Expiry	Place of Issue	Nationality
1st Applicant					
2nd Applicant					
3rd Applicant					

Passport & Residence Visa/Work Permit duly attested by Banker Indian Embassy/High Commission Notary Public
 Others _____

Details of: VISA PIO OCI Permanent Resident Card

	VISA/PIO/OCI/PRC No.	Date of Issue	Date of Expiry	Place of Issue
1st Applicant				
2nd Applicant				
3rd Applicant				

INITIAL PAYMENT DETAILS

Currency Amount in Figures

Amount in words

Cheque/DD No. Bank & Branch

Dated (cheque should be crossed A/c payee and drawn payable to 'IDBI Bank Limited - customer name')

CHANNEL REGISTRATION

---- Please issue the following----

(Tick as required)

	Debit Card	Internet Banking	Mobile Banking	Phone Banking
1st Applicant				
2nd Applicant				
3rd Applicant				

Please send Account Statement			
Quarterly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>
Email Every Month		<input type="checkbox"/>	
Cheque Book	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Name to be Embossed on International ATM/Debit Card (Strike off the portion if not required)

1st Applicant

2nd Applicant

3rd Applicant

- International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".

Signature (I)

Please sign across the photograph

1st Applicant
Color Photo

Signature of 1st Applicant (I)

Signature (II)

Please sign across the photograph

2nd Applicant
Color Photo

Signature of 2nd Applicant (II)

Signature (III)

Please sign across the photograph

3rd Applicant
Color Photo

Signature of 3rd Applicant (III)

(Applicants should also sign across the photograph)

DECLARATION

I / We, _____ presently residing at _____, do hereby solemnly

Declare and undertake as under:

- Internet Banking access will be provided only to the primary account holder It will not be provided if mode of operation is "jointly".
- Default Internet Banking transaction limits will apply. For higher transaction limits a limit enhancement request to be submitted at the Branch.
- Whenever 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 be accessed.

Debit cum ATM Card

I/We authorise IDBI Bank Ltd. to issue an IDBI Bank's International ATM/Debit 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 bound by the same. I/We accept that the terms and conditions are liable to be amended by IDBI Bank Ltd. from time to time. I/We further unconditionally and irrevocably authorise IDBI Bank Ltd. to debit my/our account with an amount equivalent to the annual fee and charges for use of the International ATM/Debit Card. I/We hereby confirm that this account will be operated singly and in case of Joint Accounts the operating instruction will not be jointly by all.

I/We undertake to strictly utilise 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 Business 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) governing the opening of an account with IDBI Bank Ltd. and those relating to various services including but not limited to International ATM/Debit Card/Phone Banking/Mobile Banking/Internet Banking. I/We authorize the applicant to access the account(s) via the channels selected and authorize IDBI Bank Ltd. to link new accounts opened by the applicant to the channels selected. I/We accept and agree to be bound by the said terms and conditions for the use of the above selected services. I/We accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I/We agree that the bank may debit my/our account for service charges as applicable from time to time. I/We hereby declare that the information furnished above is true and correct and to the best of my/our knowledge

NRI Declarations :

1. I am / We are Non Resident Indian(s) of Indian Origin.
2. I / We understand that the above account will be opened on the basis of the statements/ declarations made by me/us and will be opened in the form and as per various Regulations framed under Foreign Exchange Management Act, 1999 ("the Act") and in particular, Foreign Exchange Management (Deposit) Regulations, 2000 ("the Regulations") as amended from time to time. I / We also agree that if any of the statements/ declarations made herein Is/are found to be not correct in material particulars, you are not bound to pay any interest on the deposit made by me /us and to discontinue the services.
3. The account will be put into use only for bonafide transactions not involving any violations of the provisions of any Government / Exchange Control Regulation.
4. I / We agree that the rate and the manner of interest to be paid shall be as per the Regulations and no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s.
5. I / We agree to abide by the provisions of the FCNR (B) /NRE/NRO Accounts scheme as laid down by the RBI and as per the said Act and the Regulations as amended from time to time.
6. I / We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
7. I / We authorize the Bank to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier receipt given to me will be treated as discharged receipt on due date. I / We understand that the interest applicable on renewals will be at the applicable ruling rates on the date of maturity and that the renewed receipt will be made available on my/ our presenting the duly discharged original receipt on the maturity date or later for payment. I / We further understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal.
8. I / We agree that if premature withdrawal is permitted at my / our request the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by Reserve Bank of India in this regard.
9. I / We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India.
10. I / We confirm that all debits/ credits to my/ our accounts shall be as specified in the said Act and the Regulations. Further, in case of NRO A/c, I / We undertake that all debits to my /our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India shall be in accordance with the Regulations and are covered either by general or special permission of Reserve Bank of India.
11. I / We will be liable to comply with the rules of the Foreign Exchange Management Act of 1999 and the Regulations and the amendments thereof in force from time to time and as stipulated by the Reserve Bank of India.
12. I / We understand that the Bank may at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I/We agree that the Bank may debit my/our account for service charges as applicable from time to time.
13. I / We have read, understood and hereby accept & agree to the Terms & Conditions given for all the products & services I/We have requested.
14. I / We agree and undertake that in case of FCNR (B) Accounts, if the remittance from outside India is not in designated currency and the same is converted to the designated currency as stipulated in the Regulations, it shall be at my/ our entire risk and costs and I / We shall not challenge the rate of conversion.
15. I / We hereby agree and confirm to bear any losses or claims that may arise directly/indirectly on account of the Bank acting on any instructions received by it by fax or any electronic media given by me/us or on my/our behalf and agree to keep the Bank indemnified from any such losses and/or claims.
16. I / We do hereby declare that the information furnished in this form is true to the best of my/our knowledge and belief.
17. I / We hereby indemnify and forever keep indemnified the Bank and its successors and assigns of, from and against any and all claims, actions, penalties that may be made, suffered or incurred by the Bank by reason of my/ our non-compliance with the said Act and/or the Regulations as amended from time to time.

Signature (I) : _____ Name : _____	Signature (II) : _____ Name : _____	Signature (III) : _____ Name : _____
---------------------------------------	--	---

To be filled in by the Bank

I have verified the particulars of the applicant/s on the basis of Passport /VISA/Work permit and am satisfied with the Non Resident Indian (NRI)/ Person of Indian origin (PIO)/ Overseas Citizen of India (OCI) status of the applicant/s. I hereby certify that the necessary KYC documents have been obtained 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 group and GOI and Bank's guidelines and confirm the applicant(s) are not included in caution advices / black list.

I also certify that (Please tick '✓' which ever is applicable)

- I have met the customer and spoken to him. I had verified the copies of KYC documents with the original document
- We have received the Account opening form along with the KYC documents through post / courier. The Account Opening form and KYC documents are attested by _____

Based on the above, the NRI account may be opened.

Name of RM/SOM/BH

Signature / EIN Code

Date

DECLARATION-cum-UNDERTAKING

[Under Section 10 (5), Chapter III of The Foreign Exchange Management Act, 1999]

I/We hereby declare that the transaction the details of which are specifically mentioned in the Schedule hereunder does not involve and to the best of our knowledge and belief is not designed/intended or will result in any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made there under.

I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about this transaction in terms of the above declaration.

I/We also understand that if I/We refuse to comply with any such requirement or make only unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention/evasion is contemplated by me/us report the matter to Reserve Bank of India.

* I/We further declare that the undersigned has/have the authority to give this declaration and undertaking on behalf of the firm/company.

Place: _____

Signature of the Applicant for Foreign Exchange

Date: _____

*Applicable when the declaration/undertaking is signed on behalf of the firm/company.

SCHEDULE

All foreign exchange transactions as may be entrusted by us to the Bank from time to time.

For Office Use

NOTE: (Details of information /documentary evidence to be verified /recorded separately for each transaction)

PERSON OF INDIAN ORIGIN (PIO) DECLARATION (To be signed if the customer is a PIO)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please select from the below mentioned choices as applicable to you)

 I held an Indian passport during _____ My father/mother/grandfather/grandmother (name) _____ is/was a citizen of undivided India. I am the spouse of an Indian citizen. I am the spouse of a PIO.

