

Bar Code



Bar Code

SBAOF PART I

ACCOUNT OPENING FORM FOR GODHULI RETAIL FIXED TERM DEPOSIT (GRTD)

(Form for Existing & New Customers)

Please fill the form in **CAPITAL LETTERS** and **BLACK INK** only

For: Customer Aged between 55 years to <60 years, who attain senior citizen status during the tenure of the deposit.

The Branch Manager,

Date:

IDBI Bank Ltd.

PART I

Please open my GRTD Account at your Branch, Sol

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 2nd Applicant 3rd Applicant
4th Applicant

GODHULI RETAIL FIXED TERM DEPOSIT (GRTD)

Tenure of Deposit: Day Month Year

GRTD Interest Rate Payout: Monthly (Discounted Basis) Quarterly Annual At Maturity (Cumulative)

For TDS (please tick as applicable): Tax to be deducted at source - PAN/GIR No. OR No tax to be deducted- Form 15G/15H enclosed

MATURITY/PAYMENT INSTRUCTIONS

By credit to 1st applicant's operative account

By Payorder / Demand Draft

SMS Alerts : Hindi English

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

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 Signature verified (for bank use)

Self introduction Signature & EIN No.

INITIAL PAYMENT DETAILS (FOR SAVINGS / CURRENT / TERM DEPOSIT ACCOUNT)

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 GRTD account ₹

OTHER DECLARATIONS

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).

Intimation of Address Change

I/We, the undersigned propose to open a Savings/Current Account in your Branch, I/We hereby undertake that in the event of any change in my/our address due to relocation or any other reason, the new address details along with address proof will be submitted to the Branch within two weeks of such change.

LINKING OF AADHAR NUMBER TO MY ACCOUNT (DECLARATION)

Please Link my Aadhaar No. to my account (In case of joint accounts, only the first holders Aadhaar number can be linked to the account, signature of all other holders to be obtained mandatorily for their consent) (Self attested copy of Aadhaar letter/ e-Aadhaar to be attached)

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

4th Applicant Signature

TERMS & CONDITIONS (Please tick in all boxes)

- I/ We agree that the rate of interest applicable to the account till the age of 60 years will be the contractual rate. On attainment of 60 years by the 1st applicant, the additional rate of Senior Citizen shall be added. This additional rate will be the contractual rate.
- I/ We agree to obtain a new COD after attainment of 60 years, which will contain the revised maturity amount.
- I/ We agree that new COD issued after attainment of 60 years will supersede the earlier issued COD.
- I/ We agree that the overdraft taken against my/our current FD shall also undergo a revision in its rate of interest viz-a-viz the change that shall be applicable to the FD on attainment of 60 years of the age by the 1st applicant.
- I/ We agree that Premature withdrawals are allowed, unless specified otherwise, at the rate of interest 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.

Signature

(please sign without the stamp)

FOR BANK USE

To be processed on priority

- 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 here by 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.

Name of the Branch Head/Acting Branch Head

Date Employee Code Branch

DST code:1 Lable Code:1

DST code:2 Lable Code:2

SOM Name

SOM signature

Signature

Cust. Id 1

Cust. Id 2

Cust. Id 3

Cust. Id 4

Scheme Code

Name of Vertical

A/c 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.

Nominee name to be printed in Confirmation of Deposit: Yes No

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.

For IDBI Bank Limited

Authorised Signatory

ACKNOWLEDGEMENT

ACKNOWLEDGEMENT

App. Form No. Branch Copy

Name of the customer _____

Forwarded to CPU / RPU on _____

App. Form No. Customer Copy

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

Acknowledgment Date: _____ Signature of bank official

IDBI BANK LTD.

BRANCH

To be handed over to the applicant

Please obtain a copy of BCSBI Codes available with the Branch.

Godhuli Fixed Retail Term Deposit (GRTD)

Most Important Terms and Conditions (MITCs)

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.
6. Interest rate on Godhuli Term Deposits shall be applied separately across two deposit periods as illustrated below :
 - a). Period 1- From the date of booking till attainment of senior citizenship- In this period, the rate of interest applicable for the deposit would be the regular deposit rate applicable to non-senior citizen category and shall be applied on the original deposit amount.
 - b). Period 2- From the date of attainment of senior citizen status till the date of maturity of the deposit - In this period, the rate of interest on senior citizen deposits prevailing at the time of booking the Godhuli deposit for the tenure corresponding to the residual tenure of the godhuli deposit (tenure from the date of attainment of senior citizen status till the date of maturity of the deposit) shall be applied. The interest shall however be reset on the fixed deposit balance outstanding at the time of attainment of senior citizen status and not on the original deposit amount.
7. Please Note:- The minimum residual tenure of the deposit after attainment of senior citizen status should be more than or equal to the minimum tenure applicable for senior citizen deposits at the point of time of booking the Godhuli deposit.



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.

Visit us: www.idbi.com |

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 %

TELL ME MORE

I am interested in knowing more about the following:

Banking	<input type="checkbox"/> Business Banking	<input type="checkbox"/> Deposits	<input type="checkbox"/> Pension accounts	<input type="checkbox"/> Savings
Cards	<input type="checkbox"/> Cash Card	<input type="checkbox"/> Gift Card	<input type="checkbox"/> Global Currency Card	<input type="checkbox"/> World Currency Card
Insurance	<input type="checkbox"/> General Insurance	<input type="checkbox"/> Life Insurance		
Investment	<input type="checkbox"/> Bonds	<input type="checkbox"/> Demat	<input type="checkbox"/> IPOs	<input type="checkbox"/> Mutual Funds
Loans	<input type="checkbox"/> Education Loan	<input type="checkbox"/> Home Loan	<input type="checkbox"/> Loan Against Security	<input type="checkbox"/> Personal Loan
Others	<input type="checkbox"/> Foreign currency	<input type="checkbox"/> Travellers Cheques		

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