



**2. Education**
 Under Graduate  Graduate  Post Graduate  Professional
**3. Gross Annual Income (Rs)**
 Nil Upto  1 lac  > 1 lac - 10 lacs  > 10 lacs - 25 lacs  > 25 lacs - 1 Cr.  > 1 Cr to 10 Cr  > 10 Cr.
**4. Source of Funds**
 Salary  Business Income  Agriculture  Investment  Inheritance  Rent  Pension  
 Funds from family members  Others (Pls specify) \_\_\_\_\_
**5. FOR ICICI BANK USE ONLY (JOINT APPLICANT KYC CERTIFICATION) (Applicable for face to face cases):**

I have met Mr./Ms./Dr. \_\_\_\_\_ in person and hereby confirm that the identity detail filled in the Joint Applicant Form which has been filled in my presence, and I have verified the same with the original documents. I have understood the documents and certify that the documents convey compliance with Bank's KYC guidelines.

Employee No.: \_\_\_\_\_

At present working at: \_\_\_\_\_ (Mention city and country)

as (Designation): \_\_\_\_\_

Signature of Bank official \_\_\_\_\_

**6. KYC DOCUMENT JOINT APPLICANT / GUARDIAN**1. Identity proof : \_\_\_\_\_ Expiry Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

(Only for ID Proof wherever applicable)

2. Address proof : \_\_\_\_\_

**7. BSR CODE MATRIX (FOR BANK USE ONLY)**

1. In case of NRI (Non Resident Indian) joint holder

• BSR to be captured as 52081

2. In case of resident joint holder

OCCUPATION	MALE	FEMALE	OCCUPATION	MALE	FEMALE
<b>Agri Allied / Farmers</b> (Landholding Nil, <=5 acres, > 5 acres)	<input type="checkbox"/> 41141	<input type="checkbox"/> 41142	<b>Business</b> (Shroffs / Moneylenders, Stock Brokers, Dealers in Bullion)	<input type="checkbox"/> 41441	<input type="checkbox"/> 41442
<b>Business</b> (Manufacturing, Trading, Services, Retailing, Agriculture, Real Estate)	<input type="checkbox"/> 41241	<input type="checkbox"/> 41242	<b>Salaried</b> (Proprietorship, Partnership, Pvt. Ltd., Public Ltd., Public Sector, Government, Multinational, Wage salary earners, Others)	<input type="checkbox"/> 41341	<input type="checkbox"/> 41342
<b>Professional</b> (Doctor, CA/CS, Lawyer, Architect, Consultant, Engineer)					
<b>Housewife, Retired, Student</b>					

**8. GENERAL UNDERTAKINGS AND DECLARATIONS****PERSON OF INDIAN ORIGIN (PIO) / OVERSEAS CITIZEN OF INDIA (OCI)**

I / We \_\_\_\_\_ hereby declare that I am a person of Indian Origin and I satisfy one of the following conditions. (Please tick the choice applicable to you)

 I held an Indian passport in the past

 My father / mother / grandfather / grandmother (name) \_\_\_\_\_ is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955

 I am spouse of an Indian citizen

 The father / mother / grandfather / grandmother (name) \_\_\_\_\_ of my spouse is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
**SEAFARER DECLARATION**

I hereby declare and confirm that I am a Non Resident Indian and I am presently / was on contract with \_\_\_\_\_ (company) registered in \_\_\_\_\_ (address of the principal). I request you to open a NRE Savings Account in my name on the basis of the submitted documents: I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of Non Resident Indian is altered. Accordingly, I will have the Non Resident accounts opened in my name re-designated to Resident/ RFC accounts (as applicable).

**FATCA / CRS DECLARATION**

US Person (Liable to tax in US)\*    Yes    No

US Citizenship\*    Yes    No                      Country of Citizenship (if not US)\*: \_\_\_\_\_

Country of Birth\*: \_\_\_\_\_

If US person is 'No' and Country of birth is 'US'; Relinquishment of citizenship submitted                      Yes, else specify reason \_\_\_\_\_

Tax Identification Number (TIN) or Functional Equivalent No.\*: \_\_\_\_\_

Tax Identification Number (TIN) or Functional Equivalent Issuing Country\*: \_\_\_\_\_

Country of residence for Tax purpose\*: \_\_\_\_\_

**Self-Certification (applicable only if the joint holder is a resident):**

I confirm that I am not a US person / not a resident for tax purpose in any country other than India, though one or more parameters suggest my relation with a country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.