I am attaching herewith, supporting documents to satisfy the above declaration/ I do not hold any document in support of my declaration. I am providing below details in support of my claim _____

Signature (I)

Signature (II)

Signature (III)

CUSTOMER DECLARATION FOR TRANSLATION OF DOCUMENTS THAT ARE IN FOREIGN LANGUAGE

Dear Sir/Madam,

I, Mr/Ms. _____, wish to open an NRE/NRO/FCNR (B) account with IDBI Bank Ltd. for which I submit a copy of the following documents:

1.Passport 2.Visa 3.Other documents (please specify) _____

As the above documents are in foreign language that is not familiar to the Bank, I hereby state the basic contents of the same for the information and records of IDBI Bank Ltd.

Particulars	Passport	Visa
Number		
Date of Issue		
Place of Issue		
Date of Expiry		
Type of Visa		

DECLARATION

I hereby state that by virtue of the above details mentioned/provided by me, I qualify to attain the status of an NRI. I solemnly affirm that the above stated details are true, correct and complete to the best of my knowledge and belief. I have not hidden any material information from the Bank to induce them to open the account at my request.

I am aware that the Bank has agreed to open and allow me to operate the Bank account solely based on my affirmation as above. In consideration of IDBI Bank Limited agreeing to open an NRI account in my name on the basis of the above declaration, I hereby keep IDBI Bank Limited, its successor and its officers saved against all losses and damages caused by opening of the aforesaid NRI account on the basis of the above information provided by me.

Place: _____

Signature

Date: _____

Name _____

NRI SIGNATURE MISMATCH DECLARATION

Dear Sir/ Madam,

With reference to my request for new NRI account please note that my Signature differs from the one given in my identity/ address proof. My new & old Signature is as under for your official records.

Name: _____

Old Signature (As per passport) _____ New Signature: _____

I would be using my new Signature for all communications and transaction with IDBI Bank in future. Hence, request you to kindly update the same in your records.

Regards

(New Signature)

Nomination Form DA1

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.

I/We _____
Name(s) and Address(es) of depositors

Name(s) and Address(es) of depositors

Nominate the following person to whom in the event of my/our/minors death, the amount of deposit in the account(s), particulars whereof are given below, may be returned by IDBI Bank Ltd. _____ branch.

Nature of Deposit	Account No.	Additional details, if any

Nominee

Name _____

Mailing Address _____

City _____ State _____ PIN Code _____

Country _____

Relationship with depositor (if any) : _____ Age (yrs): _____

Date of Birth (if nominee is minor) DDMMYYYY

*As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum _____

Mailing Address _____

to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

I do not wish to avail nomination facility

** Signature / Thumb impression of (I)

** Signature / Thumb impression of (II)

** Signature / Thumb impression of (III)

Witness(es)***

Name _____

Name _____

Signature *** _____

Signature *** _____

Address _____

Address _____

Place _____

Place _____

Date _____

Date _____

* Strike out if nominee is not a minor. ** Where the deposit is made in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor. *** Thumb impression(s) shall be attested by two witnesses.

Registration No. (To be filled in by the bank) _____

Mandate Letter
(For NRI Account Holders)

Please affix a
passport sized
photograph of
the Mandate
Holder

Date :

The Branch Manager,
IDBI Bank Ltd.

_____ branch

Dear Sir,

Mandate to Operate NRE/NRO Savings Bank/Current Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

of _____
(Names of Account Holders)

With reference to the above-mentioned account number, I/We hereby request you to honour all Cheques / Orders drawn on the said Account to the extent of the amount lying in the said account and no overdraft to be permitted. Instructions for Local Disbursements only by Mr./Ms. _____, son/daughter/wife of _____

I/We further authorize the said person on my / our behalf to make, draw, endorse, accept or otherwise sign any Bills of Exchange, Promissory Notes or other Negotiable Instruments and to make, draw, endorse or sign cheques or any other Negotiable Instrument of any description for investment in shares, debentures, fixed deposits, bonds, units and operate the account for making necessary investment, provided such investments are covered by the Regulations and are made in the manner provided in the Regulations.

The Mandate Holder shall however, while acting under this Mandate ensure that he/she acts in accordance with the instructions and directions that may be issued from time to time by the Reserve Bank of India or the Government of India or any other body or authority.

