

Bar Code



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SBAOF PART I

ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUALS/SOLE PROPRIETORSHIP FIRMS

Please fill the form in CAPITAL LETTERS and BLACK INK only

Welcome kit account

Savings Account/ Current Account/ Suvidha Fixed Deposits (FD)

Date:

The Branch Manager, IDBI Bank Limited

CKYCR ID

PART I

Please open my Sole/Our Joint/Sole Proprietorship Account at your Branch, Sol

ACCOUNT OPTIONS

- Royale Plus Royale Preferred Super Savings Super Shakti Jubilee Plus Power Kids Suvidha FD Power Plus Salary Flexi Current
- Family A/c-Linked Salary A/c Pension A/c (Cen.Govt. Emp.) Other (Please Specify) _____

DETAILS OF APPLICANT

	Title	First Name	Middle Name	Surname
1st Applicant:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd Applicant:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3rd Applicant:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4th Applicant:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Existing Cust.ID:	1st Applicant <input type="text"/>	2nd Applicant <input type="text"/>	3rd Applicant <input type="text"/>	4th Applicant <input type="text"/>
Firm name (for sole proprietorship) <input type="text"/>				

ACCOUNT IN THE NAME OF MINOR (Strike off if not applicable)

	Title	First Name	Middle Name	Surname
Guardian's Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (of minor):	<input type="text"/>	Date of birth (of guardian):	<input type="text"/>	
Relationship with minor:	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> By court order (If yes please affix a copy) <input type="checkbox"/> Other (Please specify) <input type="text"/>			
I shall represent the minor in all future transaction of any description in the above account till the said minor attains majority. I shall indemnify the bank against any claims of the above minor of any withdrawals/transactions made by me in his/her account.				

Signature of Guardian

INSTRUCTION FOR ACCOUNT OPERATION

- Single Either or survivor* Former or survivor* Anyone or survivor* Jointly by all Others (please specify)

*We jointly agree and authorize IDBI Bank Ltd to, pay the principal along with interest and permit premature withdrawals of the fixed deposit on written instruction from any one of us, any day before the maturity date.

1st applicant	2nd applicant	3rd applicant	4th applicant
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Signature	Signature	Signature	Signature

Applicant/guardian should also sign across photographs as well as in the space provided for signature.

INTRODUCTION DETAILS

Introduction by existing IDBI Bank Account holder (Document confirming mailing address in name of applicant to be provided)

Name:

Cust ID: Account No.

I confirm that I am an account holder with IDBI Bank 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 <input style="width: 100%;" type="text"/>	Signature verified (for bank use) <input style="width: 100%;" type="text"/>
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Self introduction

Signature & EIN No.

Form DA 1 - Nomination Form

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) (Name)
 Address Address

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):
 Nominee Guardian (if nominee is minor): Father Mother Court Appointed Guardian Court Receiver Defacto Guard Others
 Date of Birth (if nominee is minor)

*As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum.
 Mailing Address
 City State PIN Code
 Country , 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.

Please Note:- The Fixed Deposits created by way of Auto Sweep Out would carry the same Nomination as provided in the Linked Savings/Current Account.

I do not wish to avail nomination facility

1st Applicant Signature 2nd Applicant Signature 3rd Applicant Signature 4th Applicant Signature

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)

ACKNOWLEDGMENT FOR NOMINATION

We acknowledge your Nomination Form DA1 relating to:

Nature of Account	Account Number	Additional Details, if any

In the name of _____ held with us.
 Please quote the Nomination Number _____ in all your future correspondence with us in this regard.

Annual Income (Pl attach copy of latest IT return / form16 / salary slip) <₹60,000 ₹60,000 - ₹1 Lakh >₹1 Lakh - ₹5 Lakh > ₹5 Lakh - ₹15 Lakh > ₹15 Lakh

Religion Hindu Muslim Christian Sikh Other please specify

Category General OBC SC ST

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: <₹50,000 <₹1,00,000 <₹10 lakh <₹100 lakh >₹100 lakh

Details of branch offices/allied associate concerns and nature of their business

Details of foreign collaboration if any

Residence Owned Leased Others Please specify

Risk Level (Customer Profile)
Basis of level categorization

Signature

MY WORK LIFE

Office address City Pin

Type of Organisation : Public Ltd. Private Ltd. Public Sector Proprietary

MY FAMILY & ME

Name of Spouse - Mr / Mrs:

Date of birth of spouse: Marriage anniversary :

Other dates important to me : 1. Occasion Date

2. Occasion Date

Details of children:

Name	M/F/T	DOB	Marital Status (M/S/O)
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>

MY BANKING AND FINANCE

My relationships with IDBI Bank: Savings Bank Account Fixed Deposits Current Account Personal Loan Home Loan
 Salary Account Pension Account Demat Loan Against Securities

My preferred channels for banking: ATM Internet Banking Phone Banking Mobile Banking Branch Banking

Details of Investments:

Annual household income : % Saved/Invested

No. of earning members in my family:

My other bankers: 1) 2)

My credit cards: No. of cards 1) Issuer Name 2) Issuer Name

Loans: Education Loan Home Loan Loan Against Security

My Insurance: My car is insured by Due date for renewal

My Life Insurance Cover Insured by

I am advised on finances by Self Chartered Accountant Financial Advisor Other Banker Others

Present Portfolio: Equity Markets %, Mutual Funds %, Property %, Bonds %, Bank FD %, Others %

MY LIFESTYLE

I like: Traveling Vacationing Reading Partying Sports/Games Eating out Yoga/Meditation Shopping
 Performing Arts Photography Collection Fine Arts Others

The Vehicle I drive:

My favourite cuisine: Indian Chinese Thai French Italian Mexican Home cooked food

My preferred vacation site: Hills Coastal Cruise Religious trip Wild life Health Resorts Ancestral home

My preferred music: Vocal Pop Remix Ghazals Western Traditional Religious
 Instrumental Others

Books/Newspapers I read: Language in which I Prefer to read

Preferred topics: Personalities Literature History Inspirational Fiction Others

I normally travel for Business Leisure Both

My favourite airline: Within India Abroad

DECLARATION OF BENEFICIAL OWNER IN THE CASE OF NON-PERSONAL ENTITIES (PROPRIETORSHIP ACCOUNT)

We submit that we have read and understood the definition of beneficial owner as per guidelines issued by Government of India (as given below) and hereby advise that the following person / entity is the beneficial owner of our entity. We also provide the Identity details of the said beneficial owner for your records

Name of Beneficial owner	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>
Phone Number	<input type="text"/>
E-Mail	<input type="text"/>
As per enclosure	Proof for Identity of beneficial owner <input type="text"/>

We hereby declare that the above information is true and request you to open our account as propose. We also undertake to intimate you about any changes in the beneficial owner of our entity.

Yours faithfully

---sd---

IDBI BANK LTD. _____ BRANCH

Most Important Terms and Conditions (MITCs)

To be handed over to the applicant

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 BANK RULES

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 credited to the account on last working day of every March and September. 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. 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 RULES

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. In case of premature withdrawal of deposits before 15 days, by any category of depositors including senior citizen / staff and retired staff, the applicable interest rate shall be applied (No premature Penalty). 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.
2. Interest rates applied to your FD will be as per the prevailing rates of interest. Discounted rate will be applied in case of monthly interest payouts.
3. Interest on prematurely/Partially withdrawn/Sweep-in deposits shall be paid at the rate applicable to the amount and period for which the deposit remained with the Bank (and not at the contracted rate), less penalty of 1%.
4. Premature/Partial withdrawal /Sweep-in is not permitted for non-Callable deposits.

FLOATING TERM DEPOSIT RULES

1. Interest rates applied to your Floating term Deposit will be as per the prevailing rates of interest. The interest is anchored to average yield at 91-Days Treasury Bills Auctions during the immediately preceding three months unInterest rates applied to your Floating term Deposit will be as per the prevailing rates of interest. The interest is anchored to average yield at 91-Days Treasury Bills Auctions during the immediately preceding three months undertaken by RBI. This would be reset every calendar quarter.
2. Floating Rate Fixed Deposit has a minimum lock in period of One Year and Premature Withdrawal is not allowed for One Year from the Date of Booking.

IDBI BANK OFFERS THE FOLLOWING PRODUCTS AND SERVICES

Savings Account
•
Flexi Current Account
•
Fixed & Floating Term Deposits
•
Recurring Deposits
•
NRI Services
•
International Debit Card
•
Preferred Banking
•
Gift Card
•
World/Global Currency Card
•
Credit Card

Special Accounts for Kids/ Youth/
Women/ Salaried/ Senior Citizen
•
Capital Gains Account Scheme
•
Capital Market Products
•
Home Loan
•
Education Loan
•
Auto Loan
•
Loan Against Property
•
Home Loan Interest Saver
•
Locker Facility



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

Toll Free Numbers: 1800-209-4324 / 1800-22-1070, **Non- Toll Free Number:** 022-67719100.

Visit us: www.idbibank.in |     