

**IDBI Bank Ltd.**

**Process Flow for NRI Online Account Opening**

*Version: 1.02 dated 02<sup>nd</sup> April 2019*

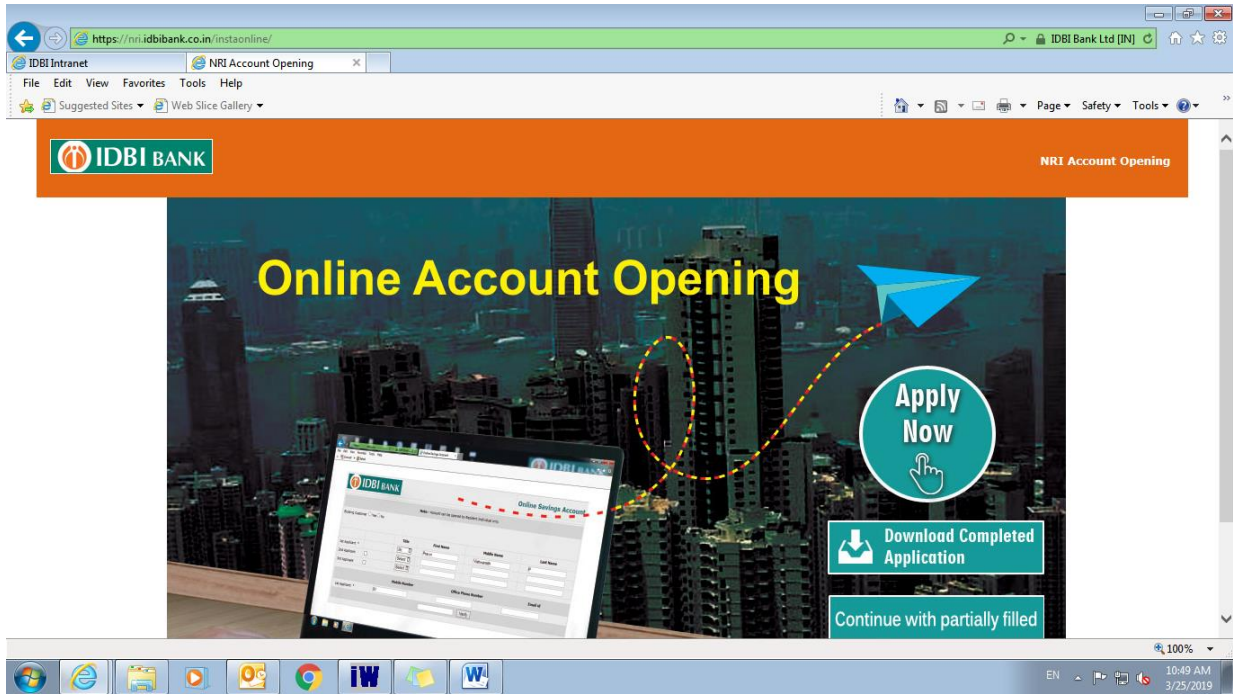
NRI customers can apply for a new NRI SB (NRE/NRO) account online. The customer can apply for NRI SB Account with any of the RBG Branches of IDBI Bank by visiting the link <https://nri.idbibank.co.in/instaonline/> .