I / We hereby ratify and bind myself / ourselves and confirm to all and whatever instructions the said person has given on my/our behalf. I /We agree to bear any losses or claims that may arise directly or indirectly on account of the Bank acting on this instruction/mandate and the instruction given thereof by the said person. I also indemnify and keep the Bank indemnified from and against all suits, claims, actions, damages or losses that may be suffered or incurred by the Bank in respect of any act, deed, matter or thing done by the Mandate Holder in respect of the Mandate.

The specimen Signature of the Mandate Holder, who has been authorized to operate upon the account is given below and the Signature has been duly verified by me/us.

This authority shall continue in force until I/We shall have expressly revoked it by a notice in writing delivered to you.

Yours truly,

Signature (I)

Signature (II)

Signature (III)

--

Signature of Mandate Holder

Name & Address of Mandate Holder

Above Signature of Mandate Holder Verified

Signature (I)

Signature (II)

Signature (III)

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FORM NO.: 60
(see third proviso of rule 114 B)

Form of declaration to be filled by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of transactions specified in clauses (a) to (h) of rule 114B.

1. Full name and address of the declarant : _____

2. Particulars of transaction : _____

3. Amount of transaction : _____

4. Are you assessed to tax ? Yes / No

5. If yes,

(i) Details of Ward / circle / range where the last return of income was filed ? _____

(ii) Reasons for not having PAN / GIR ? _____

6. Details of the document being produced in support of address in col.1

Verification

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

Verified today, the _____ day of _____

Date : _____

Place : _____

Signature of the declarant

Instructions :

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

Ration card, Passport, Driving Licence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential address, Any document or communication issued by any authority of Central / State Government / Local bodies showing residential address, Any other documentary evidence in support of his address in the declaration.

FORM NO.: 60
(see third proviso of rule 114 B)

Form of declaration to be filled by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of transactions specified in clauses (a) to (h) of rule 114B.

1. Full name and address of the declarant : _____

2. Particulars of transaction : _____

3. Amount of transaction : _____

4. Are you assessed to tax ? Yes / No

5. If yes,

(i) Details of Ward / circle / range where the last return of income was filed ? _____

(ii) Reasons for not having PAN / GIR ? _____

6. Details of the document being produced in support of address in col.1

Verification

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

Verified today, the _____ day of _____

Date : _____

Place : _____

Signature of the declarant

Instructions :

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

Ration card, Passport, Driving Licence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential address, Any document or communication issued by any authority of Central / State Government / Local bodies showing residential address, Any other documentary evidence in support of his address in the declaration.

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Customer Profile Format (Individuals/Self Employed)

Date:

1	Cust id		
2	Account No.		
3	Name		
4	Residential status	Resident Non resident	
5	Occupation	Service/Retired/Self Employed/Housewife/Others Pls specify _____	
6	Purpose of opening account		
7	If in service, Name of Organization		
8	If Self Employed-nature of business, Since when in business, specify Year	Nature of business	Since when (Year)
		Trading	
		Manufacturing	
		Services	
		Agriculture	
		Others pls specify	
9	If Self Employed, professional	Nature of profession	Since when (Year)
		CA	
		Doctor	
		Lawyer	
		Stock broker	
		Others pls specify	
10	Sources of Income	Salary/Business/Agriculture/Others Pls specify _____	
11	Annual Income (Pls attach copy of latest IT return / Form16 / salary slip)		
12	Transaction profile i.e. value of transactions likely to be routed through the account in a month/quarter/half year In case of new firm sales tax return of the previous quarter or projected sales may be accepted.		
13	Details of branch offices/allied associate concerns and nature of their business		
14	Details of foreign collaboration, if any.		
15	Residence	Owned/Leased/Others Pls specify _____	
16	Signature of customer		
		For Bank's use	
17	Level	Level 1	Level 2 Level 3
18	Signature of Branch Head/SOM		

Note:

- 1) In case you are opening a joint account, please take separate print out for the use of each account holder.
- 2) Please ensure that the format is filled in properly and completely as the same is required in terms of AML guidelines of RBI.

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To be retained by the applicant

How to fund your newly opened NRI account?

