

# **Account Opening Form**

## **Non Resident Indians**

**DCB BANK**

**Introduction Documents**

(For Non Resident Indians who are Indian citizens or, who are Persons of Indian Origin (PIO))

**When filling the form please**

- (i) Write in **CAPITAL** letters. (preferably use **BLACK** ink.)
- (ii) Countersign any overwriting.
- (iii) Fill the mandate holder declaration and furnish the required Identity Signature Address documents in case you are assigning any family member / friend / associate access to your account.
- (iv) Ensure that you fill Form DA-1 enclosed with this form to avail the nomination facility.  
While the nomination facility is optional, we recommend that you avail of it.

**SECTION I**

**A) Mandatory documents for all categories**

- (i) Photocopy of the passport pages where your name, address, specimen - signature, photograph, latest entry / exit stamp, expiry date and Visa details are recorded;
- (ii) Copy of valid **Visa / Work / Residence Permit** (the Visa could be either in the passport or given separately);
- (iii) Proof of Mailing Address (local / foreign address as selected on the account opening form). Refer note below for details.
- (iv) Latest passport size photograph.
- (v) Initial payment for each account or deposit selected on the account opening form.

**B) If you have not met our Branch staff in person while submitting your forms & supporting documents, the following procedure needs to be followed:**

The photocopies of the (a) Passport, (b) Visa / Work Permit / Residence Permit and (c) Mailing Address must be attested by :

- (i) An overseas banker - (**applicable only in** Argentina, Australia, Austria, Belgium, Brazil, Canada, China, Denmark, Finland, France, Germany, Greece, Bahrain, Qatar, Kuwait, Oman, Saudi Arabia, UAE, Hong Kong, Iceland, Ireland, Italy, Japan, Luxembourg, Mexico, the Netherlands, New Zealand, Norway, Portugal, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, the UK and the United States of America) OR
- (ii) An overseas banker (other than in the countries listed above) - **provided that**, the account opening amount is through a cheque drawn on the same bank branch OR
- (iii) Any branch of an Indian bank abroad (in any country) OR
- (iv) Notary Public or equivalent authority OR
- (v) The Indian diplomatic mission in the country of residence

**SECTION II**

**Additional documents (to be submitted along with the above mentioned documents)**

**If you are:**

**A) Person of Indian Origin (PIO)**

- (i) Passport issued by a country other than India, where nationality is mentioned as "Indian"
- (ii) PIO Card **or**,
- (iii) Overseas Citizen of India (OCI) Card **or**,
- (iv) Copy of birth Certificate or Indian passport held at any time by self, or parents, or grand parents **or**,
- (v) Copy of Indian passport of spouse (where name of the applicant should appear as such to establish the relationship)

**B) Person employed with the Merchant Navy**

- (i) Merchant Navy declaration (format provided in the Account Opening Form).
- (ii) Copy of valid contract OR, original letter from the company providing contract details namely - name of the employee, employment in the principal shipping company, name of the principal where employed, address of the overseas company, name of the vessel & flag, name of the port, commencement of contract, tenure of contract, salary in foreign currency & passport number.
- (iii) Original letter from principal / agent / liaison office containing the contract details.
- (iv) Continuous Discharge Certificate (CDC) booklet copies or C1 Visa. The CDC must indicate latest discharge stamp / last date of arrival in India, or a declaration that the person is sailing for the first time.

Providing foreign address proof is optional for this category, but **Indian address proof is mandatory**.

**C) Going abroad for the first time**

- (i) Work Permit or Visa or equivalent document evidencing legal right to stay in the country specified.
- (ii) If the Visa provided by the person is valid for less than 182 days :
  - (a) Valid Entry Permit / Visa into the country of employment.
  - (b) Employment letter from the prospective employer.
  - (c) Declaration from the person that the Visa will be further extended.

**Also, in case of Foreign Tourists & Students (not of Indian Origin) :**

If a Tourist / Student has a Visa for less than 180 days, then an NRO account would be opened. If the Visa is for more than 180 days, then a Resident Account would be opened.

**Documents to be obtained :**

- (i) Valid Visa permitting stay in India, along with passport copy containing the arrival stamp. For students and those who are working in India, the Visa to be for more than 180 days.
- (ii) Evidence of registration with the District Foreigners Registration / Foreigners Regional Registration Officer (FRRO).
- (iii) Certificate / Admission Letter from school / college (for students).

Form is liable to be rejected, if all the information is not filled properly.

Fields marked with (\*) are mandatory

Source Code: \_\_\_\_\_

Account Manager Code: \_\_\_\_\_

Preferred Home Branch \_\_\_\_\_

Existing Customer ID  Yes \_\_\_\_\_ (Incase you have an existing relationship with the Bank)  No (Please fill the details below)

**Personal Details - First applicant**

\*Name

\_\_\_\_\_  
(Mr./Ms./Dr.) (FIRST NAME) (MIDDLE NAME) (LAST NAME) (Upto 30 characters only)

\*Short Name \_\_\_\_\_ (This Name will appear on the Debit / ATM Card) (Upto 16 Characters only)

\*Date of Birth 

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

Marital Status:  Single  Married Gender:  Male  Female \*Nationality:  Indian  Other \_\_\_\_\_

