

INITIAL PAYMENT DETAILS (FOR SAVINGS / CURRENT)

Amount Cash Transfer from a/c no.

**Cheque no. dated drawn on bank, branch
 (All Cheques for initial payment amount, will be drawn in favour of "IDBI Bank Ltd. - Customer Name") **will be accepted only with a self-signed cheque.

Amount to be deposited in **Savings / Currents Account** ₹ and/or **Term Deposit Account** ₹

Term Deposit A/c: Amount ₹ Period Year(s) Month(s) Day(s) Rate of Interest

Interest Payment At Maturity (Cumulative) Monthly (Discounted) Quarterly Annual Floating Interest Rate Quarterly Payment At Maturity (Cumulative)

MATURITY / PAYMENT INSTRUCTIONS Auto renew* principal Auto renew* principal & interest Auto renew* ₹

By credit to 1st applicant's operative account Auto renew for period: Y Y M M D D
 Year(s) Month(s) Day(s)

By Payorder / Demand Draft Pay principal & interest Pay principal

Sweep in Savings Account: in case of insufficient balance in my savings account no.

Please clear my cheque / allow withdrawal by transferring funds to my savings account by breaking units of my/our fixed deposits. (Not applicable in case of Tax Saving FD & RD)

We jointly agree and authorize IDBI Bank Ltd to, pay the principal along with interest and permit premature withdrawals of the fixed deposit(s) booked on written instruction from any one of us, any day before the maturity date. (*Renewal will be done at the then prevailing interest rate)

DELIVERABLES/CHANNEL SERVICES

Statement (by e-mail only) Passbook Chequebook Internet Banking Mobile Banking Phone Banking SMS Alerts Debit-cum-ATM Card:

Please indicate the name to be embossed on the card **Primary Card** Applicant Name: Domestic International

NOMINATION (Fill Form DA-1) I WANT TO NOMINATE, AS UNDER I DO NOT WISH TO NOMINATE

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 nominate the following person to whom in the event of my/our/minors death, the amount of deposit in the above account may be returned by IDBI Bank Limited

Name: Branch

Add:

State: Pin Code: Relationship with Depositor:

As nominee is minor on this date, I/we appoint Mr./Mrs. to receive the amount of deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Nominee's Date of Birth: (DD/MM/YYYY) Relationship with Guardian:

Guardian

Add: State: Pin Code:

I/We would like to extend this nomination for other Deposits/ Account(s) opened by me in the same name in future where request for such nominations are received through Internet/Mobile Banking Channels.

NAME(S) AND SIGNATURE(S) OF TWO WITNESSES (IF THUMB IMPRESSION OBTAINED)

Signature of Depositor

FOR CORPORATE PAYROLL ACCOUNT - To be filled for corporate salary accounts only (if applicable) -

Corporate Name

Corporate Lable

Name of Designated official of the Co.

Designation of the official

Reimbursement account: Yes No

Signature of the Authorised Company Official & Company Seal

PART II

KNOW YOUR CUSTOMER (KYC) APPLICATION FORM - INDIVIDUAL

Important Instructions: A) Fields marked with '*' are mandatory fields. B) Please fill the form in CAPITAL LETTERS and BLACK INK only. C) Please fill the date in DD-MM-YYYY format. D) Please read section wise detailed guidelines/instructions at the end. E) Name should be exactly as per Proof of Identity, otherwise CKYC registration will fail. F) KYC number of applicant is mandatory for update application. G) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

1. PERSONAL DETAILS

1st Applicant Details

Prefix	First Name	Middle Name	Last Name
Name*(Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name (to be filled in case of married, else keep blank)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>

2nd Applicant Details

Prefix	First Name	Middle Name	Last Name
Name*(Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name (to be filled in case of married, else keep blank)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>

Bar Code

SBAOF PART II

6. DECLARATIONS - CUM - UNDERTAKING

CHANNEL SERVICES AND INTERNATIONAL DEBIT CUM ATM CARD: I/We authorise IDBI Bank to issue an IDBI Bank Debit cum ATM Card to me/us. I/We acknowledge that the issue and usage of the card is governed by the terms and conditions as in force from time to time and agree to be bound by the same.

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 Basic Travel Quota as per Foreign Exchange Management Act 1999.

I/We have read and understood the Terms and Conditions (a copy of which I am in possession of) also hosted at www.idbi.com, governing the opening of an account with IDBI Bank and those relating to various channel services including but not limited to Debit cum ATM Cards / Phone Banking / Mobile Banking / Internet Banking / Bill Payment facility / Account Alerts.

I/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 agree that the bank may debit my account for service charges as applicable from time to time (wherever applicable / amended as per the schedule of charges/fees).

AADHAAR: I hereby give my consent to IDBI Bank, to obtain my Aadhaar number, Name and Fingerprint/Iris for authentication with UIDAI. IDBI Bank has informed that my identity information would only be used for KYC and also informed that my biometrics will not be stored/shared and will be submitted to CIDR only for that purpose of authentication.

FATCA/CRS DECLARATION: The account holder(s) certify that: a) The information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962. b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

APPLICANT DECLARATION: I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. My personal/KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Please Note: 1] The Internet Banking Service will be available in case of Joint Accounts, only if the mandate for operation is given as 'Either or Srivivor' or 'Anyone or Survivor' only. For these types of Joint Accounts, one I-Net Banking user-id will be issued to one of the account holder (primary account holder) whose name stands first in the account. The bank has the option to issue additional user-id and password (s) for any type of accounts including Joint Accounts. The other Joint Account holder(s) shall expressly agree with this arrangement and give his/her consent on a request in a prescribe form for use of I-Net Banking by the primary account holder.

There are total [] holders in this a/c. Below are the additional [] holders whose details are furnished in the "Supplementary Form-AOF".

Name of 3rd Applicant: []
Name of 4th Applicant: []
Name of 5th Applicant: []

Please Paste Latest color photo of 1st applicant and Sign Across
Signature of 1st Applicant
Please Paste Latest color photo of 2nd applicant and Sign Across
Signature of 2nd Applicant
Signature of 3rd Applicant
Signature of 4th Applicant
Signature of 5th Applicant
Date [] Place []

For office use only (To be filled by financial institution)

Account Type [] Normal [] Simplified (for low risk customers) [] Small [] OTP Based E-KYC
Staff Account [] Yes [] No If 'Yes' EIN: [] Name of Vertical []

ATTESTATION Documents Received [] Certified Copies

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

DST/STF Code [] Label Code-1 [] Label Code-2 []

KYC VERIFICATION CARRIED OUT BY (To be completed mandatorily)

Name of the Branch Head / Acting Branch Head []
Employee Code: [] Employee Designation: []
Branch Name: [] Sol Id: []
Area Code: State [] District [] Sub-District (Taluka) [] Village []
Customer Risk Level-1st Applicant [] 2nd Applicant []

Signature of Officer & Name/EIN Seal []
Signature of Approver (BH/ SOM) & Name/EIN Seal []
Employee Signature (CPU) []

Most Important Terms & Conditions (MITCs)

IDBI BANK LTD.

BRANCH

Please obtain a copy of BCSBI Codes available with the Branch. Also requested to retain a copy of Schedule of Facility (SOF) signed by you.

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

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

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