We offer inward remittance facilities to NRIs for credit to individual accounts or to any beneficiaries in India for different purposes viz. payment to families, premium payments, payment of medical expenses etc. The various modes of Inward Remittance is as follows:

(A) SPEED REMITTANCES

NRIs based in Gulf can remit money to the intended beneficiary through Exchange Houses by means of Speed Remittance. RBI presently permits trade remittances upto Rs 2 lakh per transaction per day and non-trade personal remittances upto Rs 50 lakhs per transaction per day. The money remitted under this scheme is transferred by IDBI Bank to the beneficiaries account with any bank, using the RTGS/NEFT network, instantly on receipt. The customer enjoys the benefit of fast delivery of cash. As the transfers are account-to-account, no additional KYC is required. IDBI Bank has presently entered into arrangement with 10 Exchange Houses in the Gulf to offer this facility.

S. No	Name of the Exchange House	Place
1	Al Ahalia Money Exchange Bureau	Abu Dhabi
2	Alamoudi Exchange Co	Saudi Arabia
3	Musandam Exchange	Muscat, Oman
4	National Finance & Exchange Co	Manama, Bahrain
5	National Exchange Co	Doha, Qatar
6	Orient Exchange Co. LLC	Dubai, UAE
7	UAE Exchange Center	Abu Dhabi, UAE
8	Al Jadeed Exchange	Oman
9	GCC Exchange	Dubai, UAE
10	Citi Exchange Company	Doha, Qatar

(B) MONEY TRANSFER SERVICE SCHEME (MTSS):

Under MTSS, IDBI Bank facilitates cash remittances to other than bank account also. It is an instant mode of transfer where the customer can avail of the remittances within a few hours of actual remittance. Facilities under MTSS can also be availed for crediting the remittance proceeds to the beneficiary's account only at his/her request. RBI has stipulated a limit of USD 2500 per beneficiary per transfer under the mode. Maximum 12 transactions per beneficiary can be routed during the year. Remittances upto Rs 50,000/- can be collected in cash, while remittances above Rs. 50,000/- can be collected only through pay order. IDBI Bank has tied up, as a receiving agent, with three MTSS providers viz. **Moneygram, Coinstar** and **UAE Exchange (XpressMoney)**. NRIs intending to remit money through IDBI Bank under the scheme can visit overseas offices of these service providers personally or through online

(C) SWIFT TRANSFER:

You can remit funds for credit to your NRI account or make a NRI Fixed Deposit in a particular branch of IDBI Bank through Wire transfer (SWIFT facility) by filling up a form providing all the details as required (currency, amount, SWIFT Codes, Correspondent bank details, Account number etc.,) and submitting to your bank in abroad.

CURR.	CORRESPONDENT BANK	LOCATION	SWIFT CODE	A/C NO
USD	DEUTSCHE BANKERS TRUST COMPANY AMERICAS	NEW YORK	BKTRUS33	04-169-786
USD	BANK OF NEW YORK	NEW YORK	IRVTUS3N	890-0418-613
USD	CITI BANK	NEW YORK	CITIUS33	3615-1898
USD	WACHOVIA BANK-WELLS FARGO	NEW YORK	PNBPUS3NNYC	2000 193 00 1493
USD	STANDARD CHARTERED BANK	NEW YORK	SCBLUS33XXX	3582 0670 16001
USD	BANK OF INDIA	NEW YORK	BKIDUS33XXX	0000043763
EURO	COMMERZBANK	FRANKFURT	COBADEFF	400875045700
EURO	DEUTSCHE BANK	FRANKFURT	DEUTDEFF	(100) 9534132 00
EURO	WACHOVIA BANK-WELLS FARGO	LONDON	PNBPGB2L	4696162
GBP	STANDARD CHARTERED BANK	LONDON	SCBLGB2LXXX	01-708762401
CHF	UNION BANK OF SWITZERLAND	ZURICH	UBSWCHZH80A	230-94752.05 Y
JPY	CITIBANK	TOKYO	CITIJPJT	0/221843/401
DKK	DEN DANSKE BANK	COPENHAGEN	DABADKKK	3996 070794
SGD	DEUTSCHE BANK	SINGAPORE	DEUTSGSGXXX	2773679-00-0
AUD	HSBC BANK AUSTRALIA LIMITED	SYDNEY	HKBAU2SSYD	011-795861-041
SEK	SKANDINAVISKA ENSKILDA BANKEN	STOCKHOLM	ESSESESS	52018560867
HKD	HSBC LTD.	HONG KONG	HSBCHKHHHKH	502379365001
CAD	HSBC LTD.	TORONTO	HKBCCATTXXX	930135601060
CAD	ROYAL BANK OF CANADA	TORONTO	ROYCCAT2XXX	95911030634
NOK	NORDEA BANK NORGE ASA	OSLO	NDEANOKKXXX	60010206203
AED	ABU DHABI COMMERCIAL BANK	DUBAI	ADCBAAEAXXX	100626001001