Father's Name \_\_\_\_\_

\*Mother's Maiden Name \_\_\_\_\_

Spouse's Name \_\_\_\_\_

\*Passport Details Passport No. \_\_\_\_\_ \*Date of Issue 

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

 Place of Issue \_\_\_\_\_ \*Date of Expiry 

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

\*Visa Details Type of Visa \_\_\_\_\_ \*Date of Issue 

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

 Place of Issue \_\_\_\_\_ \*Date of Expiry 

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

PAN# \_\_\_\_\_

**Contact Details**

Indian Address (all fields to be filled in compulsorily) 

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| L | A | N | D | M | A | R | K | L | A | N | D | M | A | R | K | L | A | N | D | M | A | R | K |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

City \_\_\_\_\_ Pin Code \_\_\_\_\_

Country \_\_\_\_\_ State \_\_\_\_\_

Telephone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

\*Overseas Address 

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| L | A | N | D | M | A | R | K | L | A | N | D | M | A | R | K | L | A | N | D | M | A | R | K |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

City \_\_\_\_\_ Pin Code \_\_\_\_\_

\*Country \_\_\_\_\_ State \_\_\_\_\_

Telephone No. \_\_\_\_\_ Fax No. (Optional) \_\_\_\_\_

\*Mobile Number \_\_\_\_\_ (With country code, area code, followed by the telephone number)

\*Preferred Mailing Address  Indian Address  Overseas Address (Debit Card/PIN/Password mailers will be sent to the preferred mailing address of each applicant. Account Statement / Cheque Book will be sent to the preferred mailing address of the first applicant)

\*Email Address \_\_\_\_\_ (Required for e-mail alerts and other communications)

\*Country of residence: Your country of residence is the place where you regularly live. This is also your main place of business as an employee or a self-employed individual, irrespective of where you maintain your family home.

**Other Details**

Education  Non Graduate  Graduate  Post Graduate  Professionally Qualified  Others \_\_\_\_\_

\*Occupation  Self Employed - Professional  Self Employed - Non-professional  Salaried  Housewife  Retired  Student  Others \_\_\_\_\_

Profession  Finance  Art  Legal  Teaching  Agriculture  Medicine  Engineer  Management  Architect  Information Technology  Others \_\_\_\_\_

Monthly Household Income  < USD 2,500  USD 2,500 - USD 4,000  USD 4,000 - USD 6,000  >USD 10,000  USD 6,000 - USD 10,000

Are you a Senior Public Figure?  Yes  No

**Definition**

A "Senior Public Figure" is a person who performs important functions for the State. This would include individuals who have or have had positions of public trust such as government officials, senior executives of government corporations, politicians, important political party officials, etc. and their families and close associates. A "Senior Public Figure" if one is or has been the following: head of state, Government and cabinet minister; Influential functionary in nationalized industries and government administration; senior judge; senior party functionary; senior and / or influential official, functionary and military leader and people with similar functions in international or supranational organizations; members of ruling royal family; senior and/or influential representatives of religious organizations (if these functions are connected with political, judicial, military or administrative responsibilities).

Family of "Senior Public Figure" includes close family members such as spouse, children, parents and siblings, other blood relatives and relatives by marriage. Closely associated person to a "Senior Public figure" includes close business colleagues and personal advisors/consultants to the "Senior Public Figure".

## Channel Access Request

I wish to access the following Channels  
Operative Account(s) / Deposits

DCB Mobile Alerts

DCB Mobile Banking

DCB Debit / ATM Card\*

Note: Net Banking facility is being provided complimentary at no extra cost to all our Non Resident account holders.

In case, you want to opt out of the said facility, you may please indicate by ticking the box below:

No, I do not want Net Banking facility to be activated for my account/s.

\* DCB International Visa Debit and ATM Card will be issued for NRE Accounts & DCB ATM Card for NRO Accounts

## Account Type

### Rupee Accounts

Rupee Savings Account  NRE (Non Resident External)

NRO (Non Resident Ordinary)

Rupee Current Account  NRE (Non Resident External)

NRO (Non Resident Ordinary)

Rupee Fixed Deposits  NRE (Non Resident External)

NRO (Non Resident Ordinary)

### Foreign Currency Term Deposit FCNR (B)

Currency  AUD  CAD  Euro  GBP  USD

## Mode of Operation

Single  Either or survivor  Jointly  Mandate / POA  Others, please specify \_\_\_\_\_

## Nomination: (Mandatory for Single Account holders / Proprietary Accounts)

Yes  No

## First Credit Details

Currency \_\_\_\_\_

Amount (In figures) \_\_\_\_\_ (In words) \_\_\_\_\_

## Mode of Funding

Cash  Demand Draft / Cheque No. \_\_\_\_\_ Drawn on \_\_\_\_\_

Wire Transfer / Telegraphic Transfer from \_\_\_\_\_ (Remitting Bank's Name & Address)

Debit NRO Account No.                      for credit to new NRO Account

Debit NRE Account No.                      for credit to new NRE Account

Currency & Amount (in figures and words) \_\_\_\_\_

(If you are opening more than one account, please indicate appropriately for each account)

## Term Deposit

Type of Deposit  Ordinary  Cumulative

Currency  AUD  CAD  Euro  GBP  INR  USD

Amount (in fig.) \_\_\_\_\_ (in words) \_\_\_\_\_

If you are opening more than one deposit, please indicate appropriately for each deposit.

Tenure \_\_\_ Days / Months / Years (Please refer to the interest rate table on www.dcb.com for details on interest rates and tenure)

Interest payment  Credit my / our DCB Account No.

on Ordinary deposit  Issue a DD / Cashier's Order and mail to my correspondence address

**Maturity Instructions :** The amount due to me / us on maturity should be

Renewed for \_\_\_\_\_ Days / Months / Years

Credited to my / our DCB Account No.