- Passport
- Election ID card
- PAN Card
- Driving License
- UIDAI Letter
- NREGA Job card

\_\_\_\_\_  
Signature (Joint Applicant)

**Customer Declaration**

- (I) Under penalty of perjury, I/We certify that:
  - 1. The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate, the income of which is subject to U.S. Federal Income tax regardless of the source thereof, or  
(This clause is applicable only if the account holder is identified as a U.S. person)
  - 2. The applicant is taxable as a tax resident under the laws of the country outside India
- (II) I/We understand that the Bank is relying on this information for the purpose of determining the status of the applicant in compliance with FATCA/CRS. The Bank is not able to offer any tax advice on FATCA or CRS or its impact on the applicant. I/We should seek advice from professional tax advisor for any tax questions
- (III) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect
- (IV) I/We agree that as may be required by domestic regulators / tax authorities the Bank may also be required to report reportable details to CBDDT or close or suspend my account
- (V) I/We certify that all the particulars and information given in this application form (and all Documents referred or provided therewith) are true, correct, complete and up to date in all respects including the taxpayer identification number of the applicant and I/We have not withheld any information. I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies (we shall include this certification in the main AOF as done by the Resident team)

**These undertaking and declarations (as contained below) shall be in addition to and not in derogation of the Application Form (as defined below) and the Terms and Conditions (as defined below) and shall be construed as forming part of the Terms and Conditions.**

I/We hereby declare that I am/we are non-resident Indian(s) ("NRI/s") or Person(s) of Indian Origin ("PIO/s") as defined under the Foreign Exchange Management Act, 1999 and the applicable regulations, rules, notification, direction or order made thereunder (collectively, "FEMA"). I/We further confirm, agree and undertake that the attached photograph(s) is / are the present, true and up-to-date proof and/ or evidence of identity (ies) of me/ us. I / We understand that the above-mentioned account (s) will be opened with ICICI Bank Limited, India ("ICICI Bank") solely on the basis of reliance by ICICI Bank on the statements / declarations/ undertaking and confirmations provided/ made by me/us, and I/we also agree that if any of the statements /declarations / undertaking and confirmations made herein are found to be incorrect/ false/ misleading (whether in any material particulars or otherwise), ICICI Bank shall not be bound to accept and/ or process my/ our application for opening any account (s) with ICICI Bank.

I/We understand and agree that my/our submission of this Application Form and its receipt by the Bank acts as an instruction to the Bank but does not mean that the Bank has approved this Application Form or is bound to abide by my/our instruction(s). I/We understand and agree that the approval of my/our Application Form is at the Bank's discretion and that the Bank is entitled to decline my/our instructions, if any, or otherwise reject and/ or cancel my/ our Application Form without furnishing any reason whatsoever. I/We understand and agree that the Bank may contact me/us and request for further information or documents for the purpose of this Application Form and for verification of any and all information provided/ furnished by me/ us.

I/We understand that the Application Form provided by me/ us is being provided by ICICI Bank and is subject to and governed by the laws of the Republic of India and I/ We, therefore, agree, undertake and confirm that I/ We shall abide by and be bound by all the applicable laws and regulations governing the above account (s) and extant regulations provided or promulgated by the Reserve Bank of India ("RBI") in relation to account (s) opened/ to be opened/ maintained by NRIs and/ or PIOs with banks licensed by the RBI under the applicable laws of India and I/ We understand and agree to act in accordance with and as per the applicable laws and regulations governing the operation of the above account (s) (including FEMA and any rule/ regulation/ notification/ direction as may be issued by the RBI from time to time).

I/We further declare and undertake that any transaction involving foreign exchange hereunder shall not involve, and shall not be designed for the purpose of any contravention or evasion of the provisions of FEMA and/ or any other laws applicable to NRIs/ PIOs for account (s).

I/We hereby undertake to intimate ICICI Bank on my/our return to India for permanent residence immediately on arrival. Further, I/We undertake to abide by FEMA and close any of the above-mentioned account (s) (maintained and/ or operated by me/ us in my/ our capacity of an NRI/ PIO (as applicable)) on my/our becoming a resident Indian or convert the above account (s) to a resident account wherever such conversion is possible at ICICI Bank's end.

I/We hereby undertake and confirm that I/ We have read and understood and hereby agree to the terms and conditions as provided under/ made available to me/ us at ICICI Bank's website at: [www.icicibank.com/nri](http://www.icicibank.com/nri) (the "Website") in respect of all products, services and channels provided/ offered by ICICI Bank to NRIs/ PIOs (the "Terms and Conditions"). I/we understand that the Terms and Conditions are liable to be amended by ICICI Bank from time to time. I/We acknowledge that it is my/ our responsibility to obtain a copy of the latest Terms and Conditions and read and understand the same. I/We also understand that any changes in the Terms and Conditions to this relationship would be made available to me/ us upon my/ our request at any ICICI Bank's branches in India.

