

Sr. No.:

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

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

NRI ACCOUNT OPENING & RELATIONSHIP FORM

Serving the world...
... from India

Mandatory documents to be submitted along with Account Opening Form

- If you are visiting the branch personally, please bring along –
- * Original Passport
 - # Visa (Resident / Student / Work) / PIO Card/OCI 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 :

- | | |
|---|---|
| <input type="checkbox"/> National Finance & Exchange Co., Bahrain | <input type="checkbox"/> Al Amoudi Exchange Co., Saudi Arabia |
| <input type="checkbox"/> Al Jadeed Exchange, Oman | <input type="checkbox"/> Orient Exchange Co. LLC, UAE |
| <input type="checkbox"/> Musandam Exchange, Oman | <input type="checkbox"/> Al Ahalia Money Exchange Bureau, UAE |
| <input type="checkbox"/> Oman UAE Exchange Centre, Oman | <input type="checkbox"/> GCC Exchange, UAE |
| <input type="checkbox"/> Purshottam Kanji Exchange Co. LLC, Oman | <input type="checkbox"/> Al Fardan Exchange, UAE |
| <input type="checkbox"/> City Exchange Company, Qatar | <input type="checkbox"/> UAE Exchange Centre, UAE |



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

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

RULES & REGULATIONS

NRO : NON-RESIDENT ORDINARY

- The account can be opened by Non-Resident Indians and Persons of Indian Origin only.
- The account can be opened in the form of Savings Account, Current Account, Term Deposit or Recurring Deposits.
- The account can be opened by a non-resident / PIO jointly with a resident Indian.
- 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.
- The co-applicants in NRE Account can be NRI/PIO/Resident Indian.
- 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.
- The co-applicants in FCNR deposits can be NRI/PIO/Resident Indian.
- 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 in NINE designated currencies, viz US Dollar, Euro, UK Pound, Canadian Dollar, Australian Dollar, Japanese, Yen, Singapore Dollar, Hong Kong Dollar & Swiss Franc, 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.

DECLARATION

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

Declare and undertake as under:

- Internet Banking access will be provided only to the primary account holder It will not be provided if mode of operation is "jointly".
- Default Internet Banking transaction limits will apply. For higher transaction limits a limit enhancement request to be submitted at the Branch.
- Whenever you make a purchase at a Merchant Establishment or make a Cash Withdrawal at another bank's ATM the Primary Account (as specified by you) will be accessed.

Debit cum ATM Card

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

I/We undertake to strictly utilise the card in accordance with the Exchange Control Regulations as laid down by Reserve Bank of India from time to time. I/We confirm that the foreign exchange which will be used will be within the limits of the Business Travel Quota as per Foreign Exchange Management Act 1999. I/We will adhere to guidelines, which are issued by the Reserve Bank of India concerning the use of foreign exchange.

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

NRI Declarations :

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

Signature (I) : _____	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 '✓' which ever is applicable)

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

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

Name of RM/SOM/BH

Signature / EIN Code

Date

Application Form for AccountAlerts

(Please fill the form in block letters only)

Personal Details:

Name: (Mr/Ms)

Account No:

Email ID:

Cust ID:

Mobile No.:

Type of Alerts

- *Salary deposit to my account
- 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
- 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

1. Definitions:

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.
 - 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 CSPs 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 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 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. 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.
 - 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 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.
 - 4.7 The Bank shall endeavour 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 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.
 - 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.
5. 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.
6. 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 authorised by the customer to debit any of the customer's account with the bank.
7. 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) unauthorised 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.
8. 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 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.
9. 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.
11. 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 Bank.

Form 1

DECLARATION-cum-UNDERTAKING

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

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

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

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

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

Place: _____ Signature of the Applicant for Foreign Exchange

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

SCHEDULE

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

For Office Use

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

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

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

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

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

Signature (I)

Signature (II)

Signature (III)

CUSTOMER DECLARATION FOR TRANSLATION OF DOCUMENTS THAT ARE IN FOREIGN LANGUAGE

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

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

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

Table with 3 columns: Particulars, Passport, Visa. Rows include Number, Date of Issue, Place of Issue, Date of Expiry, Type of Visa.

DECLARATION

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

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

Place: _____ Signature
Date: _____ Name _____

NRI SIGNATURE MISMATCH DECLARATION

Dear Sir/ Madam,

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

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

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

Regards
(New Signature)

Nomination Form-DA1

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

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

_____ Name(s) and Address(es) of depositors

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

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

Mailing Address _____

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

I do not wish to avail nomination facility

**** Signature / Thumb impression of (I)**

**** Signature / Thumb impression of (II)**

**** Signature / Thumb impression of (III)**

Witness(es)***

Name _____

Name _____

Signature *** _____

Signature *** _____

Address _____

Address _____

Place _____

Place _____

Date _____

Date _____

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

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

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

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

1. Full name and address of the declarant : _____

2. Particulars of transaction : _____
3. Amount of transaction : _____
4. Are you assessed to tax ? Yes / No
5. If yes,
 - (i) Details of Ward / circle / range where the last return of income was filed ? _____
 - (ii) Reasons for not having PAN / GIR ? _____
6. Details of the document being produced in support of address in col.1

