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:								



# 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
- Alamoudi Exchange Co
- Al-Jadeed Exchange
- Citi Exchange Company
  - GCC Exchange
- Musandam Exchange
- National Exchange Co.
- National Finance & Exchange Co.
- Orient Exchange Co. LLCUAE Exchange Centre
- (i) IDBI BANK

IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005. Toll Free No.: 1800 - 22 - 1070 (MTNL / BSNL) and 1800 - 200 - 1947 (Others). www.idbi.com | http://www.facebook.com/IDBIBank | http://www.twitter.com/idbi\_bank

## 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.

NR	] 6	RE	31		4	1	٢,		C	ſ	J	S	36	-]		P		5	=(	D	);	R	V	Л							Da	ate	D	D	MI	ИY	ΥY	Υ
Please open my	NRI ad	ccoui	nt at	yoı	ur																																В	ranch
Type :	Sa	ving	s	] (	Cur	rren	t		Fi	xed	De	epos	sit 🗌		(En	close	e Fix	ked !	Dep	osit	Forr	m in	add	litior	n to i	this	form	n if n	iew	cust	tome	er/s)	)					
Type of Account	:	NR	E 🗌	]	١	NRC	) [			FC	NR	(B)		]																								
Super Savings		Po	wer F	Plus	s			F	Pref	erre	ed [				Ro	oyal	e				Glo	oba	I 🗌				Oth	er _									_	
														PE	ERS	soi	NAI	LD	DET	All	LS																	
	Title									NA	ME	. IN	CA	PIT	'AL	LE	ΓTE	IRS	3 (A	s p،	per F	Pas	spo	ort)											Mir	or [Y	′N]	
1st Applicant	(Mr/M	ls)													Ц																							
2nd Applicant	(Mr/M	ls)																																				
3rd Applicant	(Mr/M	ls)																																				
																																_						
		Da	ate of	f Bi	rth			ex 1/F				Мо		r's Van		ider	۱					Mar Sta	ital tus				P	AN								nship Applic		
1st Applicant	[	DD	M M	Υ'	ΥY	Υ																													Ş	Self		
2nd Applicant		DD	MM	ΥY	ΥY	Ύ																																
3rd Applicant	[	DD	M M	ΥY	ΥY	Ύ																																
														MI	NC	DR /	AC	CC	וטכ	١T																		
Name of Parent	/Guard	ian																							N	linc	or's	da	ate	of	f bi	rth	D	D	MI	ΛY	ΥY	Υ
Relationship w	ith mir	nor				] F	Fath	ner					Мс	othe	er			Ľ	(	Co	urt	ар	poi	nte	ed (	(lf y	/es	, eı	ncl	ose	e a	СС	py	)				
Others							_																															

I shall represent the minor in all future transactions of any description in the above account till the said minor attains majority. i shall fully indemnify the bank against any claim of the above minor for any withdrawal/transaction made by me in his/her account.

	Signature of Minor (If above 10 years)		Signature of Guardian
		CONTACT DETAILS	
Overseas Address			
Address			
Zip Code		Country Country	
Phone		Mobile	
e-mail id			
Indian Address			
Address			
City		State	PIN
Phone		Mobile + 9 1	
Mailing Address		ck as applicable) ebit cum ATM card, PIN mailer account statement wi	ill be sent to the mailing address as indicated.
		ACCOUNT OPERATION	
Single	Either or Survivor	ormer or Survivor Anyone or Survivor	Jointly by all Others