It shall be my/our responsibility to read, understand, agree to abide and be bound by and comply, at all times, and with all the relevant laws, regulations and rules applicable to my /our use of products and services offered by ICICI Bank or its subsidiaries or affiliates or group companies (including any requirements in relation to filing/ disclosure or any other similar requirements that may apply to me/ us, under law, as a result of my/our country of citizenship, domicile or residence.

I/We declare, confirm, agree:

- a. That all the particulars and information given by me/ us in the Application Form for the account (s) (the "Application Form") are true, correct, accurate, complete and up to date in all respects and I/we have not with-held any information.
- b. That I/ We are not and have not had any insolvency, bankruptcy or similar proceedings initiated against me/ us nor have I/we ever been adjudicated insolvent.
- c. That I/ we have read the Application Form, the Terms and Conditions, ICICI Bank's Website information and brochure and I/ We am/ are aware of all the terms and conditions of availing finance or service or products from ICICI Bank.
- d. That my /our accounts /loan /investment credit facility shall be governed by the applicable laws and regulations and also the policy of ICICI Bank, which may be in force from time to time.
- e. ICICI Bank reserves the right to reject any Application Form without providing any reason for the same.
- f. I/We hereby agree and confirm that I/We wish to open an NRE/NROaccount(s) (both Non Interest Bearing account (s)) as I/We do not want any interest to accrue and/ or be paid in to this account & I/We further undertake, agree and confirm that this account shall not be used by me/ us for any business or related transaction(s).

I/We agree, undertake and authorize:

- a. ICICI Bank or its agents to make references and enquiries related to information in this Application Form which ICICI Bank or its agents consider necessary for the purposes of account (s) opening, verification with respect to Know Your Customer ("KYC") and/ or Anti-money Laundering ("AML").
- b. To notify ICICI Bank within two weeks, regarding any change in my/our residence / employment address, contact number and e-mail ID for communication as stated in the Application Form for opening the relationship, and provide any other information that ICICI Bank may require from time to time. In case I/ We fail to update the communication address, ICICI Bank disclaims all liabilities resulting from any loss or damage caused to me/ us due to failure and/ or delay in the delivery of the I-Kit, cheque book, debit card, Internet banking user ID/password, etc. to the prior address.
- c. ICICI Bank to exchange, share or part with all the information relating to my / our loan / investment /credit facility/ account details and repayment history and/or any information whatsoever relating to my / our personal data accounts, transactions, or dealings with/ to other ICICI Bank, its group companies (including any affiliates and subsidiaries) / banking financial institutions / credit bureaus /agencies / statutory bodies, wherever located (including any disclosure of my/ our information to any national or local governmental or regulatory or statutory or judicial authorities and any agent or contractor engaged to perform services for ICICI Bank's benefits) for the purposes of administration of my/our account and facilities extended to me/us hereunder, as may be required under applicable laws and regulations and I/ We shall not hold ICICI Bank or its group companies/ subsidiaries or affiliates liable for use of any such information.
- d. To inform ICICI Bank, of any changes in my passport/visa validity or number as and when these changes happen.
- e. ICICI Bank to have the right and authority to carry out investigations and seek information from the government/local authorities/credit bureaus/agencies etc. for confirming the information provided by me/us to ICICI Bank or my/our credit standing from anyone as ICICI Bank may consider appropriate (such as a regulatory or legal authority or credit reference agency).
- f. ICICI Bank to use my/our information to administer my/our account (s) and for other business purposes including credit, address verification, or in relation to compliance with any AML/KYC requirements.

I/We agree that no claim will be made by me /us for any interest on any deposit/s for any period after date/s of maturity of the deposit/s except as provided by RBI under the regulations for such products/deposits availed.

For the documents in a foreign language other than English, I permit ICICI Bank and its officers to verify the details of the document by using translation of external sources which are available in public domain and also the use of external agencies wherever applicable. In consideration of the same, I hereby keep ICICI Bank and its successors and its officers saved against all losses and damages arising out of the information shared with these external agencies.

I / We shall not make available to any person resident in India, foreign currency against reimbursement in Indian Rupees ("INR") or any other manner in India. I/We understand and acknowledge that in case I/We instruct ICICI Bank for any conversion of my/our remittance/s from one currency to another, either for booking of a deposit or for such other permissible purposes as permitted under FEMA, the currency conversion risk shall solely be borne by me/us.