**The Salient features of the Online application are as follows:**

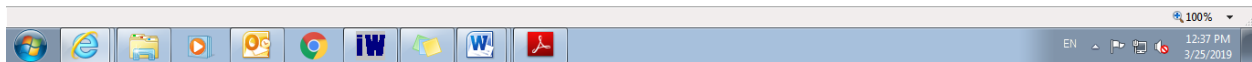
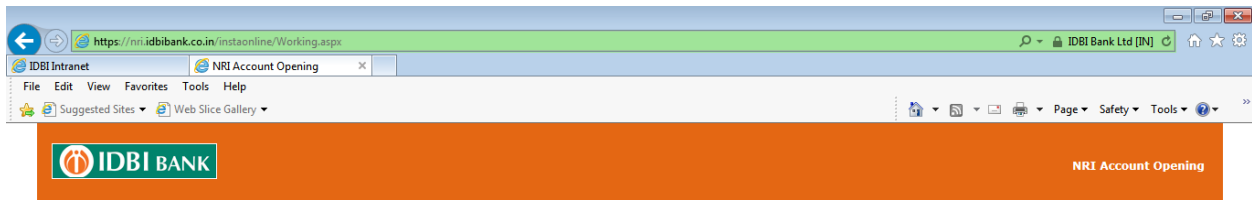
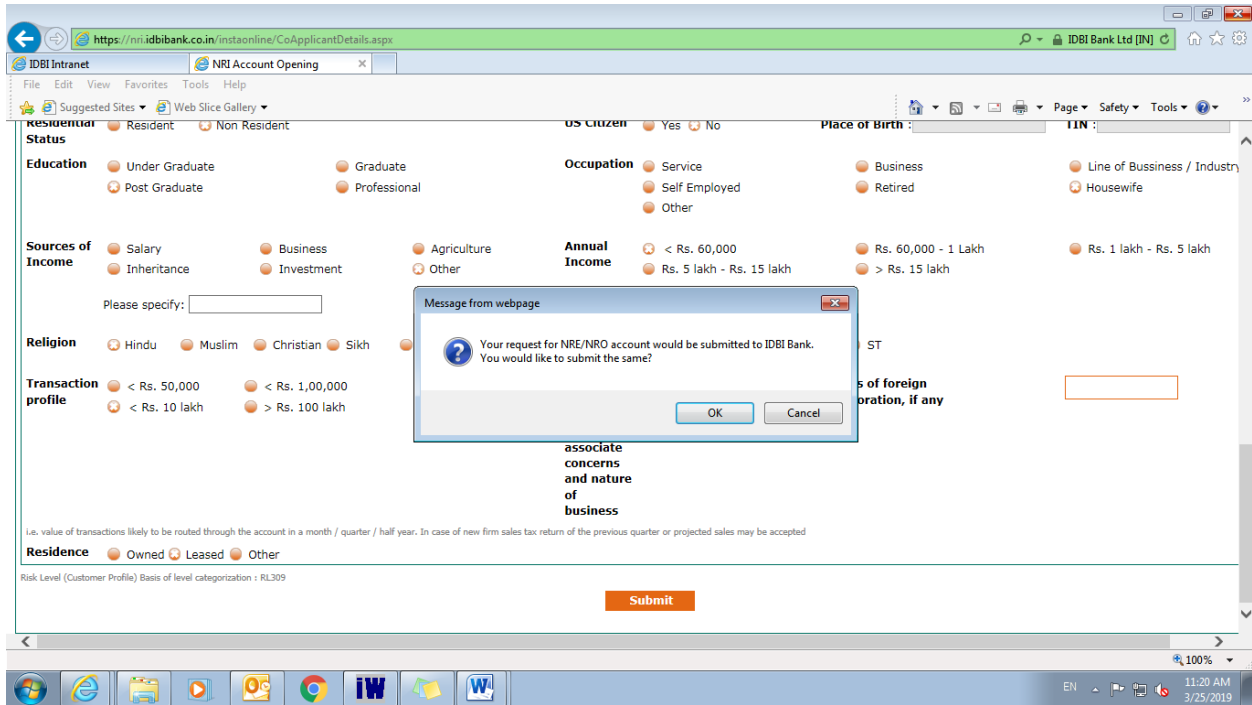
- NRIs can apply for both NRE and NRO account.
- NRIs can apply for NRE and NRO account with any of the RBG branches of IDBI Bank.
- NRIs can apply for NRI SB account with a co-applicant
- The customer shall be furnished with an **Application Reference number** on submitting the application.
- NRI customers residing in FATF countries (**Annexure I**) can additionally upload the scan copies of the self-attested documents in the link provided to their registered email ID upon successful submission of the online application.
- The Account Number and Customer ID shall be generated & communicated by the Bank to the customer within 7 working days in case of Online Upload of the requisite documents by the customer. In all other cases the same shall be generated & communicated by the Bank after receipt of the physical copy of the completed Account opening Form & KYC Documents sent by the customer to the mentioned address.