Format for Remittance Instruction through SWIFT:

Please remit _____ (Currency + amount) to IDBI Bank Ltd, Mumbai Account No. _____ with _____ (Correspondent Bank), SWIFT Code _____ (SWIFT of Correspondent Bank) for further credit to my Account Number _____, Name _____ with IDBI Bank Ltd (SWIFT Code IBKLINBB, _____ Branch Name, _____ City), India for the purpose of _____

(D) FOREIGN CHEQUE/DRAFT:

The cheque/draft received by NRI in foreign country can be couriered/mailed to the IDBI Bank branch where they maintain their account. The branch would send the cheque/draft for clearing and later credit to the NRIs account after the same is honoured.

(E) ENCASHMENT OF FOREIGN CURRENCIES OF NRI CLIENTS AT IDBI BRANCHES

Select Branches have been authorized to purchase and sell Foreign Currency notes in select currencies from/to our existing NRIs and other customers and tourists. The bank also buys Travellers Cheques from its existing customers through these branches. You can get in touch with our nearest branch to enquire on the most competitive forex rates.

(F) INDIAREMIT (AN ONLINE REMITTANCE FACILITY FOR USA & UK BASED NRIS)

NRIs based in USA and UK can remit upto USD 5000 per day through 'IndiaRemit' – an Online Remittance mode for transfer of funds to India. The transferred funds can be either credited to the customer's account with IDBI Bank or paid to a particular beneficiary as desired by NRI through DD/PO anywhere in India.

Procedure in brief:

If you are interested in availing this service you can register online by visiting IDBI Bank website (www.idbibank.com) and clicking on 'India Remit' icon on the Home Page. Alternatively the customer can also register this service by visiting URL: http://www.timesofmoney.com/remittance/jsp/idbi_remithome.jsp to initiate Automated Clearing House (ACH) transfer from their bank account in USA and for customer induced transfer in case of customers in UK to credit to their account with IDBI Bank A/c. You can also remit funds through this mode for credit to your beneficiary account with non-IDBI Bank account by exercising NEFT/RTGS/DD option). For effecting remittances you will have to provide (a) Your name (b) Your overseas bank details such as Account Number, Amount to be remitted

If you are residing in USA:

The system will facilitate online transfer from your USA bank account to our USD collection a/c maintained with our Correspondent bank (Bank of New York). This transaction is processed at NACHA (National Automated Clearing House Association). After three working days from the date of remittance your funds would be converted to Indian Rupees and the same would be credited to your account or to your desired beneficiary account with IDBI Bank or any other banks in India.

You can also track your remittance online from the date of debit in your USA bank account.

If you are residing in United Kingdom:

- You need to Sign in to India Remit Account, select your country of stay and click on "Send Money Now"
- Select "Online Bank Transfer" as your sending option, and enter the amount to be sent and the details of your beneficiary.
- Confirm the transaction to see the reference number
- Log on your local internet banking service for your account in UK and make an electronic transfer to IDBI account quoting the reference number
- The funds get credited to your beneficiary account within one working day

Eligibility:

Under online remittance facility, the remitters and the beneficiaries are individuals only. The sender has to have a local bank account in USA or UK respectively.

Processing Fees:

USA:	
Amount (USD)	Transaction Rate (USD)
11 - 200	3
201 - 500	5
501 - 5000	9

United Kingdom:	
Amount (GBP)	Transaction Rate (GBP)
11 - 5000	3

*IDBI Bank Ltd. holds the right to revise the charges from time to time

