

Addendum to Account opening Form for Non-Individuals containing information for reporting requirement under section 285BA of the Income-tax Act, 1961

**(Please refer instructions mentioned below)*

I/We declare that the information provided on this form is, to the best of my knowledge and belief, correct and complete. I/We agree to inform the bank within 30 days if any information on this form gets changed.

For _____ (Entity Name)

Authorised Signatory / Signatories

(Rubber seal of Entity required)

Date :

To
IDBI Bank Limited

Section 1: Entity information	
Name of Entity	<input style="width: 95%;" type="text"/>
Customer ID (for existing)	<input style="width: 80%;" type="text"/>
Entity Constitution Type <small>(Refer Appendix 2)</small>	<input style="width: 95%;" type="text"/>
PAN	<input style="width: 80%;" type="text"/>
Identification type <small>(Refer Appendix 2)</small>	<input style="width: 95%;" type="text"/>
Identification No	<input style="width: 95%;" type="text"/>
Identification issuing country	<input style="width: 95%;" type="text"/>
Place of Incorporation	<input style="width: 95%;" type="text"/>
Date of Incorporation	<input style="width: 70%;" type="text"/> DD/MM/YYYY
Nature of business	<input style="width: 95%;" type="text"/>
Country of Incorporation	<input style="width: 95%;" type="text"/>

Section 2: Declaration of Tax residency (If tax residency is only India, then please skip this section)

1. Please indicate the Entity's country of tax residency (if resident in more than one country please detail all countries and associated tax identification number and TIN issuing country).

Country/ies of Tax Residency	Tax Identification number (TIN)/ functional equivalent number	TIN/ functional equivalent number Issuing Country	Document Type# attached (Tax Residence Certificate and/ or TIN Card or others)	Date up to which documentary evidence valid

Address in the jurisdiction where entity is resident outside India for tax purposes:

Number Building Name

Street

Locality

City/Town

State/Province Pincode

Country

Address Type (Refer Appendix 2 for Codes):

Address type Residential or Business Residential Business Registered Office Unspecified

2. a) If USA, then is it a Specified US Person? Yes No If No, provide exclusion code from Appendix1

(Please refer Table 2 for definition of "Specified US Person")

b) If Other than India and USA, then is it an Other Reportable Person? Yes No If No, provide exclusion code from Appendix1

#(Documentary evidence to be provided for foreign country of tax residence and TIN)

Section 3: Classification of entities

1. Is the Entity a Financial Institution? Yes No **If No, then please skip this section.**

(“Financial institution” means a custodial institution, a depository institution, an investment entity, or a specified insurance company.)

a) Reporting Financial Institution? Yes No *If “Yes”, please provide GIIN*

b) Non-reporting financial Institution? Yes No *If Yes provide category from Appendix 1*

c) Sponsored Investment Entity / Trustee Documented Trust? Yes No

If Yes, Name of the Sponsoring Entity / Trustee:

GIIN of the Sponsoring Entity / Trustee:

d) Non- Participating Financial Institution? Yes No

e) Owner documented Financial Institution? Yes No **If yes, each controlling person should fill details in Section 4 below**

(Refer Appendix 1 for definitions)

2. Is the Entity a Non- Financial Entity (NFE)?

a) Is the Entity an Active NFE? Yes No **If No, then please skip this section.**

Category of NFE (PI provide category from Appendix 1)	
If listed company, name of the stock exchange on which listed:	
If related entity of listed company, name of the listed company and name of the stock exchange on which listed:	

b) Is it a Passive NFE ? Yes No **If No, then please skip this section.**

Category of Passive NFE (please provide category from Appendix 1)

Each controlling person of the Passive NFE should fill Controlling Persons details in Section 4 below (please refer Appendix1 for definitions)

c) Is it a Direct Reporting NFE ? Yes No **If No, then please skip this section.**

GIIN

Section 4: Controlling person declaration

If you are classified as “Passive NFE with Controlling Person(s)” or “Owner documented FFI”, please provide the following details:

Name	Correspondence Address (including details of City, state, country and PIN code)	Country of residence for tax purpose	TIN / Functional equivalent	TIN issuing country	Controlling person type <small>(Please refer Appendix 2 for options)</small>	Document Type# attached (Tax Residence Certificate and/ or TIN Card or others)	Validity of Documentary evidence

Details	Controlling person 1	Controlling person 2	Controlling person 3	Controlling person 4	Controlling person 5
Mother's Name					
Father's Name					
Gender (Refer Appendix 2 for options)					
Permanent Account Number (PAN)					
Identification Type (Refer Appendix 2)					
Identification Number					
Occupation Type (Refer Appendix 2)					
Occupation					

Birth Date – DD/MM/YYYY					
Nationality – IN - Indian/ Others (If "Others", please mention the country)					
Place of Birth					
Country of Birth					
Address in the jurisdiction where controlling person is resident outside India for tax purposes					
Address Type (Refer Appendix 2 for codes)					

Section 5: Declaration and Undertakings

I/we certify that

- a) The information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c) I/We permit/authorise IDBI Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification alongwith documentary evidence.
- e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDBI Bank would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India for the purpose or take any other action as may be deemed appropriate by IDBI Bank if the deficiency is not remedied by us within the stipulated period.
- f) I / We hereby accept and acknowledge that IDBI Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to IDBI Bank.
- g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information.
- j) I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI guidelines.

