

# Account Opening Form

For Individuals

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Signature

*BonekDhad*

**DCB BANK**

## Indicative List of Documents that can be Provided while Opening the Bank Account

Description of Document Can be obtained for		
Identity	Signature	Address
<input type="checkbox"/> Pan Card <input type="checkbox"/> Passport <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Pass Book with Attested Photo <input type="checkbox"/> Photo Credit / Debit Card <input type="checkbox"/> Photo Ration Card (Only for head of the family - Rural & Semi-Urban branches) <input type="checkbox"/> Letter from any Scheduled Bank (Format as per Annexure – “K”) <input type="checkbox"/> Social Security Card issued by any State Government <input type="checkbox"/> Senior Citizen Card issued by any State Government <input type="checkbox"/> **Certificate issued by a Gram Panchayat <input type="checkbox"/> *Unique Identification Document (UID) Letter or ‘Adhaar’ Letter <input type="checkbox"/> *Job Card issued by Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGA Card) <input type="checkbox"/> ID Card Issued by Defence Authorities / State & Central Governments / Public Sector Undertakings / Reputed MNCs / Public Limited Companies <input type="checkbox"/> For STUDENTS only - ID Card / Letter issued by a School / College <input type="checkbox"/> ID Cards issued by Defence Authorities / Para-Military Services like the BSF / CRPF / SRPF <input type="checkbox"/> Letter with Attested Photograph issued by Recognised Public Authority Like Collector/Tehsildar/Magistrate <input type="checkbox"/> **Letter from Village Pradhan, Village Accountant, or Block Development Officer / Revenue Official <input type="checkbox"/> Legal Guardianship Certificate issued by the Local Level Committees set up under the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 and under the Mental Health Act, 1987 appointing Legal Guardians for persons with disability can be accepted to open an account (In case of accounts of persons with disability)	<input type="checkbox"/> PAN Card <input type="checkbox"/> Passport <input type="checkbox"/> Self-Drawn Cheque on any Bank <input type="checkbox"/> Letter from any Scheduled Bank (Format as per Annexure – “K”) <input type="checkbox"/> Social Security Card issued by any State Government <input type="checkbox"/> *Unique Identification Document (UID) Letter or ‘Adhaar’ Letter <input type="checkbox"/> *Job Card issued by Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGA Card) <input type="checkbox"/> ID Card Issued by Defence Authorities / State & Central Governments / Public Sector Undertakings / Reputed MNCs / Public Limited Companies <input type="checkbox"/> For STUDENTS only - ID Card / Letter issued by a School / College	<input type="checkbox"/> Pan Allotment / Intimation Letter (less than 2 years old) <input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Ration Cards issued by Defence Authorities / Para-Military Services <input type="checkbox"/> Photo Ration Card (Only for head of the family - Rural & Semi-Urban branches) <input type="checkbox"/> Letter from a Relative (along with ISA of the Relative) <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Pass Book with Attested Photo <input type="checkbox"/> Pass Book / Bank Statement (without photograph) - (Last 6 completed months) <input type="checkbox"/> Electricity Bill - (Not older than 3 months) <input type="checkbox"/> Telephone Bill - (Landline or Cell - Not older than 3 months) <input type="checkbox"/> Delivery Receipt of Gas Cylinders - (Not older than 3 months) <input type="checkbox"/> Life Insurance Policy OR, its latest Premium Due Notice (Not older than 3 months) <input type="checkbox"/> Photo Credit / Debit Card <input type="checkbox"/> Credit Card Statement - (Last 6 completed months) <input type="checkbox"/> Latest IT Assessment Order or Acknowledged Copy of IT Return - with PAN <input type="checkbox"/> Latest House Tax Receipt from the Municipal Office <input type="checkbox"/> Registered Lease Agreement or Purchase Agreement <input type="checkbox"/> Un-Registered Lease Agreement <input type="checkbox"/> Letter from any Scheduled Bank (Format as per Annexure – “K”) <input type="checkbox"/> On-line Letters / Certificates / Statements in respect of VAT & Sales Tax Registration <input type="checkbox"/> Address Proof Card issued by India Post <input type="checkbox"/> Social Security Card issued by any State Government <input type="checkbox"/> Senior Citizen Card issued by any State Government <input type="checkbox"/> **Certificate issued by a Gram Panchayat <input type="checkbox"/> *Unique Identification Document (UID) Letter or ‘Adhaar’ Letter <input type="checkbox"/> *Job Card issued by Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGA Card) <input type="checkbox"/> **Letter from Village Pradhan, Village Accountant, or Block Development Officer / Revenue Official
<b>Note:</b> * Accepted only for “small/no frill” accounts. **For accounts at rural and semi-urban branches only.		
Micro Finance Customers Additional Documents that can be Obtained		
<input type="checkbox"/> Letter / Certificate issued by the Village Sarpanch / Mukhiya / Village Administrative Officer / Village Panchayat / Panchayat Secretary / Block Development Officer / Panchayat President / Panchayat Council Officer / Gazetted Officer / Revenue Officer / Mandal Officer, containing the name, recent photograph and address of the applicant <input type="checkbox"/> Copy of Farmer Passbook issued by Public Sector / Co-operative Banks <input type="checkbox"/> Extracts of Land Records or Land ‘Khata’ maintained by a Government authority at the local level <input type="checkbox"/> Caste Certificate issued by an authorized Government entity		<input type="checkbox"/> Letter / Certificate issued by the Village Sarpanch / Mukhiya / Village Administrative Officer / Village Panchayat / Panchayat Secretary / Block Development Officer / Panchayat President / Panchayat Council Officer / Gazetted Officer / Revenue Officer / Mandal Officer, containing the name, recent photograph and address of the applicant <input type="checkbox"/> Copy of Farmer Passbook issued by Public Sector / Co-operative Banks <input type="checkbox"/> Extracts of Land Records or Land ‘Khata’ maintained by a Government authority at the local level <input type="checkbox"/> Caste Certificate issued by an authorized Government entity <input type="checkbox"/> Certificate from the Post Office / Postal Authorities <input type="checkbox"/> Certificate from the Ward Officer or, from an Officer of equivalent rank, maintaining Election Rolls