Passport No.       Date of Issue       Date of Expity       Place of Issue       Nationality         151 Applicant						PAS	SSPC	ORTE	DETA	ILS														
20/4 Applicant       301 Applicant         301 Applicant       Indian Embassy/High Commission       Notary Public         Others       Others       Others         154 Applicant       VISA/PIO/OC/PRC No.       Date of issue       Date of Expiry       Place of issue         154 Applicant       Introduction of the second second of the second of the second second of			Passpor	rt No.	Date	e of Issue	e		Date	e of E	xpiry			Pla	ice o	f Iss	ue			N	ation	ality	/	
	1st Ap	olicant																						
Pelasport & Residence VisaWork Permit duly attested by Banker   Inden Embassy/High Cormission   Notary Public Others	2nd Ap	oplicant																						
Others	3rd Ap	plicant																						
Item       VISA/PIO/OCLIPRC No.       Date of Issue       Date of Expiny       Place of Issue         International Applicant       International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".       International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".       Place af Issue       Place of Issue	Passport & R	esidence Visa/V	Vork Permi			Others_		India	n Eml								otary	Put	olic					
1st Applicant       INITIAL PAYMENT DETAILS         Currency       Anount in Figures         Amount in words       Initial PayMent DETAILS         Currency       Anount in Figures         ChequeDD No.       Bank & Branch         Dated       (cheque should be crossed A/c payee and drawn payable to 'IDBI Bank Limited - customer name')         CHANNEL REGISTRATION			Details c	of: VIS	SA 🔄	PIO		OC		Per	man	ent	Res	ident	t Car	rd								
2nd Applicant       INITIAL PAYMENT DETAILS         Currency       Amount in Figures         Amount in words       Amount in Figures         Cheque/DD No.       Bank & Branch         Dated       (cheque should be crossed A/c payee and drawn payable to 'IDBI Bank Limited - customer name')         CHANNEL REGISTRATION         (Tick @as required)         Telease issue the following         (Tick @as required)         CHANNEL REGISTRATION         (Tick @as required)         (Tick @as required)         Internet Banking         OPhone Banking         OHANNEL REGISTRATION         (Tick @as required)         CHANNEL REGISTRATION         (Tick @as required)         OLATION         (Tick @as required)         (Tick @as required)         OLATION         (Tick @as required)         (Tick @as required)         Name to be Embosed on International ATM/Debit Card (Strike off the portion if not required)         Standard         Standard         Standard <td co<="" td=""><td></td><td></td><td>VISA/PIC</td><td>D/OCI/PRC N</td><td>No.</td><td>D</td><td>ate of</td><td>f Issue</td><td>9</td><td></td><td></td><td>D</td><td>ate o</td><td>of Exp</td><td>iry</td><td></td><td></td><td></td><td>PI</td><td>ace</td><td>of Is</td><td>sue</td><td></td></td>	<td></td> <td></td> <td>VISA/PIC</td> <td>D/OCI/PRC N</td> <td>No.</td> <td>D</td> <td>ate of</td> <td>f Issue</td> <td>9</td> <td></td> <td></td> <td>D</td> <td>ate o</td> <td>of Exp</td> <td>iry</td> <td></td> <td></td> <td></td> <td>PI</td> <td>ace</td> <td>of Is</td> <td>sue</td> <td></td>			VISA/PIC	D/OCI/PRC N	No.	D	ate of	f Issue	9			D	ate o	of Exp	iry				PI	ace	of Is	sue	
3rd Applicant       INITIAL PAYMENT DETAILS         Currency       Amount in Figures         Amount in words       Internet Bank & Branch         Cheque/DD No.       Bank & Branch         Dated       (cheque should be crossed A/c payee and drawn payable to 'IDBI Bank Limited - customer name')         CHANNEL REGISTRATION         Chanter and mark as manch and mark as manch and mark as manch and mark as manch as mark as mark as mark as mark as mark	1st Ap	olicant																						
INITIAL PAYMENT DETAILS Currency Amount in Vords Amount in Vords ChequeIDD No. ChequeIDD No. ChequeIDD No. ChequeDD No. CHANNEL REGISTRATION Please issue the following (Teck as required) CHANNEL REGISTRATION Please issue the following (Teck as required) Tet Applicant Debit Card Internet Banking Mobile Banking Phone	2nd Ap	oplicant																						
Currency	3rd Ap	plicant																						
Currency																								
Amount in words Amount in words Cheque/DD No. Bank & Branch CHANNEL REGISTRATION CHANNEL REGI					I	NITIAL F	PAYN	1ENT	DET	AILS														
Cheque/DD No. Bank & Branch CHANNEL REGISTRATION C	Currency							/	Amou	nt in	Figur	es												
Dated	Amount in wo	ords									11			11				T						
Dated		DD No.			Ban	k & Bran	nch				1			11							1			
CHANNEL REGISTRATION  Please issue the following (Tick dias required)  Ist Applicant 2nd Applicant 2nd Applicant 3rd Applicant																								
Please issue the following         (Tick ∑as required)         Ist Applicant       Internet Banking       Mobile Banking       Phone Banking       Please send Account Statement         2nd Applicant       Image: Statement       Image: Statement       Image: Statement       Image: Statement         3rd Applicant       Image: Statement       Image: Statement       Image: Statement       Image: Statement         Statement         Image: Statement         I	Dated			(cheque sh	ould be o	crossed A	A∕c pa	ayee a	and d	rawn	paya	ble	to ' II	DBI B	Bank	Limi	ited	- cu	istor	ner r	name	∋')		
Please issue the following         (Tick ∑as required)         Ist Applicant       Internet Banking       Mobile Banking       Phone Banking       Please send Account Statement         2nd Applicant       Image: Statement       Image: Statement       Image: Statement       Image: Statement         3rd Applicant       Image: Statement       Image: Statement       Image: Statement       Image: Statement         Statement         Image: Statement         I																								
