

DCB Fixed / Recurring Deposit Application Form

(For existing customers only)

DCB BANK

(* Mandatory Fields)

Applicant 1: Customer ID: Permanent Account Number (PAN): Form 60 If PAN is not available please fill in Form 60

*Name: Title First Name Middle Name Last Name

*Mobile Number: Senior Citizen: Yes No Date of Birth:

Email Id:

Applicant 2: Customer ID: Permanent Account Number (PAN): Form 60 If PAN is not available please fill in Form 60

*Name: Title First Name Middle Name Last Name

*Mobile Number: Date of Birth:

*Mode of Operation: Self Either or Survivor Jointly Former or Survivor Anyone or Survivor Guardian

For joint application with a Resident Indian the DCB NRE / NRO / FCNR (B) / RFC Deposit/s will be opened on a "Former/ Survivor" basis only.

Deposit Details

*Type of Account:

For Resident Indians: Fixed Deposit Suraksha Fixed Deposit Non-callable Pragati Deposit/ Recurring Deposit Tax Saver Fixed Deposit

RFC Deposit (for returning NRIs / OCIs)

For Non-Resident Indians: NRE Deposit NRE Suraksha Deposit NRE Non-callable Deposit NRE Pragati Deposit / Recurring Deposit

NRO Deposit NRO Suraksha Deposit NRO Non-callable Deposit NRO Pragati Deposit / Recurring Deposit

FCNR Deposit FCNR Suraksha Deposit NRO Tax Saver

Declaration of Good health (For DCB Suraksha Fixed Deposit Only)

I hereby declare, confirm that am in sound state of health and also:

1. Have not been hospitalized for more than 15 days in the last 1 year.
2. Have never suffered nor suffering from any illness (heart disease, cancer, stroke, paralysis, liver/lung disease or any such chronic disease or disorder), for which I have undergone / undergoing medical treatments or requires regular follow up or investigation.
3. Currently not suffering from COVID-19 nor am awaiting results of such a test and/or have not been tested positive for COVID-19 in the last 3 months from the date of signing this declaration.
4. Agree and understand that in case of any misrepresentation of health status, claim shall be declined.

Declaration of Non-callable FD

I/we agree that the non-callable deposit/s cannot be closed by me/us before expiry of the term of such deposit/s.

Applicant 1 Signature / Thumb Impression _____

Applicant 2 Signature / Thumb Impression _____

Note: For senior citizen no additional rate of interest for NRE / NRO FD / RD and FCNR. Non-callable deposit cannot be closed prematurely.

Period Months Days Interest Rate % p.a. Date:

Resident and NRO Fixed Deposits are offered from minimum tenure of 7 days to maximum tenure of 120 months (10 years). DCB Suraksha Deposit tenure is 36 months.

For FCNR, RFC and NRE deposits, the minimum tenure is 12 months and maximum tenure is 60 months (5 years), for RFC Deposit 36 months (3 years) and for NRE deposit 120 months (10 years). Tenure for Tax Saver Deposit is 5 years.

Amount ₹ (in figures) Amount (words):

Currency INR For FCNR / RFC: USD GBP EURO AUD CAD

Interest Frequency (Tick anyone) Monthly Interest Payout Quarterly Interest Payout (QIC)* Half Yearly Interest Payout*

On Maturity (RIC) Annual Interest Payout*

Maturity Instructions: Auto Renew Principal and Interest Auto Renew Principal and Pay Interest Repay Principal and Interest

Minimum amount of Fixed Deposit is ₹10000 for INR deposit

Auto renewal option is not applicable for FCNR (B)/ RFC Deposit

Initial Payment Details:

Transfer from DCB Bank Account

Number: Date: Bank: Branch:

For NRO Fixed / Recurring Deposit created from the balance available in NRE account, the Credit, on/ before maturity (premature closure) can only be made to the linked NRO account.

Note: *Monthly interest payout and quarterly interest payout are not applicable for FCNR and RFC Deposits. Half yearly interest payout is not applicable for NRE Deposits. Annual interest payout option is not available for NRE, NRO, FCNR (B) Deposits. Interest on RFC Deposits will be paid upon maturity only.

In the absence of maturity instructions, the deposit will be auto-renewed for the same tenure at the prevailing interest rates with the applicable terms and conditions. Auto renew instruction is not applicable for FCNR and RFC Deposit.

Deposit confirmation advice will be sent to your email ID registered with the Bank. Minimum deposit amount for DCB FCNR Suraksha Fixed Deposit is USD / GBP / Euro / AUD / CAD 1,000. Minimum amount for the Tax Saver Deposit is ₹10,000/-

Terms and Conditions

Terms and conditions for payment of interest and maturity proceeds through (National Electronic Funds Transfer) NEFT:

I/We hereby accept, acknowledge and abide by the following terms and conditions:

- I/We hereby authorize DCB Bank to facilitate, remittance our payment of interest and maturity proceeds through NEFT.
- I/We hereby have understood, accepted and acknowledged that the remittance is to be sent at my/our own risk, and responsibility.
- I/We hereby hold entire liability of the transaction and have the distinct understanding, acceptance that no liability whatsoever will be attached to the DCB Bank in following events:
 - In case of any loss or damages arising or resulting from delay in transmission, delivery or non-delivery of the message or for any mistake, exchange or error in transmission or delivery thereof.
 - In this connection, any message received by me/us hereby deciphering the message for whatsoever cause or from its misinterpretation when received.
 - Any action or default or inaction of the destination Bank with respect to the transaction initiated by me/us.
 - Any action taken by DCB Bank under the notification/s, circular/s instruction/s, restriction/s from the Regulatory authority in connection with the RTGS / NEFT transactions.
 - NEFT/RTGS system being not available for performance of the transaction.
 - Any error, failure of internal communication system at the recipient bank/branch.
 - Any incorrect information including but not limited to name of the recipient Bank, account number, account type of the recipient, amount of the remittance provided by me/us or any incorrect credit accorded by the recipient bank/branch due to incorrect information provided by me/us or any act or event beyond control or from failure to properly identify the beneficiary's / recipient's name to whom the payment is to be transferred.
 - Shall not be liable to verify the name of the beneficiary or any other particulars in effecting the transaction/s or credit amount.
 - Any deficiency of information which is incorrect or incompletely provided by my/us.

In aforesaid event/s DCB Bank shall not be liable for deficiency/ies of service/s by DCB Bank and shall not be liable for any cost/s, loss/es, charges, claim/s, penalty/ies and/or damages in cases of any suit / litigation raised by me/us in any court having local jurisdiction.

- I/We understand, accept and acknowledge that the NEFT request/s is/are under the governance of regulatory body i.e. RBI and is/are subject to the RBI regulations and guidelines.
- I/We hereby understand, accept, and acknowledge that the amount to be credited will be effected by the DCB Bank solely on the basis of beneficiary's account number only which is informed to DCB Bank and not on the basis of the name of the beneficiary or any other particulars. Further DCB Bank shall not be liable to verify the name of the beneficiary or any other particulars in effecting the transaction/s or credit amount.
- Applicable TDS will be deducted on the payment amount initiated for NEFT.

DCB Suraksha Fixed Deposits - Terms and Conditions:

I/We hereby have understood, accepted and acknowledged the below terms and conditions applicable:

- DCB Suraksha Fixed Deposit is available for Resident and Non-Resident (NRI) Individuals only.
- Insurance cover applicable on DCB Suraksha Fixed Deposit would be equivalent to the value of the Deposit, subject to a maximum cover of INR 10,00,000 (Rupees Ten Lakh Only) across DCB Suraksha Fixed Deposits in the name of the primary account holder.
- Applicants aged from 18 years to less than 55 years are allowed to open DCB Suraksha Fixed Deposit. Insurance cover shall cease on account holder attaining the age of 55 years.
- The insurance cover will be available only to the primary account holder.
- In the event of premature closure of DCB Suraksha Fixed Deposit, the insurance cover shall cease to exist. For partial withdrawal, the insurance cover amount shall reduce to the extent of the amount remaining as DCB Suraksha Fixed Deposit. To be read in conjunction with point number 2.
- PAN details of the account holder, nomination and email ID are mandatory to open DCB Suraksha Fixed Deposit. The same nomination would be considered both for DCB Suraksha Fixed Deposit and insurance cover.
- A waiting period of 45 days shall apply for non-accidental deaths. Suicide exclusion shall apply for a period of one year from the coverage start date.
- Insurance cover on the DCB Suraksha Fixed Deposit is provided by Aditya Birla Sun Life Insurance Company Limited ('Insurance Provider'), which is valid for the Deposit period mentioned in this application form, unless communicated otherwise subject to the customer being within the permissible coverage age of 55 years.
- Insurance cover provided on and during the renewal of the DCB Suraksha Fixed Deposit (if any) is at the sole discretion of DCB Bank / Insurance Provider.
- Tenure of DCB Suraksha Fixed Deposits is 36 months only.
- No medical tests are required for the insurance facility.
- Minimum deposit value for DCB Suraksha Fixed Deposit is INR 10,000/-(Rupees Ten Thousand Only).
- The maximum validity of the insurance coverage is co-terminus with the tenure i.e. up to the maturity date of the DCB Suraksha Fixed Deposit.
- For joint accounts, the insurance cover shall be available only to the primary account holder.
- Applicant/s hereby authorise DCB Bank to share insurance related personal information to the insurance provider for the purpose of insurance.
- Applicant agrees, accepts and acknowledge that any claim related insurance cover shall be raised to insurance provider and DCB Bank shall act as facilitator for the same.
- Applicant agrees, accepts and acknowledges that DCB Bank shall not be liable for payment of any claim related insurance cover under DCB Suraksha Fixed Deposit in the event that the insurance provider rejects the claim.
- Applicant hereby understands, accepts and acknowledges that, in the event of any rejection of insurance claim by the insurance provider, DCB Bank shall not be liable for any deficiency/ies of service/s and shall not be liable for any cost/s, loss/es, charge/s, claim/s, penalty/ies and/or damages in any suit / litigation raised by me/us in any court having local jurisdiction.

Additional Suraksha Terms and Conditions for NRI:

In addition to the above Terms and Conditions for Resident Fixed Deposits, below are the additional points for NRI:

- DCB NRI Suraksha Fixed Deposit can be opened only by Non-Resident Indians (NRIs) who are holding Indian Passport as primary account holder. It cannot be opened by Persons of Indian Origin (PIOs) or Overseas Citizens of India (OCIs) as primary account holder.
- Minimum deposit value for DCB FCNR Suraksha Fixed Deposit is USD / GBP / Euro / AUD / CAD 1,000/-.
- