

Sr. No. IN

DST code : 1 _____

DST code : 2 _____

Employee Code _____

Scheme Code _____

Lable Code : 1 _____

Lable Code : 2 _____

cust. id 1

cust. id 2

cust. id 3

a/c no

Account Opening Form for Resident Individuals / Sole Proprietorship Firms / Fixed Deposits

with International Debit cum ATM card

i. documents required for savings / current account opening

- completed account opening form **and**
- latest passport size photograph **and**
- self cheque or cash deposit# **and**
- copy of passport

in the absence of passport copy, please submit copies of one document each from **List 'A'** and **List 'B'**:

List 'A'

- voter's id card **
- pan card
- driving license **
- defence services id
- government id card
- employee id card
- photo credit card

List 'B'

- latest bank account statement / credit card statement
- latest electricity / telephone / mobile phone bill
- latest copy of LIC policy or insurance premium receipt
- latest copy of NSC
- letter from employer certifying current mailing address
- latest house lease agreement
- ration card
- bank passbook/statement

or

- introduction by existing account holder

(accounts in existence for more than 6 months)

or

- introduction by existing banker

• in addition, the following documents are required for cash deposits:

- proof of PAN / GIR no. or
- form 60 (in the absence of PAN / GIR no.)

ii. minor accounts additionally require:

- copy of the birth certificate/school certificate

iii. senior citizen's accounts additionally require a copy of any one of the following documents

- birth certificate
- passport
- driving license
- ration card
- pension card
- govt. id card
- school leaving certificate
- life insurance policy

iv. sole proprietorship firms will additionally require a copy of any one of the following documents

- shop and establishment certificate / municipal license
- sales and income tax returns
- registration certificate
- chartered account certificate
- existing bank statement from current banker

v. foreign citizen in India additionally require:

- photocopy of passport with valid visa or work permit

To be filled for corporate salary accounts only (if applicable)

Corporate label: _____

Corporate name: _____

Signature of the official: _____

Name of designated official of the co.: _____

Designation of the official: _____

Company seal: _____

Note : All Cheques for Account Opening amount, will be drawn in favour of "Customer Name - IDBI Ltd."

**will be accepted only with a self-signed cheque.

Account opening amount in cash, to be deposited at IDBI branch only

Aao Sochein Bada!



इंडस्ट्रियल डेवलपमेंट बैंक ऑफ इंडिया लिमिटेड
Industrial Development Bank of India Limited

the branch manager,

date

IDBI

(dd/mm/yyyy)

please open my/our sole/joint/sole proprietorship account at your branch

PERSONAL DETAILS

title first name middle name surname
1st applicant
2nd applicant
3rd applicant

date of birth sex mother's maiden marital relationship with pan/gir*
(dd/mm/yy) m/f surname status first applicant
1st applicant
2nd applicant
3rd applicant

*please fill form 60 in case of non-availability of pan/gir number

Firm name (for sole proprietorship)

mobile no. office phone no. email id existing customer id
1st applicant
2nd applicant
3rd applicant

correspondence address

bldg./road name
area city landmark (near/opposite) state pin code
country phone(res): fax no.

CHANNEL REGISTRATION FORM (please activate the following services)

1st applicant 2nd applicant 3rd applicant
Debit card Internet banking Mobile banking Phone banking Statement by email

MINOR ACCOUNT

name of parent/guardian minor's date of birth (dd/mm/yyyy)
relationship with minor father mother by court order (if yes please affix a copy) others (please specify)

INTRODUCTION DETAILS

introduction by existing IDBI account holder
name cust id account no.
I confirm that I am an account holder with IDBI for over six months. I confirm that I personally know the applicant/s detailed herein for _____ years and confirm his/her identity and address.
signature of introducer signature verified (for bank use) Signature & EIN No.

introduction by existing banker (signature verification certificate required) or self introduction

ACCOUNT OPTIONS

savings sweep-in savings powerplus savings corporate payroll savings basic current (10,000) Trade Plus (25,000)
special current (50,000) special sweep-in current (1 lac FD) bronze plus (1 lac) bronze current (1 lac)
silver current (3 lacs) gold current (5 lacs) gold plus current (10 lacs)
overdraft against FD account (minimum amount of FD is 50,000, available only on deposit of tenure 6 months and above) others (please specify)

fixed deposits

simple reinvestment recurring deposit period installment (for rd) others (please specify)
please recover installment for the recurring deposits from my savings bank account.
interest payout quarterly monthly annually at maturity
Senior citizens : No yes (please attach proof)

Form Serial No. IN _____

Branch Copy

Form Serial No. IN _____

Customer Copy

Name of the customer _____

(Please note this number till you get your customer ID)

Forwarded to CPU / RPU on _____

Ack. date _____

Signature of bank official _____

DECLARATION

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.

minor account

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.

current account

i/we declare that

i/we do not enjoy credit facilities with other bank/s

i/we enjoy credit facility/have current accounts with other bank/s (please attach details of such facilities separately)

sole proprietorship account

i/we refer to the account opened by you in the name of _____

and declare as under, i the undersigned, am the sole proprietor of the firm and solely responsible for liabilities thereof. i shall advise you in writing of any change that may take place in the constitution of the firm and i will be liable to you for any obligation which may be standing in the firm's name in your books on the date of the receipt of such notice and until all such obligations shall have been liquidated.

yours faithfully,

name _____

signature _____

(please sign without the stamp)

comprehensive declaration for channel registration

i confirm having read and understood IDBI's terms and conditions for all the services i have requested above.

i accept and agree to be bound by the said terms and conditions for the use of the above selected services.

i/we authorize the applicant to access the account(s) via the channels selected and authorize IDBI 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.