**Process Flow:**

- Customer would apply for NRI SB account online by visiting <https://nri.idbibank.co.in/instaonline/> .



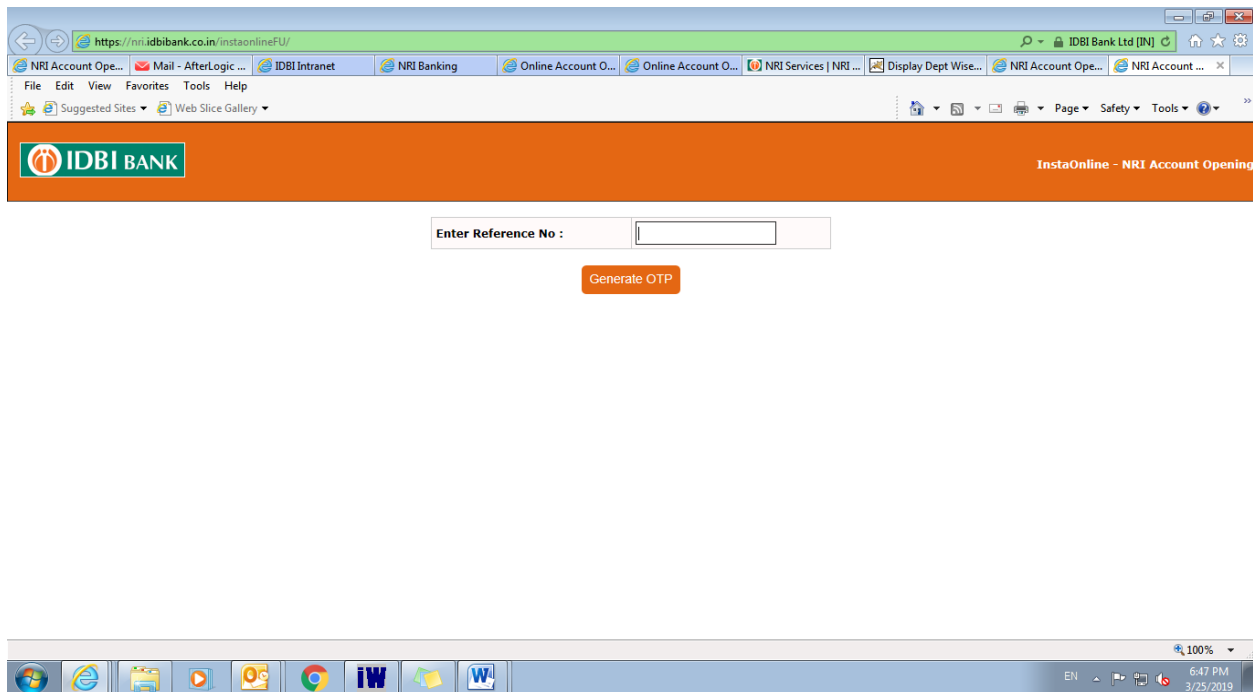
- NRI customer would have to fill all his details and co-applicant details (if any) online and submit the same.