Tick glas required)       Debit Card Internet Banking Mobile Banking Phone Banking Internet Banking In						CHANN	ELR	EGIS	STRA	TION	1													
Debit Card       Internet Banking       Mobile Banking       Phone Banking         1st Applicant       Internet Banking       Mobile Banking       Phone Banking         2nd Applicant       Internet Banking       Monthly       Email Every Month         3rd Applicant       Internetional ATM/Debit Card (Strike off the portion if not required)         Name to be Embosed on International ATM/Debit Card (Strike off the portion if not required)         1st Applicant       International ATM/Debit Card (Strike off the portion if not required)         3rd Applicant       International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".       International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".       International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".						Please	issue	e the f	ollowi	ng														
1st Applicant       Quarterly       Monthly       Email Every Month         2nd Applicant       Image: Construct on the second of the portion of the protocore of the protoco	(Tick <b>√</b> as re	equired)									_													
2nd Applicant       Cheque Book       Yes       No         Cheque Book       Yes       No         Name to be Embosed on International ATM/Debit Card (Strike off the portion if not required)         1st Applicant         2nd Applicant			I Interr	net Banking	Mobil	e Bankin	g	Phone	e Ban	king	_													
3rd Applicant       Name to be Embosed on International ATM/Debit Card (Strike off the portion if not required)         1st Applicant       International ATM/Debit Card (Strike off the portion if not required)         3rd Applicant       International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Photograph 2nd Applicant Color Photo         • International Attribute       International Attribute         • International Attribute       International Attribute         • International Attribute       International Attribute         • International Attribute       Internating attring attribute															_		- L		Ema	_		Mor	nth	
Name to be Embosed 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".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         International ATM/Debit Card will not be issued if the Mode of operation is "Join												С	hequ	ie Boo	ok	Yes				Ν	lo			
1st Applicant         2nd Applicant         3rd Applicant         - International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         • International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".         Image: Sign arcoss the photograph 1st Applicant Color Photo         International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".	3rd Applicar																							
2nd Applicant		Nai	ne to be E	mbosed on	Internat	tional AT	M/De	ebit C	ard (	Strike	e off t	he	porti	ion if	not r	equ	iired	)						
2nd Applicant																								
3rd Applicant	1st Applicant																							
3rd Applicant																								
International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".	2nd Applicant	t																						
International ATM/Debit Card will not be issued if the Mode of operation is "Jointly by all".				_								_												
Signature III       Please sign across the photograph       1st Applicant Color Photo	3rd Applicant																							
Please sign across the photograph     Please sign across the photograph     Please sign across the photograph       1st Applicant Color Photo     2nd Applicant Color Photo     3rd Applicant Color Photo	Internatio	nal ATM/Debit C	Card will not	be issued if th	ne Mode	ofoperati	ion is '	"Jointl	y by a	ll".														
Please sign across the photograph     Please sign across the photograph     Please sign across the photograph       1st Applicant Color Photo     2nd Applicant Color Photo     3rd Applicant Color Photo																								
Please sign across the photograph     Please sign across the photograph     Please sign across the photograph       1st Applicant Color Photo     2nd Applicant Color Photo     3rd Applicant Color Photo																								
Please sign across the photograph     Please sign across the photograph     Please sign across the photograph       1st Applicant Color Photo     2nd Applicant Color Photo     3rd Applicant Color Photo											an)											11	0	
Please sign across the photograph     Please sign across the photograph     Please sign across the photograph       1st Applicant Color Photo     2nd Applicant Color Photo     3rd Applicant Color Photo			73	ure (I)						natu	re (11)	/							/		ature	3 (r.	/	
the photograph     the photograph     the photograph       1st Applicant Color Photo     2nd Applicant Color Photo     3rd Applicant Color Photo		Disassaina	Sign			DI			Si	gn						DI				sign				
Color Photo     Color Photo		the photog	raph																	5				
		1st Applic	ant			2	2nd A	pplica	int							3r	d Ap	plica	ant					
Signature of 1st Applicant (I) Signature of 2nd Applicant (II) Signature of 3rd Applicant (III)		Color Ph	oto				Color	r Phot	0							С	olor	Pho	to					
Signature of 1st Applicant (I) Signature of 2nd Applicant (II) Signature of 3rd Applicant (III)													<b>–</b>											
Signature of 1st Applicant (I) Signature of 2nd Applicant (II) Signature of 3rd Applicant (III)																								
Signature of 1st Applicant (I) Signature of 2nd Applicant (II) Signature of 3rd Applicant (III)																								
	Sia	nature of 1st /	Applicant	<u></u>	Si	anature	of 21	nd ∆r	plica	int (I			L	Sig	natu	re o	of 3rd	d Δn	plic	ant	(111)			

(Applicants should also sign across the photograph)

#### DECLARATION

I / We,	presently
residing at	

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 Act1999. 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) :	Signature (II):	Signature (III):
Name :	Name :	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 '\screw' 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.

., do hereby solemnly

Application Form for AccountA	Alerts		
(Please fill the form in block letters only) Personal Details:			
Name: (Mr/Ms)	Cust ID:		
Account No: Email ID:	Mobile No.:		
Type of Alerts		Mode	
*Salary deposit to my account	Alert me on	SMS	Email
My account getting credited above 5k 10k 20k 50k	Alert me on	SMS	Email
My account getting debited above 5k 10k 20k 50k	Alert me on	SMS	Email
Cheque stopped by me	Alert me on	SMS	Email
Cheque deposited by me returned	Alert me on	SMS	Email
** Utility Bill Pay	Alert me on	SMS	Email
Weekly Balance (only if transacted last week)	Alert me on	SMS	Email

\* only for customer's who have salary account's with IDBI Bank \*\* only for registered presentment billers

#### Application for AccountAlerts

I/We hereby request IDBI Bank Ltd. ("the Bank") to activate the AccountAlerts facility offered by the Bank to receive customized Alert messages through the short messaging service ("SMS") over mobilephone or as an email as chosen by me/us with respect to events/transactions/information relating to my account stated above . I/We have read and understood the terms and conditions relating to Alerts service being offered by the Bank and agree to abide by the same. As may be amended by the Bank from time to time.

I/We certify that the details furnished in this Application are correct and I/We give my/our consent to receive such information or mail under this AccountAlerts Facility. I/We shall advise the Bank immediately in case of any change in any of the above details & information given in this Application Form. I/We agree to provide any further information required and demanded by the Bank, from time to time, for providing the AccountAlerts service. I/We authorize the Bank to recover all charges related to the Alert Facility as determined by Bank from time to time.

Signature (I)

Signature (II)

Signature (III)

#### Facility for AccountAlerts

#### Terms and Conditions for AccountAlerts

Definitions 1

In these Terms and Conditions, the following terms shall have the following meanings: "Alerts" or "Facility" or "Alerts Facility" means the customized messages based on Triggers, sent as Short Messaging Service ("SMS") over mobile phone or as a message via Email to the account holders on the mobile number or email id provided by the Customer;

"Account" means any Savings/Current account of the Customer with the Bank; "Bank" means any branch in India of IDBI Bank Ltd. with which the Customer's Account is maintained; "Customer" means the person who holds an Account with the Bank;