DD at my correspondence address payable at \_\_\_\_\_

TT (For TT please provide overseas Bank Name, Address and Account No)

Bank Name : \_\_\_\_\_ Address: \_\_\_\_\_

Account No.: \_\_\_\_\_

**Note :** Your Term Deposit will automatically be renewed for the same period at the prevailing interest rates on maturity if we do not receive prior notice before maturity. In case of premature payment, the request may be made by any one of the joint holder of the Term Deposit.

## Credit Facilities (Only for Current Account)

I / We declare that I / we do not enjoy credit facilities with other bank(s).

I / We enjoy credit facility / have current accounts with other bank(s).

Bank Name : \_\_\_\_\_ Branch : \_\_\_\_\_

Type of Facility : \_\_\_\_\_ Outstanding Loan / OD / CC Amount : \_\_\_\_\_



## The Person Of Indian Origin (PIO) Declaration (if Applicable)

I hereby declare that I am a Person of Indian Origin (PIO) 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 (Proof of same to be produced).
- I am the 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.

\_\_\_\_\_  
Signature of 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of 3<sup>rd</sup> Applicant

## Terms & Conditions for instructions to be given by Fax, Telephone And Other means of Electronic Communication

To,

### DEVELOPMENT CREDIT BANK LIMITED

Notwithstanding anything to the contrary contained in any other document/agreement, I / We, the undersigned, hereby request and authorise you to rely and act on all instructions or communications for any purpose (including but not limited to the instructions / communication pertaining to the operation of all my / our accounts or to any other facilities or services that may be provided by you from time to time) which may from time to time be or purported to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable, email or any other form of electronic communication by me / us (including such instructions / communication as may be or purported to be given by those authorised to operate my / our account(s) with you)

"Instructions" - I / We understand and acknowledge that there are inherent risks involved in sending the Instructions to you via telephone, facsimile, untested telexes and faxes, telegraph, cable, email or any other form of electronic communication and hereby agree and confirm that all risks shall be fully borne by me / us and I / We assume full responsibility for the same, and you will not be liable for any losses or damages including legal fees arising upon your acting, or your failure to act, wholly or in part in accordance with the instructions so received.

In consideration of you agreeing, subject to the terms and conditions hereunder, to act upon the instructions as aforesaid, I / We hereby irrevocably agree and undertake:

That you shall be entitled to act or refuse to act as you see fit, without incurring any liability whatsoever to me or to any other person, upon any Instructions for any purpose which may from time to time be or purported to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable, email or any other form of electronic communication by me / us (including such instructions as may be or purported to be given by those authorised to operate my / our account(s) with you), even if such Instructions or communication are not followed up by written confirmation to you.;

That the Instructions shall be conclusively presumed for your benefit to be duly authorised by and legally binding on us, and we shall be fully responsible for the same. You shall not be responsible to ensure the authenticity, validity or source of any instructions and shall not be liable if any instructions turn out to be unauthorised, erroneous or fraudulent.

That you shall be entitled (but not obliged) to keep records of our instructions given or made by telephone, facsimile, untested telexes and faxes, telegraph, cable, email or any other form of electronic communication in such form, physical or electronic, as you may in your sole discretion deem fit, and your records shall be conclusive and binding on me / us. You shall be entitled to dispose of or destroy any such records at any time as determined by you at your sole discretion;

That you shall be authorised to disclose all instructions as you may deem fit, to your affiliates, counterparties, service providers, regulators and other authorities or where you are required by law to do so.

That you shall be entitled to require any instruction in any form to be authenticated by use of any password, identification code or test as may be specified by you from time to time and I / We shall ensure the secrecy and security of such password, code or test and I / We shall be solely responsible for any improper use of the same;

That, notwithstanding the above, you may, under circumstances determined by you in your absolute discretion, require from me / us confirmation of any instructions in such form as you may specify before acting on the same; and we shall submit such confirmation to you immediately upon receipt of your request. Pursuant to receipt of instructions, you shall have the right but not the obligation to act upon such instruction;

That you shall not be liable to us or any third party for, and that I / We (jointly and severally) agree to indemnify you and keep you indemnified from and against all claims either by me or any other, actions, demands, liabilities, costs, charges, damages, losses, expenses and consequences of whatever nature (including legal fees on a full indemnity basis) and howsoever arising, which may be brought or preferred against you or that you may suffer, incur or sustain by reason of or on account/s of your having so acted whether wrongly or mistakenly or not, or of your failing to act wholly or in part in accordance with the Instructions and the terms of this letter. In consideration of DCB agreeing to accept instructions issued by me from time to time in respect of my non-resident account/s to be opened with DCB \_\_\_\_\_ Branch, in the form of email transmission from my email ID \_\_\_\_\_ not bearing an original signature ("email instructions"). I confirm that:

- I am aware and understand the possible risks involved in connection with giving of any email instructions.
- DCB is hereby irrevocably and unconditionally authorized to act on my email instructions, which DCB in its sole discretion believes to have been sent from my email ID as has been registered with DCB or otherwise appear to comply with the terms of the mandate for my non-resident account/s to be opened with DCB and DCB shall not be liable and/or responsible for acting in good faith on email instructions which have been sent from my email ID referred to herein in any circumstances whatsoever.
- I undertake to keep DCB, its officers, directors and any employees indemnified at all time from and against, all actions, proceedings, claims, loss, damage, cost and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your accepting email instructions from me and acting thereon, whether or not the same are confirmed in writing by me or not.