Authorised Signature(s):

Name(s): _____

Position(s)/Title(s): _____

Date :

Seal and Stamp of the Entity

***Instructions:**

1. All the information mentioned above have to be mandatorily provided.
2. The above Annexure to the account opening form should be signed by all the Authorised Signatories.

Appendix I - Further instruction for completing the Addendum.

(You may consult your professional tax advisor for further guidance on FATCA & CRS classification)

"Financial Institution"

Custodial Institution	any entity that holds, as a substantial portion of its business, financial assets for the account of others
Depository Institution	any entity that accepts deposits in the ordinary course of a banking or similar business
Investment Entity	any entity that: (A) primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely:- (i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or (ii) individual and collective portfolio management; or (iii) otherwise investing, administering, or managing financial assets or money on behalf of other persons; (B) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a financial institution.
Specified Insurance Company	Any entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract
Owner Documented Financial Institution	It is a Financial Institution which does not report to the US IRS. Owner documented FI are generally small investment entities.
Direct Reporting Non-Financial Entity	It is a Passive NFE but will not share the details of the controlling persons with the financial institution it maintains accounts with but will report directly to US IRS and so its GIIN should be taken
Related Entity	An entity is a "related entity" of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than fifty per cent. of the votes and value in an entity

(A) "Passive NFE"

Sr no.	Category of Passive NFE
1	Any non-financial entity which is not an active non-financial entity
2	An investment entity described in sub-clause (B) of clause (c) of the Explanation to clause (3)*
3	A withholding foreign partnership or withholding foreign trust

* Explanation to Rule 114F

(c) "investment entity" means any entity,-

(1) that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely:-

(i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

(ii) individual and collective portfolio management; or

(iii) otherwise investing, administering, or managing financial assets or money on behalf of other persons; or

(2) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity mentioned in sub-clause (A) of this clause.

(B) "Passive income" includes income by way of: (i) dividends; (ii) interest; (iii) income equivalent to interest; (iv) rents and royalties (other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the non-financial entity); (v) annuities; (vi) the excess of gains over losses from the sale or exchange of financial assets that gives rise to the passive income; (vii) the excess of gains over losses from transactions (including futures, forwards, options, and similar transactions) in any financial assets; (viii) the excess of foreign currency gains over foreign currency losses; (ix) net income from swaps; or (x) amounts received under cash value insurance contracts:

(C) "Active non-financial entity" means any non-financial entity which meets any of the following criteria, namely:-

(i) less than 50 per cent of the entity's gross income for the preceding financial year is passive income and less than 50 per cent of the assets held by the entity during the preceding financial year are assets that produce or are held for the production of passive income; or

(ii) the stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity the stock of which is regularly traded on an established securities market; or *Explanation.*- For the purpose of this sub-clause, an established securities market means an exchange that is officially recognised and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange.

(iii) the entity is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; or

(iv) substantially all of the activities of the entity consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a financial institution, except that an entity does not qualify for this status if it functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; or

(v) the entity is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a financial institution, provided that the entity does not qualify for this exception after the date that is 24 months after the date of the initial organization of the entity; or

(vi) the entity was not a financial institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a financial institution; or

(vii) the entity primarily engages in financing and hedging transactions with, or for, related entities that are not financial institutions, and does not provide financing or hedging services to any entity that is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a financial institution; or

(viii) the entity meets all of the following requirements, namely:-

a) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;

b) It is exempt from income-tax in India;

c) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

d) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and

e) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the entity's jurisdiction of residence or any political subdivision thereof.

(D) "Controlling person" means the natural persons who exercise control over an entity and includes a beneficial owner as defined in *Explanation* to sub-rule (1A) of rule 9 of Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005.

Pursuant to guidelines on identification of Beneficial Ownership issued vide RBI circular no. DBOD.AML.BC. No.71/14.01.001/2012-13 dated January 18, 2013, persons (other than

Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of /entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the banking company and financial institution, as the case may be, shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(i) In cases where there exists doubt under

(ii) as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means.

Explanation: Control through other means can be exercised through voting rights, agreement, arrangements, etc.

(iii) Where no natural person is identified under (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

(E) "U.S. Person" means a United States of America citizen or resident individual, a partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof, a trust if (i) a court within the United States of America would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States of America.