'Triggers" means the customized triggers to be set or placed by the Customer or by the Bank with the Bank & its systems, with respect to specific events/transactions relating to his/her Account to enable the Bank to send the corresponding Alerts to the Customer. "CSP" means the cellular service provider through whom the Customer or the Bank receives the mobile services

- 2. Availability
  - 2.1 The bank may at its sole discretion , discontinue the facility at any time without any prior notice. The Facility is currently available only to resident and non resident Indian Customers with Accounts with the Bank's branches in India. The Bank may at its discretion extend the facility to Non resident customers in respect of mobile phones of CSP rendering services within cellular circles in India or email.
  - The Facility is available only in all regions in India. 22
  - 2.3 The Alerts will be sent to the Customer only if the Customer is within the cellular circles of the CSPs or in circles forming part of the roaming GSM network agreement between such CSPs.
  - 24 The Bank may, wherever feasible, shall extend the Facility to other cellular circles as well as to subscribers of other cellular telephone service providers, as will be notified by the Bank, from time to time.
  - A mobile phone/email trigger may not be made by the customer or Bank if the account operations has been suspended for any reasons whatsoever. 25
  - The customer assumes full responsibility for the security and confidentiality of his / her Mobile Phone / mobile phone number and mobile phone identification number to be used in initially gaining access to his/her account(s) through the 2.6 use of his/her mobile phone.

3. Proces

- To receive Alerts, the Customer may select and set all or any of the Triggers available under this facility by submission of the duly completed Application form at any of the specified bank branches /locations. The form could also be 3.1 downloaded/submitted electronically through the Bank's website www.idbi.com Alerts shall be sent over the Customer's mobile phone number and/or the Email id registered with the Bank.
- 32 The Customer is duty bound to acquaint himself with the detailed process for using the facility and the Bank is not responsible for any error / omissions by the Customer in setting the Triggers.
- 3.3 The Customer acknowledges that this facility of Alerts will be implemented in a The obstone additional data ways at a later stage, as and where feasible, and more Triggers or Alerts. The Bank may, at its discretion, from time to time change the features of any Trigger or Alert. The Customer will be solely responsible for keeping himself updated of the available Triggers or Alerts, which shall, on best-Refort basis, be notified by the Bank through its website or through any legally recognized medium of communication. The Customer may, from time to time, alter or add to the Triggers selected by him/her by prior written intimation to the Bank
- Setting Triggers and Receiving Alerts

- The Bank is not bound to acknowledge the receipt of any Instructions or Triggers nor shall the Bank be held responsible to verify any Instructions or Triggers . The Bank shall endeavor to provide Instructions and Triggers on a best effort basis 4.1 and wherever operationally possible for the Bank.
- The Bank may, in its discretion, not give effect to any Triggers if the Bank has 4.2 reason to believe with the apprehension (which decision of the Bank shall be binding on the Customer ) that the Triggers are not genuine or otherwise improper or unclear or raises any doubt or in case any Triggers cannot be put into effect for any reasons whatsoever.
- The Customer is solely responsible for intimating in writing to the Bank any 4.3 change in his mobile properties of e-mail address or account details and the Bank will not be liable for sending Alerts or other information over the Customer's mobile phone number/e-mail address recorded with the Bank.
- The Customer acknowledges that to receive Alerts, his mobile phone must be in an "on" mode If the Customer's mobile phone is kept "off" for a specified period from the time of delivery of an Alert message by the Bank, that particular mes may not be received by the Customer.
- Triggers will be processed by the Bank after receipt and the processing time will 4.5 be decided by the Bank, in its sole discretion. Initially, the alerts provided by the Bank on the mobile and/or the e-mail on any particular day, will have a certain time lag. The Customer acknowledges about being aware that the alerts being received are based on data available with the bank with a certain time lag. Select Alerts will be sent based on data updated as of the preceding working day. The customer also acknowledges that reasonable time may be taken for data processing for the purpose of sending Alerts on working days of the bank.
- The Customer acknowledges that the Facility is dependent on the infrastructure 4.6 connectivity and services provided by the CSPs within India. The Customer accepts that timeliness, accuracy and readability of Alerts sent by the Bank will depend on factors affecting the CSPs and other service providers. The Bank shall not be liable for non-delivery or delayed delivery of Alerts, error, loss or distortion in transmission of Alerts to the Customer.
- 47 The Bank shall endeavour to provide the Facility on a best effort basis and the The barms shall not hold the Bank responsible/liable for non-availability of the Customer shall not hold the Bank responsible/liable for non-availability of the Facility or non-performance by any CSPs or other service providers or any loss or damage caused to the Customer as a result of use of the Facility (including relying on the Alerts for the Customer's investment or business purposes) for causes whatsoever. The Bank shall not be held liable in any manner to the Customer in connection with the use of the Facility.
- The Customer accepts that each Alert may contain certain Account information 48 relating to the Customer. The Customer authorizes the Bank to send Account related information, though not specifically requested, if the Bank deems that the same is relevant. Withdrawal or Termination
- The Bank may, in its discretion, withdraw temporarily or permanently the Facility, 51
- the bank hay, in its disclosed, which are inflowing to permanently dis a bank, either wholly or in part, at any time. The Bank may, without prior notice, suspend temporarily the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the temporary suspension of the Facility. 52
- The customer may also ask the Bank to terminate the facility after giving a due notice. Liabilities incurred by the customer shall, however survive the termination of this agreement. Fees
- 6.1