That I / We confirm that I / We have the capacity and authority to accept this document and that this document constitutes our valid, legal, effective and enforceable obligation.

That this declaration shall be governed and construed to be in accordance with the laws of India and I / We hereby irrevocably submit to the non-exclusive jurisdiction of the courts in Mumbai.

\_\_\_\_\_  
Signature of 1<sup>st</sup> Applicant

\_\_\_\_\_  
Signature of 2<sup>nd</sup> Applicant

\_\_\_\_\_  
Signature of 3<sup>rd</sup> Applicant

## Declaration

### I/We, hereby solemnly declare and undertake as under:

- I am / We are Non Resident Indian(s) of Indian Origin.
- I / We understand that the above account will be opened on the basis of the statements/ declarations made by me / us and will be opened in the form and as per various Regulations framed under Foreign Exchange Management Act, 1999 ("the Act") and in particular, Foreign Exchange Management (Deposit) Regulations, 2000 ("the Regulations") as amended from time to time. I / We also agree that if any of the statements/ declarations made herein found to be not correct in material particulars, you are not bound to pay any interest on the deposit made by me / us and to discontinue the services.
- I / We hereby declare that the transaction the details of which are specifically mentioned in the schedule hereunder does not involve, and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid act or of any rule, regulation, notification, direction or order made there under.  
I / We also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration.  
I / We also understand that if I / We refuse to comply with any such requirement or make only unsatisfactory compliance herewith, the bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me / us report the matter to Reserve Bank of India.  
I / We further declare that the undersigned has / have the authority to give this declaration and undertaking on behalf of the firm / company. Applicable when the declaration / undertaking is signed on behalf of the firm / company.  
**SCHEDULE :** All foreign exchange transactions as may be entrusted by us to the Bank from time to time.
- The account will be put into use only for bonafide transactions not involving any violations of the provisions of any Government / Exchange Control Regulation.
- I / We agree that the rate and the manner of interest to be paid shall be as per the regulations and no claim will be made by me / us for any interest on the deposit/s for any period after date/s maturity of the deposit/s.
- I / We agree to abide by the provisions of the FCNR (B) / NRE / NRO / RFC Account schemes as laid down and the regulations as amended from time to time by the RBI.
- I / We hereby undertake to intimate you about my / our return to India for permanent residence immediately on arrival.
- I / We authorise the bank to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier Deposit Confirmation Advice given to me will be treated as discharged receipt on due date. I / We understand that the interest applicable upon renewals will be at the applicable ruling rates on the date of maturity and that the fresh Deposit Confirmation Advice will be made available.
- I / We agree that if premature withdrawal is permitted at my / our request the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by Reserve Bank of India in this regard.
- I / We shall not make available to any person resident in India, any foreign currency against reimbursement in rupees or in any other manner in India.
- I / We confirm that all debits/ credits to my / our accounts shall be as specified in the said act and the regulations. Further, in case of NRO A/c, I / We undertake that all debits to my / our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India shall be in accordance with the regulations and which are covered either by general or special permission of Reserve Bank of India.
- I / We will be liable to comply with the rules of the Foreign Exchange Management Act of 1999 and the regulations and the amendments thereof in force from time to time and as stipulated by the Reserve Bank of India.
- 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 and without assigning any reason thereof. I / We agree that the bank may debit my account for service charges as applicable from time to time.
- I / We have read, understood and hereby accept & agree to the Terms & Conditions given for all the products & services I / We have requested.
- I / We agree and undertake that in case of FCNR (B) Accounts, if the remittance from outside India is not in designated currency and the same is converted to the designated currency as stipulated in the regulations, it shall be at my/our entire risk and costs and I/we shall not challenge the rate of conversion.
- I / We hereby agree and confirm to bear any losses or claims that may arise directly or indirectly on account of the bank acting on any instructions received by it by fax or any electronic media given by me/us or on my / our behalf and agree to keep the bank indemnified from any such losses and / or claims.
- I / We do hereby declare that the information furnished in this form is true to the best of my / our knowledge and belief.
- I / We hereby agree to indemnify and forever keep indemnified the bank and its successors and assigns of, from and against any and all claims, actions, penalties that may be made, suffered or incurred by the Bank by reason of my / our non-compliance with the said Act and / or the regulations as amended from time to time.
- DECLARATION FOR LOANS / ADVANCES:** The Bank may, on receipt of a written application from Mr./Ms. \_\_\_\_\_ & / or \_\_\_\_\_ the former / the latter / the first named or either or Survivor of us / any one of us or survivors or survivor of us in his / her / their discretion and subject to such terms and conditions as the bank may stipulate, (a) Grant a loan / advance against the security of the term deposit to be issued in our joint names
- DECLARATION FOR PRE - MATURE PAYMENT:** The Bank on request from the depositor, would allow withdrawal of term deposit before completion of the period of the deposit agreed upon at the time of placing the deposit. The Bank shall declare their penal interest rates policy for premature withdrawal of term deposit. The Bank shall make depositors aware of the applicable rate for premature withdrawal of such deposits along with the deposit rate

## Declaration for receiving information on products, offers and services

Please tick Yes or No as acceptable to the applicant(s)  Yes  No

### Terms & Conditions

The Bank is authorised to arrange a correspondent bank/agent for realising the proceeds of foreign currency cheques deposited.