## Instruction for filling Account Opening Form

- |  |  |
|--|--|
| <b>Please fill the form preferably in ‘BLACK’ ink only</b>                 | <b>Please fill the form in CAPITAL LETTERS only</b>                      |
| <b>Hint boxes give tips and highlight important points across the form</b> | <b>Please tick the appropriate boxes</b>                                 |
| <b>Please write your NAME as it appears in all your support documents</b>  | <b>Specify the addresses along with City, State and PIN Code</b>         |
| <b>Please counter sign in full against any overwriting / alteration</b>    | <b>ALL PHOTOCOPIES of documents to be SELF-ATTESTED by the applicant</b> |









# Nomination Details (Form DA 1)

Preferable for Single & Joint Account holders

Yes, I want to nominate the following person  No, I do not want to nominate anyone on my behalf

I / we nominate the following person to whom in the event of my / our / minor's death the amount of the deposit / in the account may be returned by Development Credit Bank Limited

Nominee Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Relationship with Applicant, if any \_\_\_\_\_ Age: \_\_\_\_\_ Years Date of Birth: 

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

\* As the nominee is a minor on this date, I / we appoint (Name & Adress) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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.

In case you have specified a nominee above, please indicate if you wish to make mention of the nominee name on the passbook, statement & DCA issued in respect of your account and / or the passbook issued to you  Yes  No

I / We do hereby declare that what is stated above is true to the best of my / our knowledge and belief.

\_\_\_\_\_  
Signature(s) / Thumb Impression(s) of depositor(s)

**Witness(es):**

Name : \_\_\_\_\_  
Signature : \_\_\_\_\_  
Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Place : \_\_\_\_\_  
Date : \_\_\_\_\_

Name : \_\_\_\_\_  
Signature : \_\_\_\_\_  
Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Place : \_\_\_\_\_  
Date : \_\_\_\_\_

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

Thumb impression is required to be attested by 2 witnesses. In case of signature, no witness is required.

\* Strike out if nominee is not a minor. \*\* Where deposit is made / account is held in the name of the minor the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

## Form 60 / 61

(to be filled by those who do not have either PAN or GIR) In case of Agriculture Income, please fill up form 61 separately.