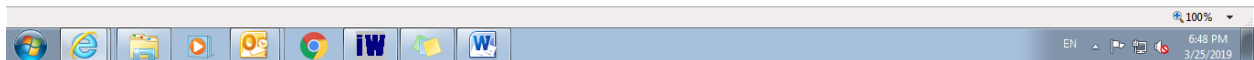
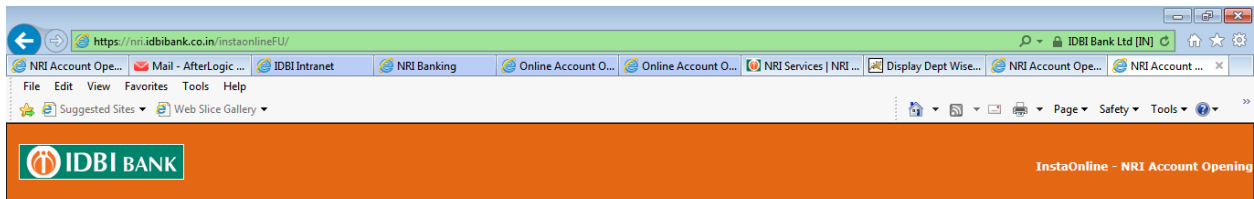
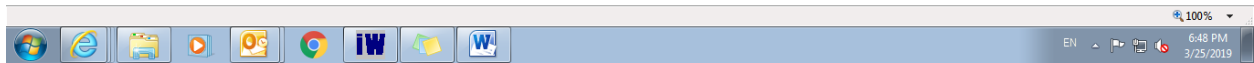
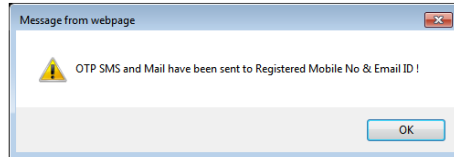
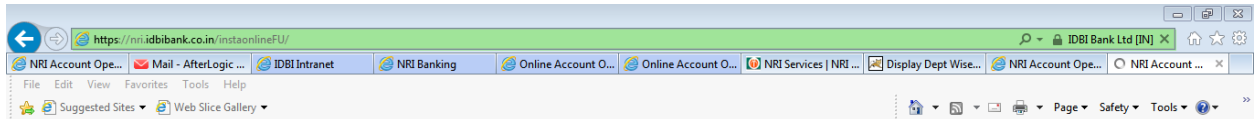


- On submission of the online form, a system generated acknowledgement e-mail having the **Application Reference number**, Branch Address, Schedule of facilities and a link through which the customer can download the pre-filled

NRI account opening form (NRF) / Upload the scan copy of the complete account opening form & Self-attested copies of KYC documents (for FATF resident NRI customers) shall be sent on the customers registered e-mail Id.

- Customer would then be required to download the pre-filled NRF (<https://nri.idbibank.co.in/instaonline/>) by furnishing the 1<sup>st</sup> applicant's Passport Number and Date of Birth. Customer would have to affix his photo & signatures at all relevant pages. The scan copy of the Account opening Form (NRF) and KYC documents (**Annexure II**) would then have to be uploaded using the link provided in the acknowledgement email (<https://nri.idbibank.co.in/instaonlineFU/>). On accessing the link an option for generating OTP will come. Two OTP's one each on the registered mobile number (SMS OTP) & email ID (email OTP) will be sent. The SMS OTP & email OTP have to be entered in sequence and without spaces to login.





<https://nri.idbibank.co.in/instaonlineFU/pgUploadDocKYC.aspx>
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IDBI Intranet | NRI Banking | Page Under Construction | NRI Account Opening | New Tab | NRI Account Opening | NRI Account Opening

File Edit View Favorites Tools Help

Suggested Sites | Web Slice Gallery

**IDBI BANK** NRI Account Opening

Reference Number: 2503201912080432561/ Nationality: Indian [Logout](#)

Files should not be more than 5MB.

Pre-filled Signed Form\* :    
(with applicant signatures at all relevant places)

Photograph(1<sup>st</sup> Applicant)\* :    
(please affix seal across the photograph)

Photograph(2<sup>nd</sup> Applicant) :    
(please affix seal across the photograph)

Signature\* :    
(Please affix seal next to the signature made in the box below the photograph. Do not do the attestation inside the signature box, but besides it).