The Bank has a Cheque Collection Policy in place, under which if the instrument(s) for collection is / are returned unpaid at any time, the returning and other charges may be debited to my / our account/s.

If any Cheque / draft credited to my / our account/s provisionally prior to final realisation under your special cash letter services is returned unpaid, the amount may be recovered from my / our account/s at the appropriate exchange rate along with interest applicable at such rates as may be decided by you. I / We undertake to refund the amount, if already drawn by me / us, immediately on demand if our account/s does not have sufficient balance to recover the amount with interest and / or any other charges.

I / We confirm having read and understood terms and conditions for all the services I/We have requested above. I / We accept and agree to be bound by the said terms and conditions for the use of the above selected services. I / We authorise the applicant to access the account(s) via the channels selected and authorise DCB to link new accounts opened by the applicant to the channels selected. I / We accept and agree to be bound by the said terms and conditions for the use of the above selected services. The Terms and Conditions are as per current regulatory environment; the same are bound to change without prior notice as per changes in the regulatory framework.

Signature of 1<sup>st</sup> Applicant

Signature of 2<sup>nd</sup> Applicant

Signature of 3<sup>rd</sup> Applicant

Date \_\_\_\_\_

Signature(s)

Place \_\_\_\_\_

|  |   |  |   |
|--|---|--|---|
| <p>1<sup>st</sup> Applicant</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p>Name _____</p> <p>Customer ID _____</p> | <p>Please paste your Photograph and Sign across</p> | <p>2<sup>nd</sup> Applicant</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p>Name _____</p> <p>Customer ID _____</p> | <p>Please paste your Photograph and Sign across</p> |
| <p>3<sup>rd</sup> Applicant</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p>Name _____</p> <p>Customer ID _____</p> | <p>Please paste your Photograph and Sign across</p> | <p>4<sup>th</sup> Applicant</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p>Name _____</p> <p>Customer ID _____</p> | <p>Please paste your Photograph and Sign across</p> |

# Form DA 1

(Separate forms required for Multiple Accounts)

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(s) \_\_\_\_\_

Address(es) \_\_\_\_\_

nominate the following person to whom in the event of my / our / minor's death the amount of the deposit(s), particulars whereof are given below, may be returned by \_\_\_\_\_

(name and address of branch / office in which deposit is held)

## Deposit(s)

Nature of \_\_\_\_\_

Distinguishing No. \_\_\_\_\_

Additional details, if any \_\_\_\_\_

## Nominee

Name \_\_\_\_\_

Address \_\_\_\_\_

Relationship with depositor, if any \_\_\_\_\_

Age \_\_\_\_\_ If nominee is a minor, date of birth 

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

As the nominee is a minor on this date, I/we appoint Shri / Smt / Kum\*

Name \_\_\_\_\_

Address \_\_\_\_\_ Age \_\_\_\_\_

to receive the amount of the deposit on behalf of the nominee, in the event of my / our / minor's death during the minority of the nominee.

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

Signature(s) / Thumb Impression(s)\*\* \_\_\_\_\_ 1<sup>st</sup> Depositor \_\_\_\_\_ 2<sup>nd</sup> Depositor \_\_\_\_\_ 3<sup>rd</sup> Depositor \_\_\_\_\_

Signature of First Witness \*\*\* \_\_\_\_\_

Signature of Second Witness \*\*\* \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\* Strike out if nominee is not a minor.

\*\* Where deposit is made in the name of a minor, the variation of 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.



## Minor Declaration Form

(To be filled if any of the account holders are minor)\*

Branch \_\_\_\_\_

Account Number \_\_\_\_\_ (if available)

### Details of Minor

Name of the Minor \_\_\_\_\_

Customer ID \_\_\_\_\_ (if available) Relationship with Guardian \_\_\_\_\_

### Details of Guardian

Name of the Guardian \_\_\_\_\_

Customer ID \_\_\_\_\_ (if available)

Nature of Guardianship  Natural  Legal (Please furnish copy of court order)

Source of funds  Own funds  Minor's funds

I hereby declare that I shall represent the said minor in all transactions connected with this account until the said minor attains majority. I declare that the account will be operated for the benefit of the minor. I shall indemnify the Bank against the claim on the account of the minor for any withdrawal transaction made by me in his/her account.

Signature of Guardian \_\_\_\_\_

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

## Merchant Navy Declaration Form

The Manager

Development Credit Bank Limited

\_\_\_\_\_  
\_\_\_\_\_

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

Dear Sir/Madam,

Re: Declaration

I hereby confirm that I have just returned after completion of my contract with \_\_\_\_\_ (name of company) registered in \_\_\_\_\_ (address of the principal).

I am on a break for \_\_\_\_\_ days / months and will be joining on a new contract on/ by \_\_\_\_\_ (date / time frame). I request you to kindly open an  FCNR (B) Deposit  NRE account  NRO account in my name on the basis of the documents submitted

I also confirm that I will inform the Bank incase I am unable to proceed on a new contract or choose not to go on a new contract, and have the non-resident accounts opened in my name redesignated to Resident/ RFC accounts (if eligible).