5

6.

As an introductory offer, the Facility is currently being made available by the Bank to the customer as a free of cost service for initial six months. Subsequent to this period the Customer shall be liable to pay to the Bank such fees as may

be decided by the Bank from time to time. The Customer shall be liable for payment of such airtime or other charges which may be levied by the CSP in connection with the receiving of the Alerts, which may be levied by the CSP as per the terms and conditions of the CSP and the Bank is in no way concerned with the same.

- 62 The customer shall pay the bank, its standard fees and charges for the use of the service .In this connection, the bank is hereby authorised by the customer to debit any of the customer's account with the bank.
- Disclaimer
  - The Bank will not be liable for: (a) any unauthorised use of the Customer's identification number or (b) mobile phone number/instrument or unauthorised access to e-mails received at his notified email address for any fraudulent duplicate or erroneous instructions/Triggers given by use of the same; (c) acting in good faith on any instructions/Triggers received by the Bank; (d) error, default, delay or inability of the Bank to act on all or any of the instructions/Triggers; (e) loss of any information/instructions/Alerts in transmission; (f) unauthorized access by any other person to any information/instructions/Triggers given by the Customer or breach of confidentiality.
  - The Bank shall not be concerned with any dispute that may arise between the 7.2 Customer ,the CSP & any other party and makes no representation or gives no warranty with respect to the quality of the service provided by the CSP or guarantee for timely delivery or accuracy of the contents of each Alert.
  - The bank shall not be held liable in the event that the mobile phone company/ 7.3 mobile phone service provider fails, for any reason whatsoever, to reload the prepaid airtime of the customer. The customer agrees that any complaint in connection with the reload service shall be referred to and addressed by the mobile phone company/service provider.

#### Disclosure

8.

The Customer accepts that all information /Instructions /Triggers will be transmitted to and /or stored at various locations and be accessed by personnel of the Bank (and its affiliates/agents). The Bank is authorised to provide any information or details relating to the Customer or his Account to the CSPs or any service providers so far as is necessary to give effect to any instructions/Triggers.

#### Liability and Indemnity

The customer shall indemnify and keep the bank free and harmless from and against all liabilities, losses, claims and damages arising from negligence, fraud, collusion or violation of the terms of this agreement on the part of the customer and/or a third party provided there is no gross negligence on the part of the Bank. In addition, the bank shall not be liable for any expense, claim loss or damage arising out or in connection with this agreement including but not limited to war, rebellion, typhoon, earthquake, electrical, computer or mechanical failures.

#### 10. Amendment

The customer hereby, agrees to abide by, without need of notice, any and all future modifications, innovations, amendments or alterations in this agreement made by the bank.

#### Miscellaneous

11.

- 11.1 The above terms and conditions are in addition to the terms and conditions applicable to the Accounts agreed to by the customer
- 11.2 All disputes are subject to the exclusive jurisdiction of the competent courts in Mumbai only.
- 11.3 Nothing expressed or implied shall in any way waive or amend any of the terms and conditions to the existing Terms and conditions agreement with IDBI Bank.

#### Form 1

## DECLARATION-cum-UNDERTAKING

#### [Under Section10 (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 our knowledge and belief is not designed/intendedor 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)\_

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)

is/was a citizen of undivided India.

#### CUSTOMER DECLARATION FOR TRANSLATION OF DOCUMENTS THAT ARE IN FOREIGN LANGUAGE

## Dear Sir/Madam.

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

Signature

#### 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)

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

Name

New Signature:

## Nomination Form DA1

Nomination under	Section	45 ZA of the	Banking	Regulation Act,	1949 and I	Rule 2(1)	of the B	Banking	Companies	(Nomination)	Rules,	1985 in re	espect o	f bank	deposits.

I/We

Name(s) and Address(es) of depositors

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

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)		
*As the nominee is a minor on this date, I/We appoint Shri/Smt.		
Mailing Address		
to receive the amount of the deposit in the account on behalf of the	ne 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) ** Signat	ure / Thumb impression of (II)	** Signature / Thumb impression of (III)
Witness(es)***		
Name	Name	
Cianachura +++	Signature ***	
Signature ***           Address	Address	
Place	Place	
	Date Date	
* Strike out if nominee is not a minor. ** Where the deposit is mad	e in the name of minor, the nomination of	hould be signed by a person lowfully optitled to
act on behalf of the minor. *** Thumb impression(s) shall be atte		noura de signed dy a person lawiuny entitled to

## Mandate Letter (For NRI Account Holders)

Date : The Branch Manager, IDBI Bank Ltd. branch	Please affix a passport sized photograph of the Mandate Holder
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 / Orde of the amount lying in the said account and no overdraft to be permitted. Instructions Mr./Ms	
I/We further authorize the said person on my / our behalf to make, draw, endorse, accept or otherwise sign an other Negotiable Instruments and to make, draw, endorse or sign cheques or any other Negotiable Instrument debentures, fixed deposits, bonds, units and operate the account for making necessary investment, provid Regulations and are made in the manner provided in the Regulations.	of any description for investment in shares
The Mandate Holder shall however, while acting under this Mandate ensure that he/she acts in accordance w be issued from time to time by the Reserve Bank of India or the Government of India or any other body or au	
I / We hereby ratify and bind myself / ourselves and confirm to all and whatever instructions the said person I bear any losses or claims that may arise directly or indirectly on account of the Bank acting on this instruction by the said person. I also indemnify and keep the Bank indemnified from and against all suits, claims, actions, incurred by the Bank in respect of any act, deed, matter or thing done by the Mandate Holder in respect of the	n/mandate and the instruction given thereof damages or losses that may be suffered or
The specimen Signature of the Mandate Holder, who has been authorized to operate upon the account is giverified by me/us.	ven below and the Signature has been dul
This authority shall continue in force until I/We shall have expressly revoked it by a notice in writing delivered	l 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	

This bage has been intentionally the best of a lart the bolies of the set of

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

transactions specified in clauses	clarant :
	Juliant
2. Particulars of transaction :	
4. Are you assessed to tax ?	Yes / No
5. If yes,	
(i) Details of Ward / circle / range v	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	
۶ <u> </u>	do hereby declare that what is stated above is true to the best of my knowledge and belief.
/erified today, the	day of
Date :	
Place :	
	Signature of the declarant
	and the second of the end decreasing of
Ration card, Passport, Driving Li address, Any document or commu	unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration.
Documents which can be produce Ration card, Passport, Driving Lic address, Any document or commu	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residentia unication issued by any authority of Central / State Government / Local bodies showing residential address, An
Documents which can be produce Ration card, Passport, Driving Li address, Any document or commu other documentary evidence in su	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residentia unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration. FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of
Documents which can be produce Ration card, Passport, Driving Li address, Any document or commu- other documentary evidence in su	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residentia unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration. FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of
Documents which can be produce Ration card, Passport, Driving Li address, Any document or commu- other documentary evidence in su	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residentia unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration. FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B.
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residentia unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration. FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B. clarant :
Documents which can be produce Ration card, Passport, Driving Li address, Any document or commu- other documentary evidence in su 	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration. FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B. clarant :
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su 	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residentia unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration. FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B. clarant :
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su 	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential unication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration. FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B. clarant :
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su 	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential address, An upport of his address in the declaration.  FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B.  clarant :
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su- form of declaration to be filled b transactions specified in clauses 1. Full name and address of the dec 2. Particulars of transaction :	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential incation issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration.  FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B.  clarant :
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su 	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential inication issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration.  FORM NO.: 60 (see third proviso of rule 114 B)  by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B.  clarant :
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su Form of declaration to be filled b transactions specified in clauses 1. Full name and address of the dec 2. Particulars of transaction :	Cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential iniciation issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration.  FORM NO.: 60 (see third proviso of rule 114 B)  by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B.  clarant :  Yes / No  where the last return of income was filed ?  GIR ?
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su Form of declaration to be filled b ransactions specified in clauses 1. Full name and address of the dec 2. Particulars of transaction :	Cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential incation issued by any authority of Central / State Government / Local bodies showing residential address, An upport of his address in the declaration.  FORM NO.: 60 (see third proviso of rule 114 B)  by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B.  clarant :  Yes / No  where the last return of income was filed ?  GIR ?
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su Form of declaration to be filled b transactions specified in clauses 1. Full name and address of the dec 2. Particulars of transaction :	cence, Identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential address, An upport of his address in the declaration.         FORM NO.: 60         FORM NO.: 60         (see third proviso of rule 114 B)         oy a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B.         clarant :         Yes / No         Where the last return of income was filed ?         GIR ?         produced in support of address in col.1
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su- Form of declaration to be filled b transactions specified in clauses 1. Full name and address of the dec 2. Particulars of transaction :	cence, identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential address, An upport of his address in the declaration.  FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B. clarant :
Documents which can be produce Ration card, Passport, Driving Li- address, Any document or commu- other documentary evidence in su- procession of declaration to be filled be transactions specified in clauses 1. Full name and address of the dec 2. Particulars of transaction :	cence, identity card issued by any institution, Copy of the Electricity Bill / Telephone bill showing residential address, An upport of his address in the declaration.  FORM NO.: 60 (see third proviso of rule 114 B) by a person who does not have either a PAN or GIR number and who makes payment in cash in respect of (a) to (h) of rule 114B. clarant:  Yes / No  Where the last return of income was filed ?  GIR ?  produced in support of address in col.1  do hereby declare that what is stated above is true to the best of my knowledge and belief.  day of

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.

This bage has been intentionally the best of a lart the bolies of the set of

1	Cust id		
2	Account No.		
3	Name		
4	Residential status	Resident Non resident	
5	Occupation	Service/Retired/Self Emplo	yed/Housewife/Others
		Pls specify	
6	Purpose of opening account		
7	If in service,		
	Name of Organization		
8	If Self Employed-nature of	Nature of business	Since when (Year)
-	business, Since when in	Trading	
	business, specify Year	Manufacturing	
		Services	
		Agriculture	
		Real estate	
		Others pls specify	
9	If Self Employed, professional	Nature of profession	Since when (Year)
		CA	
		Doctor	
		Lawyer	
		Stock broker	
		Consultant	
10		Others pls specify	
10	Sources of Income	Salary/Business/Agriculture/C	
		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 sp	ecify
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.

This bage has been intentionally the best of a lart the bolies of the set of

## 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	HKBAAU2SSYD	011-795861-041
SEK	SKANDINAVISKA ENSKILDA BANKEN	STOCKHOLM	ESSESESS	52018560867
HKD	HSBC LTD.	HONG KONG	НЅВСНКНННКН	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	ADCBAEAAXXX	100626001001

## Format for Remittance Instruction through SWIFT:

(Currency + amount) to IDBI Bank Ltd, Mumbai Account No.

Please remit	
--------------	--

with

## \_\_\_\_\_(Correspondent Bank), SWIFT Code \_\_\_\_\_(SWIFT of Correspondent Bank) for further credit to my Account

\_\_\_\_ City), India for the purpose of \_\_\_

, Name \_\_\_\_\_\_ with IDBI Bank Ltd (SWIFT Code IBKLINBB, \_\_\_\_\_\_

Branch

## Number\_\_\_\_

Name.

## (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