Pan Card / Form 60\* :

Latest Overseas Utility Bill\* :

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<https://nri.idbibank.co.in/instaonlineFU/pgUploadDocKYC.aspx>
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Valid Passport Photo Copy\* :

Mailing/Correspondence Address Proof Photo Copy\* :

Valid Resident/Employment Visa Photo Copy\* :

CKYC Form\* :

Signed copy of the Schedule of Facilities\* :

Scan copy of Account Opening Cheque\* :

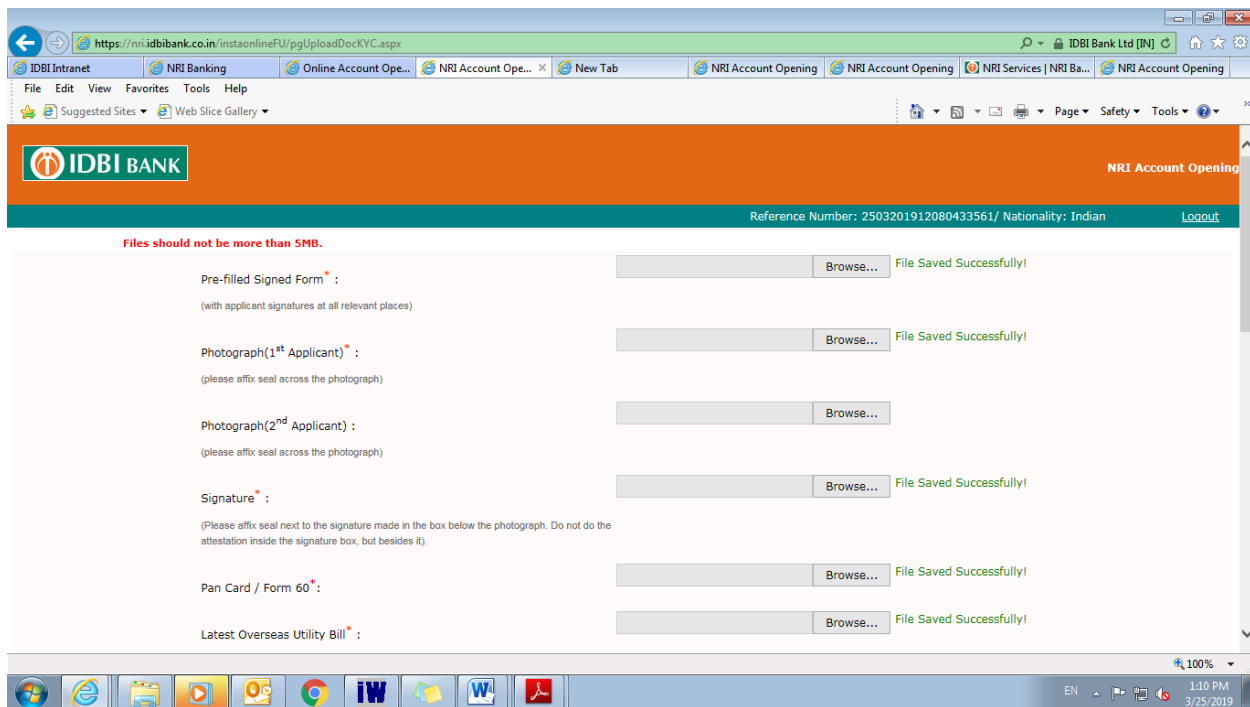
Indian Address Proof\* :

Overseas Bank Account Statement\* :

Standard Photo-Identity Document 1\* :

Standard Photo-Identity Document 2\* :

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- Customers residing in non FATF countries or those not wishing to use the upload facility may send the account opening form (NRF) along with attested copies of KYC documents (**Annexure III**) to the branch address mentioned in the system generated acknowledgement e-mail. KYC documents / Signature & Photographs have to be attested either by Embassy officials / Public Notary / Banker abroad.
- The NRI account opened on the basis of scanned copies of Account opening Form (NRF) / self-attested copies of KYC documents will remain in **Debit freeze** till the receipt of the physical copy of the complete set of documents (NRF, KYC documents, Cheque etc.). Customers are advised to courier the same post getting their account number/customer id details to the Branch address mentioned in the Welcome Email.