Yours Sincerely

\_\_\_\_\_  
Signature of applicant

### Temporary entry work / residence Visa declaration

I / We (name of a/c holder/s), the undersigned, are desirous of opening an  FCNR (B) Deposit  NRE account  NRO account with Development Credit Bank Limited. I / We have submitted to the Bank my/our Entry Work/Residence Visa(s) dated \_\_\_\_\_ (Visa issuance date) expiring on \_\_\_\_\_ (Visa expiry date) for this purpose. I / We hereby agree to furnish the Bank with the copy/ies of my/ our regular Visa(s) immediately on issuance and confirm that I /we have no objection if the Bank freezes transactions in the said account/s or closes the said account/s in case of my / our non-submission of regular Visa (ies) prior to the date of expiry of the Visa/s i.e. \_\_\_\_\_. I / We also confirm that this procedure will also apply in case I / we are joint holders of the account/s.

Signature/s of account holder/s: \_\_\_\_\_

(1<sup>st</sup> Applicant)

\_\_\_\_\_

(2<sup>nd</sup> Applicant)

**Declaration - cum - Undertaking**

**[Under Section 10(5), Chapter III of The Foreign Exchange Management Act, 1999]**

I / We hereby declare that the transaction the details of which are specifically mentioned in the Schedule hereunder does not involve, and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made there under.

I / We also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration.

I / We also understand that if I / We refuse to comply with any such requirement or make only unsatisfactory compliance herewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me / us report the matter to Reserve Bank of India.

\* I / We further declare that the undersigned has / have the authority to give this declaration and undertaking on behalf of the firm / company.

Place:  
Date:

\_\_\_\_\_  
Signature of the Applicant  
for Foreign Exchange

\* Applicable when the declaration / undertaking is signed on behalf of the firm / company.

**SCHEDULE**

All foreign exchange transactions as may be entrusted by us to the Bank from time to time.

**For Office Use**

NOTE : (Details of information / documentary evidence to be verified / recorded separately for each transaction).

**Declaration - cum - Undertaking**

**[Under Section 10(5), Chapter III of The Foreign Exchange Management Act, 1999]**

I / We hereby declare that the transaction the details of which are specifically mentioned in the Schedule hereunder does not involve, and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made there under.

I / We also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration.

I / We also understand that if I / We refuse to comply with any such requirement or make only unsatisfactory compliance herewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me / us report the matter to Reserve Bank of India.

\* I / We further declare that the undersigned has / have the authority to give this declaration and undertaking on behalf of the firm / company.

Place:  
Date:

\_\_\_\_\_  
Signature of the Applicant  
for Foreign Exchange

\* Applicable when the declaration / undertaking is signed on behalf of the firm / company.

**SCHEDULE**

Nature / Purpose of Foreign Exchange transaction: \_\_\_\_\_

Amount of Foreign Exchange: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

**For Office Use:** Details of documentary evidence verified

- 1.
- 2.
- 3.
- 4.
- 5.

## Customer Declaration

(Customer declaration in case of signature mismatch)

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

Dear Sir / Madam,

With reference to my request for \_\_\_\_\_ please note that my signature differs from the one given in my identity / address proof. My new & old signature is as under for your official records.

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

Account no. / Cust ID: \_\_\_\_\_

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

Signature:

(Old) \_\_\_\_\_

Signature :

(New) \_\_\_\_\_

Branch certification

I certify that the customer has been personally met & has signed in my presence. Kindly process the request.

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

Employee Code: \_\_\_\_\_ Signature: \_\_\_\_\_

## 1. PRIMARY CUSTOMER INFORMATION

|  |   |
|--|---|
| Account Name / First Applicant               |   |
| Nationality                                  |   |
| Occupation details                           |   |
| Nature of business (In detail)               |   |
| Business / Employment address (if different) |   |
| Countries where business associates located  |   |
| Reason for opening the account with us       | <input type="checkbox"/> Basic household expenses <input type="checkbox"/> Salary credits<br><input type="checkbox"/> Investments <input type="checkbox"/> Others (Pl. Specify) _____   |
| Source of Funds:                             | <input type="checkbox"/> Savings <input type="checkbox"/> Salary <input type="checkbox"/> Business Proceeds<br><input type="checkbox"/> Sale of Property <input type="checkbox"/> Investments<br><input type="checkbox"/> Inheritance <input type="checkbox"/> Others (Pl. Specify) _____   |
| (a) For First Credit                         |   |
| (b) For credits in the account               | <input type="checkbox"/> Savings <input type="checkbox"/> Salary <input type="checkbox"/> Business Proceeds<br><input type="checkbox"/> Sale of Property <input type="checkbox"/> Investments<br><input type="checkbox"/> Inheritance <input type="checkbox"/> Professional Fees<br><input type="checkbox"/> Others (Pl. Specify) _____ |
| Expected Annual Turnover (Rs.)               | <input type="checkbox"/> Upto ₹ 10 lakhs <input type="checkbox"/> Upto ₹ 25 lakhs<br><input type="checkbox"/> Upto ₹ 50 lakhs <input type="checkbox"/> Upto ₹ 200 lakhs<br><input type="checkbox"/> More than ₹ 200 lakhs   |
| Annual Income (Rs.)                          | Upto <input type="checkbox"/> ₹ 10 lakhs <input type="checkbox"/> Upto ₹ 25 lakhs<br><input type="checkbox"/> ₹ 25 lakhs to ₹ 100 lakhs <input type="checkbox"/> More than ₹ 100 lakhs  |
| Financial Status (Net Worth)                 | <input type="checkbox"/> Upto ₹ 10 lakhs <input type="checkbox"/> Upto ₹ 25 lakhs<br><input type="checkbox"/> Upto ₹ 50 lakhs <input type="checkbox"/> Upto ₹ 200 lakhs<br><input type="checkbox"/> More than ₹ 200 lakhs   |
| Expected number of transactions in a month   | <input type="checkbox"/> Upto ₹ 20 lakhs <input type="checkbox"/> ₹ 21 to ₹ 50 lakhs <input type="checkbox"/> More than ₹ 50 lakhs<br>Into the Account <input type="checkbox"/> Yes <input type="checkbox"/> No - Value ₹ _____<br>From the Account <input type="checkbox"/> Yes <input type="checkbox"/> No - Value ₹ _____            |
| - Wire Transfers Expected                    | <input type="checkbox"/> Yes <input type="checkbox"/> No - Value ₹ _____  |
| - Foreign Inward Remittances Expected        | <input type="checkbox"/> Yes <input type="checkbox"/> No - Value ₹ _____  |