**Form 60**

- Are you a Tax Assessee:  Yes  No
- If Yes,
  - Details of Ward / Circle / Range where the last return of income was filed: \_\_\_\_\_
  - Reason for not having PAN / GIR No.: \_\_\_\_\_

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my / our knowledge and belief. Verified at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
Signature of the Declarant

**Form 61** [See provision to clause (a) of rule 114C(1)]

**Form of declaration to be filed by a person who has agricultural income and is not in receipt of any other income chargeable to income-tax in respect of transactions specified in clauses (a) to (h) of rule 114B**

Particulars of transaction : \_\_\_\_\_

Details of documents being produced in support of address in column (1)  Yes  No

I, \_\_\_\_\_ do hereby declare that my source of income is from agriculture and I am not required to pay income-tax on any other income if any.

Date : \_\_\_\_\_  
Place : \_\_\_\_\_

\_\_\_\_\_  
Signature of the Declarant

# Signatures and Photographs

Please affix a recent photograph

Sign across the photo

Thumb Impression

↓

Signature

↓

Date: 

D	D	M	M	Y	Y	Y	Y
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Please affix a recent photograph.

Please affix a recent photograph

Sign across the photo

Thumb Impression

↓

Signature

↓

Date: 

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

Please sign in "Black Ink" within the box. "Signature shall be considered for all Cheque clearances and any future communication with the Bank"

Please affix a recent photograph

Sign across the photo

Thumb Impression

↓

Signature

↓

Date: 

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

Please do not forget to collect your Acknowledgment slip

\_\_\_\_\_  
Approved by BM / BOM (Name, signature with signature code)  
\*Incase of Thumb Impression, "Sign in BM/BOM presence"

## Confirmation "I confirm having met the Applicant/s in person."

For Office Use Only

I confirm having met Mr. / Ms. \_\_\_\_\_, in person at  DCB Bank, \_\_\_\_\_ Branch,  Current Residential Address,  Permanent Address,  Office Address (anyone address as mentioned in the application form) and hereby confirm the identity and address as provided in this account opening form and also confirm having verified the copy of the documents (as applicable) against originals as produced by the applicant/s.

I also confirm that the form has been signed by the applicant is in my presence. I have also verified the Tel. No. \_\_\_\_\_ by calling the no. mentioned in this account opening form.

Name of Bank Official:  Mr.  Mrs.  Ms.

\_\_\_\_\_

Employee No.: 

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Date: 

D	D	M	M	Y	Y	Y	Y
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\_\_\_\_\_  
Signature of Bank Official

## Declaration

I / We have read, understood and hereby agree to the "Terms and conditions as applicable to my / our account" set forth on Development Credit Bank Limited ("DCB Bank", "the Bank's") website at www.dcbbank.com. I / We understand that access to any changes / updates in terms and conditions applicable to this relationship shall be available on the Bank's website only. I / We do hereby declare that information furnished in this Form is true and correct to the best of my / our knowledge and belief. I / We hereby authorise issuance of ATM / Debit Card and provision of Phone Banking, Mobile Banking Services, Internet Banking and Bill Payment Services. I / We are aware of Charges Applicable for various services offered and I / we affirm, confirm and undertake that I / we have read and understood the "Terms and Conditions" for usage of the Phone Banking, Mobile Banking Services, Internet Banking and Bill Payment Services of DCB Bank as set forth in the Bank's website www.dcbbank.com and I / we will adhere to all the terms / conditions as applicable from time to time. I / We further authorise the Bank to debit my / our Account(s) towards any applicable charges for any / various service / services provided as applicable from time to time.

I / We declare, confirm and agree:

a) 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 and I / we have not withheld any information. I / We understand certain particulars given by me / us are required by the operational guidelines governing banking companies. I / We agree and undertake to provide any further information as and when Bank may require. (b) That I / we have had no insolvency proceedings initiated against me / us nor I / we have ever been adjudicated insolvent. (c) That I / we have read the application form and brochures and am / are aware of all the terms / conditions of availing finance or service or products from the Bank. (d) I / We agree and understand that the Bank reserves the right to reject any application without providing any reason and reference to me / us. I / We agree and understand that the Bank reserves the right to retain the application forms, and the documents provided therewith, including photographs, and shall not return the same to me / us. (e) To inform the Bank regarding change in my / our residence / employment and to provide any further information as and when the Bank may require from time to time. (f) If the Account is under Corporate salary Scheme: • I / We have also read and understood "Terms and Conditions" under which Salary Scheme is offered to my organisation and employees. • I / We agree that my / our employer has full right to reserve any instruction given by them to credit my / our account for any amount within a period of three working days and I / we will not dispute or hold the Bank responsible for such debits in my account. • I / We understand that it is my / our responsibility to inform the Bank immediately on termination of my / our employment with my / our current employer, whereupon I / we will cease to enjoy any or all benefits under Salary account scheme. (g) I / We agree that in the case of joint account both the applicant and joint applicant are singly and jointly liable for overdraft if any, even if the Application cum demand Promissory Note is signed by the Applicant alone. (h) I / We shall not hold the Bank liable for furnishing of the processed information / data / products thereof to other Banks / Financial Institutions / Credit Providers / Users registered as above. (i) I / We agree and understand that I / we have to complete further application for specific liability products / services from the Bank as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application (and vice versa), and that unless otherwise disclosed in such further forms as prescribed, the particulars and information set forth herein as well as the documents referred or provided herewith are true, correct, complete and up-to-date in all respects. (j) I / We agree and understand that such further applications will require incorporation of the application form number, and / or such details as the Bank may prescribe, to facilitate data management. (k) I / We authorise the Bank to issue a Debit cum ATM Card to me / us. (l) I / We acknowledge that the issue and usage of the Debit cum ATM Card is governed by the terms and conditions as in force from time to time and I / We agree to be bound by the same. (m) I / We accept that the terms and conditions of Debit cum ATM Card are liable to be amended by the Bank from time to time. (n) I / We further unconditionally and irrevocably authorise the Bank, to debit my / our Account annually with an amount equivalent to the fee and charges for use of the Debit Card. (o) I / We, the joint holder(s), hereby authorise the first holder to access the Internet Banking, Phone Banking and Mobile Banking channels as provided for viewing of and transaction from the Account and the first holder confirms the said appointment. (p) I / We, the joint holder(s), hereby state that if I / we wish to revoke the above (o) authorisation, • I / We, joint holder(s), shall duly issue a letter of revocation ("the revocation letter") to the Bank in this regard. • I / We hereby agree that such authorisation as aforesaid shall come into effect after ten clear working days after receipt of such revocation letter. (q) I / We, joint holder(s), agree that in case of death of any or more of the joint depositor(s), the proceeds may be paid at the Bank's discretion, on request before due date (subject to penal clause for premature payment as may be stipulated from time to time) as per mode of operations indicated above. (r) I / We also understand that continuation of the account with the Bank is at the sole discretion of the Bank and in case the Bank is dissatisfied with the conduct of the Account / accountholder, the Bank has the right to close the account after giving me / us one month's notice or withdraw the concessions in to or any service granted to me / us or charge the Bank's applicable rates for such services. (s) I / We understand that the Bank may at its absolute discretion, discontinue any of the services completely or partially without any notice to me / us. (t) We the joint holders, agree that on receipt of written application from any of the joint holders and / or survivor or survivors of us, the Bank at its sole absolute discretion and subject to such terms and conditions, grant a loan / advance against the security of the term deposit(s) issued in joint names. (u) I / We understand that in case of return of Account Opening Amount (AOA) cheques, for any reason whatsoever, the Bank would close the account without any reference to me / us. (v) I / We understand that DCB - On The Go facility will be offered to customers whose account is an individually operated resident account in the case of joint Account(s) this facility will not be available. (w) I / We understand that DCB mobile Banking will also not be available to Non Resident Accounts.

Signature of Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

Nomination Form Received:  Yes  No

## Acknowledgment

0159236

Please provide this number for future reference

1st Applicant's Name: \_\_\_\_\_

Joint Applicant 1: \_\_\_\_\_

Joint Applicant 2: \_\_\_\_\_

Name of the Nominee: \_\_\_\_\_

Name of the Bank Official: \_\_\_\_\_

Employee code: \_\_\_\_\_ Date: 

D	D	M	M	Y	Y	Y	Y
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 Branch: \_\_\_\_\_