Verification

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

Verified today, the _____ day of _____

Date : _____

Place : _____

Signature of the declarant

Instructions :

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

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

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

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

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

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Instructions :

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Customer Profile Format (Individuals/Self Employed)

Date:

1	Cust id		
2	Account No.		
3	Name		
4	Residential status	Resident Non resident	
5	Occupation	Service/Retired/Self Employed/Housewife/Others Please specify _____	
6	Purpose of opening account		
7	If in service, Name of Organization		
8	If Self Employed-nature of business, Since when in business, specify Year	Nature of business	Since when (Year)
		Trading	
		Manufacturing	
		Services	
		Agriculture	
		Others please specify	
9	If Self Employed, professional	Nature of profession	Since when (Year)
		CA	
		Doctor	
		Lawyer	
		Stock broker	
		Others please specify	
10	Sources of Income	Salary/Business/Agriculture/Others Please specify _____	
11	Annual Income (Please 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 Please specify _____	
16	Signature of customer		
		For Bank's use	
17	Level	Level 1	Level 2 Level 3
18	Signature of Branch Head/SOM		

Note:

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

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To be retained by the applicant

How to fund your newly opened NRI account?

We offer inward remittance facilities to NRIs for credit to individual accounts or to any beneficiaries in India for different purposes viz. payment to families, premium payments, payment of medical expenses etc. The various modes of Inward Remittance are 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 ₹ 2 lakh per transaction per day and non-trade personal remittances upto ₹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 12 Exchange Houses in the Gulf to offer this facility.

S. No	Name of the Exchange House	Country
1	National Finance & Exchange Co	Bahrain
2	Al Jadeed Exchange	Oman
3	Musandam Exchange	Oman
4	Oman UAE Exchange Centre	Oman
5	Purshottam Kanji Exchange Co. LLC	Oman
6	City Exchange Company	Qatar
7	Al Amoudi Exchange Co.	Saudi Arabia
8	Orient Exchange Co.	UAE
9	Al Ahalia Money Exchange Bureau	UAE
10	GCC Exchange	UAE
11	Al Fardan Exchange	UAE
12	UAE Exchange Centre	UAE

(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 ₹50,000/- can be collected in cash, while remittances above ₹50,000/- can be collected only through pay order. IDBI Bank has tied up, as a receiving agent, with three MTSS providers viz. **Moneygram**, **Western Union** 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 abroad.

CURR.	CORRESPONDENT BANK	A/C NO	SWIFT ADDRESS
US DOLLAR (USD)			
USD	CITIBANK N.A, NEW YORK	3615-1898	CITIUS33
USD	DEUTSCHE BANKERS TRUST COMPANY, NEW YORK	04-169-786	BKTRUS33
USD	BANK OF NEW YORK, NEW YORK	8900-418-613	IRVTUS3N
USD	WACHOVIA BANK, NEW YORK	2000-193-00-1493	PNBPUS3NNYC
USD	STANDARD CHARTERED BANK, NEW YORK	3582-0670-16001	SCBLUS33XXX
USD	J P MORGAN, NEW YORK	811165505	CHASUS33
EURO (EUR)			
EUR	COMMERZBANK	400875045700	COBADEFF
EUR	DEUTSCHE BANK AG, FRANKFURT	(100) 9534132-00	DEUTDEFF
EUR	WACHOVIA BANK, LONDON	4696162	PNBPGB2L
POUND STERLING (GBP)			
GBP	STANDARD CHARTERED BANK, LONDON	01-70876-2401	SCBLGB2LXXX
SWISS FRANC (CHF)			
CHF	UNION BANK OF SWITZERLAND, ZURICH (SWISS FRANC)	230-94752.05Y	UBSWCHZH80A
CANADIAN DOLLARS (CAD)			
CAD	ROYAL BANK OF CANADA	95911030634	ROTCCAT2XXX
JAPANESE YEN (JPY)			
JPY	CITIBANK, TOKYO	0-221-843-401	CITIJPJT
OTHER CURRENCIES			
AED	ABU DHABI COMMERCIAL BANK	100626001001	ADCBAAEAXXX
AUD	HSBC BANK AUSTRALIA LIMITED	011-795861-041	HKBAAU2SSYD
SGD	DEUTSCHE BANK	2773679-00-0	DEUTSGSGXXX
SEK	SKANDINAVISKA ENSKILADA BANKEN	52018560867	ESSESESS
NOK	NORDEA BANK NORGE ASA	60010206203	NDEANOKKXXX
HKD	HONGKONG AND SHANGHAI BANKING CORP LTD.	502379365001	HSBCHKHHHKH
DKK	DEN DANSKE BANK, COPENHAGEN (DANISH KRONE)	3996-070-794	DABADKKK
KRW	STANDARD CHARTERED BANK KOREA LTD.	195-10-010934	SCBLKRSEXXX

Format for Remittance Instruction through SWIFT:

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

(D) FOREIGN CHEQUE/DRAFT:

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

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

All our 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 UK BASED NRIs)

NRIs based in UK can remit 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/NEFT/RTGS anywhere in India.

Procedure in brief:

- Register online by visiting IDBI Bank website www.idbibank.com and clicking on 'India Remit' icon on the Home Page.
- 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 Bank 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 UK.



IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400005.

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