## 2. DETAILS OF OTHER BANK ACCOUNTS HELD IN INDIA – DCB / NON DCB

| Account Holder's Name | Bank & Branch | Type of account |
|-----------------------|---------------|-----------------|
|                       |               |                 |
|                       |               |                 |

- Does it seem that the initial deposit and / or the declared transaction profile is in line with the status / occupation declared  Yes  No  
- Are there any other concerns for higher AML risks  Yes  No. If yes, please describe \_\_\_\_\_

**Risk Classification of Account - High**

## DECLARATION

I / We declare, that we have met the above prospective customer/s personally at \_\_\_\_\_) and that he / she / they have signed the AOF and other forms in my / our presence. I / We have inspected the documents of proof of identity and address in original and that the copies thereof enclosed to the AOF (and mentioned in Checklist) have been duly verified by us against the originals and are satisfied with the same.

## SALES STAFF

|  |                            |
|--|----------------------------|
|  | <b>Name:</b>               |
|  | <b>Signature Code No.:</b> |
|  | <b>Employee HRMS No.:</b>  |

I hereby confirm that the above named Mr./ Ms. \_\_\_\_\_ HRMS No. \_\_\_\_\_ is a Branch Staff / CBE and I am satisfied with the above declaration regarding the ISA documents and verification of other contents in this due diligence form.

## Signature of Branch Head / BOM / RM

|  |                            |
|--|----------------------------|
|  | <b>Name:</b>               |
|  | <b>Signature Code No.:</b> |

**ANNEXURE – “E”**

QUESTIONNAIRE - INFORMATION ON “HIGH RISK” CUSTOMERS

Obtain the following details :

|  |   |
|--|---|
| <p><b>Basis of Categorisation</b><br/>Senior Public Figure / Domiciled in Risk Country / Trust / Sleeping Partner / High Risk Profession / Other reasons</p> | <p><b>Information</b><br/>Senior Public Figure due to position / status as:<br/><br/>If Domiciled in Risk Country – Country Name:<br/><br/>Nature of Business / Occupation:</p> |
|--|---|

Mandatory Information :

|  |   |
|--|---|
| <p><b>Details of Customer’s Source of Funds &amp; Estimated Net Worth</b></p> <p><input type="checkbox"/> Income from Employment<br/><input type="checkbox"/> Income from Business<br/><input type="checkbox"/> Income from Investments<br/><input type="checkbox"/> Inherited Funds<br/><input type="checkbox"/> Other Sources (Specify)</p> <p>Estimated Net Worth INR :<br/>Estimated Annual Sales Turnover INR :<br/>Estimated Annual Income INR :</p> | <p><b>Details of Staff Sourcing the Account</b></p> <p>Name: _____<br/>Designation: _____<br/>Employee No. _____<br/>Signature &amp; Date _____</p> <p>Authorisation from the sourcing unit for Opening the Account:</p> <p>Name: _____<br/>Designation: _____<br/>Signature &amp; Date _____</p> |
|--|---|

**Approval for Opening the High Risk Account (By Branch Head / Relationship Manager)**

|                    |                        |
|--------------------|------------------------|
| Name: _____        |                        |
| Designation: _____ | Signature & Date _____ |

**For HIGH RISK “INDIVIDUALS”**

I / We declare that I/we have enquired with the following individuals / entities / about the credentials, activities, etc., of the above prospective Customer/s and the responses received are given below:

| Sr. No. | Enquired with<br>(Provide the names, addresses & phone numbers) | Response Received |
|---------|---|-------------------|
|         |   |                   |
|         |   |                   |
|         |   |                   |

**For HIGH RISK “NON-INDIVIDUALS”**

I / We confirm having enquired about the credentials / activities of the following Beneficial Owners behind individuals behind / partners / directors / office bearers / trustees etc., of the above prospective customer entity, with the following individuals / entities / concerns and their responses are furnished below:

| Sr. No. | Enquired with<br>(Provide the names, addresses & phone numbers) | Response Received |
|---------|---|-------------------|
|         |   |                   |
|         |   |                   |
|         |   |                   |

I / We confirm that we have carried out a proper Due Diligence exercise and I am / we are satisfied with the profile of the prospective Customer.  
I / We also confirm that the prospective Customer is in possession of all Licenses required for the business of the Customer and they are currently valid.