Signature of Bank Official

## Customer Information & Due Diligence (CIDD) Form

Information	Details
Countries where business associates located (for Businessmen, only)	
Source of Funds for Credits in the Account	<input type="checkbox"/> Savings <input type="checkbox"/> Salary <input type="checkbox"/> Business Proceeds <input type="checkbox"/> Sale of Property <input type="checkbox"/> Investments <input type="checkbox"/> Inheritance <input type="checkbox"/> Professional fee <input type="checkbox"/> Other (please specify) <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
Wire Transfers Expected	Into the Account <input type="checkbox"/> Yes <input type="checkbox"/> No    Value ₹ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span> From the Account <input type="checkbox"/> Yes <input type="checkbox"/> No    Value ₹ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>
Foreign Inward Remittances Expected	<input type="checkbox"/> Yes <input type="checkbox"/> No    Approximate Value ₹ <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>

### For Bank Use Only

Any of the Signatories / Beneficial Owners of the entity a Political / Public Figure or related to a Political / Public Figure     Yes     No    if yes, please give position

Does it seem that the initial Deposit and/or the declared transaction profile is in line with the status/occupation declared?     Yes     No

\_\_\_\_\_  
Signed in my presence  
Name & Signatures of the Officer along with Signature Code Number

### Letter From Customer - Recording A Different Signature

(When Signature recorded on any of the document provided for Signature Proof is different from the one recorded on the AOF)  
To be signed by the Customer in the presence of the Bank Official attesting the Signature

The Branch Manager  
Development Credit Bank Limited  
\_\_\_\_\_ Branch

Date:

Sir / Madam,  
With reference to the \_\_\_\_\_ (name of the document on which the signature differs) provided by me as proof of my signature along with the Account Opening Form, I request you to please record with yourselves my specimen signature as below, as the signature on the above referred document differs from the one provided on the Account Opening Form :

\_\_\_\_\_ (Signature as per document submitted)

\_\_\_\_\_ (Signature now requested to be admitted)

This difference in the signature is because \_\_\_\_\_

Yours faithfully,

(Signature of the Customer)

(Name of the Customer)

\_\_\_\_\_  
Signed in my presence  
Name & Signatures of the Officer  
along with Signature Code Number

# DCB BANK

DCB 24-Hour Customer Care  
**Email** [customercare@dccb.com](mailto:customercare@dccb.com)  
**Call** 3281 1322 ■ **Toll Free** 1800 209 5363  
**Website** [www.dccb.com](http://www.dccb.com)

Please call DCB 24-Hour Customer Care to enquire about your account application status

Development Credit Bank Limited is a member of the Banking Codes and Standards Board of India (BCSBI)



# Experience banking like never before



## DCB Elite Account

Now choose your lucky number as your savings or current account number along with a host of free benefits and services.

## DCB CashBack Account

A unique savings account that pays you cash every time you spend using your Debit Card.



## Free access to Visa ATMs in India

Use your DCB Debit Card for cash withdrawals and balance enquiries at any Visa ATM in India at no cost.

## DCB Pragati

A small deposit every month leads to a large assured amount for the future. You can deposit as low as ₹ 1000 per month.



## DCB Trade Finance Services

Avail a comprehensive range of trade finance services at competitive rates to meet your business requirements.

## DCB NRI Services

DCB Bank offers a bouquet of products and services ranging from DCB NRE / NRO Accounts and Term Deposits to DCB Wealth Management Solutions.



## DCB Wealth Management

Experience state-of-the-art personalised financial planning along with the best investment products that suit your risk appetite.

## DCB Loan Against Gold

Avail instant loan against your gold jewellery / ornaments. The loan amount can be as high as 80% of the appraised gold value.



## DCB Loan Against Property

Your property can now fund your business expansion. Avail of term loans for your business against the security of your residential or commercial property.

## DCB Lockers

DCB Bank offers you the security of its safe deposit vaults for all your prized valuables.



**DCB 24-Hour Customer Care**

**Email** [customercare@dccbanc.com](mailto:customercare@dccbanc.com)

**Call** 3281 1322 ■ **Toll Free** 1800 209 5363

**Website** [www.dccbanc.com](http://www.dccbanc.com)

DCB Bank is a new generation private sector scheduled commercial bank regulated by the RBI

DCB Bank is a member of the Banking Codes and Standards Board of India (BCSBI)

Conditions apply

# DCB BANK