I /We would confirm that all debits to my / our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the RBI.

I/We authorize ICICI Bank to issue an ICICI Bank debit cum ATM card to me/us.

I/We acknowledge that the usage of this card is governed by the terms and conditions which are liable to be amended by ICICI Bank from time to time. I/We acknowledge that it is my/our responsibility to obtain a copy of and read the same. I / We further unconditionally and irrevocably authorize ICICI Bank to debit my/our account annually with an amount equivalent to the fee and charge for use of the debit card.

The terms and Conditions of Debit Card- Member agreement governs the use of my /our card(s).

I/ We hereby undertake and confirm that I/ we understand and are aware that the non chip debit card issued with the I-kit of my/ our NRE account cannot be used for any international transactions. In the event that I/We intend to use the debit card for international transactions, I/we shall apply for an EMV chip debit card with ICICI Bank to ensure safety and security of all such transaction(s).

I/We hereby confirm that all accounts under this Customer ID are operated singly and in case of joint account operated by either or survivor /anyone or survivor(s).



## 10. KNOW YOUR CUSTOMER DOCUMENT (KYC)

### 1. In case you are a NRI ( Non Resident Indian)

- Photocopy of relevant page of your passport where your name, date of birth, date & place of issue ,expiry date , photograph & signature appear.
- Photocopy of valid work permit / residence permit / employment visa.

### 2. In case you are a PIO (Person of Indian Origin)

- Photocopy of relevant pages of your passport.

### 3. In case you are a RI (Resident Indian)

- Photocopy of valid ID proof.

## 11. ADDRESS PROOF IN NAME OF SPOUSE / BLOOD RELATIVE

Address proof can be of self OR in name of spouse / blood relative only, for this purpose blood relatives are defined as :

- i) Parent (s)            ii) Children Brother (s)            iii) Brother (s) / Sister (s)

Additional documents to be collected in case of address proof in the name of spouse/blood relative:

Address proof and ID proof of blood relative / spouse.

Relationship proof. Any one from the document check list will be accepted to establish relationship

No objection certificate from the blood relative / spouse, stating that they authorize the prospective applicant to use his/her address as applicant's communication/permanent address.

## 12. DOCUMENT CHECK LIST

Document	NRI Status Proof	ID Proof for NRI	ID proof for Resident	Indian Address Proof	Overseas Address Proof	Relationship Proof
Valid Indian passport with photo and signature	No	Yes	Yes	Yes	Yes	Yes
In case of PIOs : Foreign passport having parents' /spouse's name	Yes	Yes	No	No	Yes	Yes
In case of NRIs : Valid Visa/ Work Permit/ Resident Card	Yes	No	No	No	Yes	No
In case of PIOs: PIO card/ OCI card	Yes	No	No	No	Yes	Yes
Utility Bills : (Electricity, Land line, Piped Gas, Water Connection) not older than 2 months	No	No	No	No	Yes	No
Bank Statement /Post office saving bank account statement ( Showing 2 customer induced transactions - not older than 3 months from the date of account opening)	No	No	No	Yes	Yes	No
PAN card issued by the Income Tax Department	No	No	Yes	No	No	Yes
Driving License bearing the photo & the expiry date	No	No	Yes	Yes	Yes	No
Marriage Certificate	No	No	No	No	No	Yes
Leave and License agreements / Letter for accommodation ( An agreement made with employers being State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies can be accepted as a valid overseas address proof. If a letter of accommodation has been issued by such employer, then the same can be accepted as a valid overseas address proof.)	No	No	No	Yes	Yes	No
Documents issued by government departments of foreign jurisdictions ( Valid ID Documents issued by a Government authority having the customer's name, and address, e.g. National ID card,,etc)	No	No	No	Yes	Yes	No
Property or Municipal Tax receipt	No	No	No	Yes	Yes	No
Voter's ID Card	No	No	Yes	Yes	No	No
Job card issued by NREGA duly signed by an officer of the State Government	No	No	Yes	Yes	No	No
Aadhaar letter card issued by Unique Identification Authority of India (UIDAI)	No	No	Yes	Yes	No	No
Birth certificate	No	No	No	No	No	Yes
Ration Card	No	No	No	No	No	Yes
Matriculation certificate	No	No	No	No	No	Yes
School leaving certificate	No	No	No	No	No	Yes
Court Affidavit	No	No	No	No	No	Yes
Life Insurance policy	No	No	No	No	No	Yes
Pension or family PPOs	No	No	No	Yes	No	No