## Annexure-I

### LIST OF FATF COUNTRIES

|                      |                           |                  |             |
|----------------------|---------------------------|------------------|-------------|
| Argentina            | Australia                 | Austria          | Belgium     |
| Brazil               | Canada                    | China            | Denmark     |
| Europeans Commission | Finland                   | France           | Germany     |
| Greece               | Gulf Cooperation council* | Hong Kong, china | Iceland     |
| India                | Ireland                   | Israel           | Italy       |
| Japan                | Kingdom of nether lands   | Luxemburg        | Malaysia    |
| Mexico               | New Zealand               | Norway           | Portugal    |
| Republic of Korea    | Russian Federation        | Saudi Arabia     | Singapore   |
| South Africa         | Spain                     | Sweden           | Switzerland |
| Turkey               | United Kingdom            | United States    |             |

\*The Gulf Cooperation council (GCC) Comprises of following member countries Bahrain, Kuwait, Oman Qatar, Saudi Arabia and UAE.

## **Annexure II**

### **(KYC Documents required to open NRI accounts in case of FATF Resident NRI Customers and desirous of availing the self-attested Online Upload facility)**

1. Passport Copy (front and back)
2. Visa / Residency Card copy
3. Initial account opening cheque from clients' existing NRE/NRO/ Resident savings bank account in India, as applicable.
4. Original bank statement of the clients' overseas bank account with seal of the bank with signature. (The statement should not be more than 3 months old)
5. Self-attested photocopy/original of any one of the latest overseas utility bill such as:
  - a) Telephone
  - b) Electricity
  - c) Gas
  - d) Water

(The above documents should not be more than 3 months old)

6. Self-attested Photocopy of any two of the following valid photo identity documents with signature such as:
  - a) Pan Card issued in India
  - b) Photo Credit Card issued overseas
  - c) Overseas Driving license
  - d) Overseas University/College Id card
  - e) Overseas Health Card
  - f) Overseas Civil Id / Resident permit
  - g) Any other Photo Id document issued overseas by Govt. Authority of the respective Country.

## **Annexure III**

### **KYC Documents required to open NRI accounts**

\*\* (Documents to be attested by officials of Indian Embassy / High Commission / Consulate **OR** Public Notary **OR** officials of any Bank in the country of Residence).

1. Photocopy of the Passport pages with:
  - a) Name and address
  - b) Specimen-signature
  - c) Photograph
  - d) Passport expiry date
2. Copy of valid Visa / Work / Residence Permit (the visa could be either in the passport or given separately)
3. PAN Card / Form 60
4. Proof of Mailing Address (local or foreign address as selected on the accounting opening form)
5. Latest photograph (passport size)
6. Customer Profile for each applicant & Schedule of Facilities
7. Foreign Account Tax Compliance Act (FATCA) declaration / CKYC form

## **KYC Documents required for Sea-farers to open NRI accounts**

\*\* (Documents to be attested by officials of Indian Embassy / High Commission / Consulate **OR** Public Notary **OR** officials of any Bank in the country of Residence).

1. Photocopy of the Passport pages with:
  - a) Name and address
  - b) Specimen-signature
  - c) Photograph
  - d) Passport expiry date
2. Copy of Continuous Discharge Certificate (CDC)
3. Copy of valid contract letter / offer letter issued by shipping company. In case the applicant has not received the contract letter / offer letter, he can also get a letter signed by the shipping company confirming the details of his future voyage
4. PAN Card / Form 60
5. Proof of Indian Address
6. Latest photograph (passport size)
7. Customer Profile for each applicant & Schedule of Charges
8. Foreign Account Tax Compliance Act (FATCA) declaration / CKYC form