**Sales Staff**

|                  |                    |
|------------------|--------------------|
| Signature of CBE | Name:              |
|                  | Signature Code No: |
|                  | Employee HRMS No:  |

**Branch Head or Relationship Manager**

|                      |                    |
|----------------------|--------------------|
| Signature of BH / RM | Name:              |
|                      | Signature Code No: |
|                      | Branch:            |

## ANNEXURE - "F - VI"

DOCUMENT CHECK-LIST FOR "NRE, NRO &amp; FCNR (B)" ACCOUNTS

UNDER SAVINGS BANK. CURRENT, RECURRING &amp; OTHER TERM DEPOSIT SCHEMES

For Non-Resident Indians who are Indian Citizens or, who are Persons of Indian Origin (PIO)

|   |  |
|---|--|
| <b>Branch Name :</b> _____  | Sourced by :<br>(Name of the Sales Staff) – HRMS NO. _____ |
| Customer Name :   | Existing Customer – Yes / No                               |
| CUST ID :   | Account No.  |
| Customer Type :   | Account Group : Savings / Current / Term Deposit           |
| <b>Description of Documents Submitted</b> (Tick as appropriate)   |  |
| 1. <b>CIDD Form</b> - Complete in all respects & all columns filled-in -<br>(To be provided for all New Customers & for Existing Customers with incomplete information on the system) | <input type="checkbox"/>                                   |
| 2. <b>AOF</b> - Complete in all respects & all columns filled-in  | <input type="checkbox"/>                                   |
| 3. <b>Copy of Passport</b><br>(folios where name, address, specimen-signature, photograph, latest entry / exit stamp, expiry date & Visa details are recorded)                        | <input type="checkbox"/>                                   |
| 4. <b>Copy of valid Visa #/ Work Permit / Residence Permit</b><br>(the Visa could be either in the passport or given separately)  | <input type="checkbox"/>                                   |
| 5. <b>Proof of Overseas / Local Address</b>   | <input type="checkbox"/>                                   |
| 6. <b>Proof of Mailing Address</b><br>(local or foreign address as selected on the AOF)   | <input type="checkbox"/>                                   |
| 7. <b>Photograph/s duly affixed on the AOF and signed across</b>  | <input type="checkbox"/>                                   |
| 8. <b>Initial AOA</b><br>(Cheque drawn on a Foreign Bank <b>or</b> , NRE Account with any bank in India <b>or</b> , by deposit of Foreign Currency)                                   | <input type="checkbox"/>                                   |
| <b>In case Person is of Indian Origin :</b><br>9. Document in support of PIO  | <input type="checkbox"/>                                   |
| <b>In case of Foreign Spouse Married to Person of Indian Origin :</b><br>10. Her Marriage Certificate   | <input type="checkbox"/>                                   |

**ANNEXURE - "F - VI"**

DOCUMENT CHECK-LIST FOR "NRE, NRO & FCNR (B)" ACCOUNTS

UNDER SAVINGS BANK. CURRENT, RECURRING & OTHER TERM DEPOSIT SCHEMES

For Non-Resident Indians who are Indian Citizens or, who are Persons of Indian Origin (PIO)

| Description of Document for Proof of Address<br><i>(The Address Proof must match with the Communication Address on the AOF)</i>   | Overseas | Indian |
|---|----------|--------|
| Copy of Passport  | ✓        | ✓      |
| Copy of Bank Statement / Passbook – Overseas or Indian (not more than 3 months old – not downloaded from internet banking) If Mailing Address and SoA provided is of India, the Statement should be of an NRI account OR, the NR status should appear / be certified by the bank on the SoA | ✓        | ✓      |
| Copy of Utility Bill for Electricity / Gas / Telephone / Water / Rent Receipt (not more than 3 months old)  | ✓        | ✓      |
| Copy of Driving License <b>(for list of countries refer Section I Point B (i) on Page No. 1)</b>  | ✓        |        |
| Certificate from Employer indicating the address (on letterhead - with stamp)   | ✓        |        |
| Copy of Credit Card Statement (not more than 3 months old)  | ✓        |        |
| Certificate from Indian Diplomatic Mission containing the contact address   | ✓        |        |
| Copy of Govt. ID Card (SSN / Green Card / PIO Card / OCI Card)  | ✓        |        |
| Copy of Appointment Letter from Employer indicating the address (on letterhead - with stamp – not more than 1 year old)   | ✓        |        |
| Letter from Warden of University Hostel containing the address (for on-campus lodging)  | ✓        |        |
| Copy of Ration Card   |          | ✓      |
| Copy of Registered Purchase/Sale Deed or Agreement  |          | ✓      |

Where Local Address Proof is provided instead of Overseas Address :

In exceptional cases, where a prospect cannot provide the overseas address and documentary evidence in support thereof, then, **a local address may be accepted along with the documentary evidence thereof, provided**, both the below criteria are complied with :

- (a) The Cheque for the Account Opening Amount (AOA) is issued from an existing NRE account of the prospect maintained with any other bank **and**
- (b) The Statement of Account of the same account is submitted for the 3 months of the last completed financial quarter

**(A) FOR USE AT NPC**

Opened by: \_\_\_\_\_

Verified by: \_\_\_\_\_

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

RM / CSE / BOM \_\_\_\_\_

Account Sourced By (Code) \_\_\_\_\_

Feb 12 / 1.4

**ACKNOWLEDGEMENT**

**Sr. No. IND**

|                   |                      |                      |                      |
|-------------------|----------------------|----------------------|----------------------|
| Branch Name:      | <input type="text"/> | Customer ID:         | <input type="text"/> |
| Applicant's Name: | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Account Number:   | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Signature of the Sales Executive: \_\_\_\_\_

Date:   /   /

(Customer to retain this acknowledgment for future reference till the account is activated)