1st applicant

2nd applicant

3rd applicant

Signature

Signature

Signature

applicant/guardian should also sign across photographs

Nomination

Nomination Registration No. _____

Nomination: Nomination under Sec 45ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of Bank Deposits. (From DA 1).

I/We _____ (names) nominate the following person whom, in the event of my / our / minor's death, the amount of the deposit in the amount may be returned by IDBI _____ Branch.

Name & Address of the Nominee	Relationship with the Depositor if any	Age	If Nomine is a minor his/her Date of Birth

* As the nominee is a minor on this date, I/We appoint _____ (Name, Address & Age) to receive the amount of the deposit/ Insurance claim amount in the account on behalf of the nominee in the event of my / our minor's death during the minority of the nominee.

Signature (Depositors) _____, _____, _____

Personal Details & Signature of the Witness:

(1) Name: _____

(2) Name: _____

Address: _____

Address: _____

Signature: _____

Signature: _____

For Bank Use

Name of the bank official _____

EIN No. _____

Branch _____

Date _____

Signature _____

Application form for AccountAlerts

(Please fill the form in block letters only)

Personal Details:

Name: _____ Cust ID: _____
 Account No: _____ Mobile No.: 9 1
 Email ID: _____
 (For CDMA phones, kindly prefix the STD code to the mobile number.) Valid only for Mobile numbers in India.

Type of Alerts

- *Salary deposit to my account alerts me on SMS Email
 My account getting credited above 5k 10k 20k 50k
 My account getting debited above 5k 10k 20k 50k
 Cheque stopped by me
 Cheque deposited by me returned
 ** Utility Bill Pay
 Weekly Balance (only if transacted last week)

Mode

- Alert me on SMS Email
 Alert me on SMS Email
 Alert me on SMS Email
 Alert me on SMS Email
 Alert me on SMS Email
 Alert me on SMS Email

* only for customer's who have salary account's with idbi. ** only for registered presentment billers

Application for Account Alerts

I/We hereby request IDBI ("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 of Applicant 1

Signature of Applicant 2

Signature of Applicant 3

- For Individuals, signature of the account holder;
 For Sole proprietorship account, signature of the Sole Proprietor;
 For Partnership firm account, signatures of All Partners;
 For Other Corporates, signature of the Authorized Signatory as per the Account Opening Document)
 Note : This facility is not available if the operating instructions are Jointly by all.
 Company Seal/Stamp (For Other Corporates)

Facility for AccountAlerts

Terms and Conditions for AccountAlerts

1. Definitions:

In these Terms and Conditions, the following terms shall have the following meanings:

"Alerts" or "Facility" or "Alerts Facility" means the customized message 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 provided by the Customer;

"Account" means any Savings/Current account of the Customer with the Bank;

"Bank" means any branch in India of IDBI 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.
 - 2.2 The Facility is available only in all regions in India.
 - 2.3 The Alerts will be sent to the Customer only if the Customer is within the cellular circles of the CSP or in circles forming part of the roaming GSM network agreement between such CSPs.
 - 2.4 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.
 - 2.5 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.
 - 2.6 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 use of his/her mobile phone.
3. Process
 - 3.1 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 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 E-mail id registered with the Bank.
 - 3.2 The Customer is duty bound to acquaint himself with the detailed procedure of 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 phased manner and the Bank may at a later stage, as and where feasible, add 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-effort 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.
4. Setting Triggers and Receiving Alerts
 - 4.1 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 and wherever operationally possible for the Bank.
 - 4.2 The Bank may, in its discretion, not give effect to any Triggers if the Bank has 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.
 - 4.3 The Customer is solely responsible for intimating in writing to the Bank any change in his mobile phone number or 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.
 - 4.4 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 message may not be received by the Customer.
 - 4.5 Triggers will be processed by the Bank after receipt and the processing time will 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. Selected 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.
 - 4.6 The Customer acknowledges that the Facility is dependent on the infrastructure, 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 CSP and other service providers. The Bank shall not be liable for non-delivery, delayed delivery of Alerts, error, loss or distortion in transmission of Alerts to the Customer.
 - 4.7 The Bank shall endeavor to provide the Facility on a best effort basis and the Customer shall not hold the Bank responsible/liable for non-availability of the Facility or non-performance by any CSP 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.
 - 4.8 The Customer accepts that each Alert may contain certain Account information 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
 - 5.1 The Bank may, in its discretion, withdraw temporarily or permanently the Facility, 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.
 - 5.2 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 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.
- 6.2 The customer shall pay the bank, its standard fees and charges for the use of the service. In this connection, the bank is hereby authorized by the customer to debit any of the customer's account with the bank.
- Disclaimer
 - 7.1 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.
 - 7.2 The Bank shall not be concerned with any dispute that may arise between the 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.
 - 7.3 The bank shall not be held liable in the event that the mobile phone company/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

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 authorized to provide any information or details relating to the Customer or his Account to the CSP 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 of or in connection with this agreement including but not limited to war, rebellion, typhoon, earthquake, electrical, computer or mechanical failures.
- 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
 - 11.1 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.

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: _____

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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.