(F) Specified U.S. person – A U.S person other than the following:

- i. a corporation the stock of which is regularly traded on one or more established securities markets;
- ii. any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- iii. the United States or any wholly owned agency or instrumentality thereof;
- iv. any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- v. any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- vi. any bank as defined in section 581 of the U.S. Internal Revenue Code;
- vii. any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- viii. any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- ix. any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- x. any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- xi. a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- xii. a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- xiii. any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(G) Exclusions from being treated as Other Reportable Accounts

Sr. No.	Type of Entity
1	a corporation, the stock of which is regularly traded on one or more established securities markets
2	any corporation that is a related entity of a corporation mentioned in item 1
3	a Governmental entity
4	an International organisation
5	a Central bank
6	a financial institution

(H) Non reporting financial institution means any financial institution that is-

- a. a Governmental Entity, International Organization or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- b. a Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank;
- c. a non-public fund of the armed forces, Employees' State Insurance fund, a gratuity fund or a provident fund;
- d. an entity that is an Indian financial institution solely because it is an investment entity, provided that each direct holder of an equity interest in the entity is a financial institution referred to in sub-clauses (a) to (c), and each direct holder of a debt interest in such entity is either a depository institution (with respect to a loan made to such entity) or a financial institution referred to in sub-clauses (a) to (c);
- e. a qualified credit card issuer;
- f. an investment entity established in India that is a financial institution solely because it, -
 - (I) renders investment advice to, and acts on behalf of, or
 - (II) manages portfolios for, and acts on behalf of, or (III) executes trades on behalf of
 a customer for the purposes of investing, managing, or administering funds or securities deposited in the name of the customer with a financial institution other than a non-participating financial institution;

- g. an exempt collective investment vehicle;
- h. a trust established under any law for the time being in force to the extent that the trustee of the trust is a reporting financial institution and reports all information required to be reported under rule 114G with respect to all reportable accounts of the trust;
- i. a financial institution with a local client base;
- j. a local bank;
- k. a financial institution with only low-value accounts;
- l. sponsored investment entity and controlled foreign corporation, in case of any U.S. reportable account; or a. sponsored closely held investment vehicle, in case of any U.S. reportable account.

Appendix 2 – Reference Codes

Entity Constitution Type

A - Sole Proprietorship	D-Private Limited Company	G- AOP/BOI	J – Limited Liability Partnership
B - Partnership Firm	E- Public Limited Company	H – Trust	K- Artificial Juridical Person
C – HUFF- Society/ Liquidator	F- Society	I – Liquidator	Z – Others

Entity Identification type

T- Tax identification number	G- US Global intermediary Identification	C- Company Identification Number	E- Global Entity Identification Number (EIN)	O - Other number
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Address Type Codes (For Entity and Controlling Person)

1- Residential Or Business	2 - Residential	3 - Business	4 – Registered Office	5 – Unspecified
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Controlling Person Type

C01- CP of legal person – ownership	C05 – CP of legal arrangement – trust – trustee	C09 – CP of legal arrangement – trust – other- settlor equivalent	C13 – CP of legal arrangement – other – other equivalent
C02- CP of legal person – other means	C06 – CP of legal arrangement– trust - protector	C10 – CP of legal arrangement – other- trustee equivalent	C14 - Unknown
C03- CP of legal person –senior managing official	C07 – CP of legal arrangement – trust- beneficiary	C11 – CP of legal arrangement – other- protector equivalent	
C04- CP of legal arrangement – trust settlor	C08 – CP of legal arrangement – trust – other	C12 – CP of legal arrangement– other- beneficiary equivalent	

Controlling person identification type

A-Passport	C-Pan card	E-Driving License	H- NREGA job card	Z-Others
B-Election ID card	D-ID Card	G-UIDAI Letter	X-Not categorised	

Controlling person occupation type

S- Service	O- Others	B- Business	X- Not categorised
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Controlling Person Gender Type

F- Female	M - Male	T- Transgender	O-Others
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Controlling Person Residential Status

Resident individual	Non Resident Indian	Foreign National	Person of Indian Origin
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For Bank Use Only

Customer ID:	<input style="width: 100%;" type="text"/>
Documents Collected (Y/N):	<input type="checkbox"/> TIN Proof <input type="checkbox"/> Identity Proof <input type="checkbox"/> Address Proof <small>(including those for Controlling Persons in case of Passive NFE)</small> <input type="checkbox"/> Any other document (s)(Please specify) <input style="width: 100%;" type="text"/>
RM/Branch Staff Name:	<input style="width: 100%;" type="text"/>
RM/Bank Staff EIN No.	<input style="width: 100%;" type="text"/>
Signature of RM/Bank Staff	<div style="border: 1px solid black; height: 50px; width: 100%;"></div>
Branch Code:	<input style="width: 100%;" type="text"/>
Branch Name:	<input style="width: 100%;" type="text"/>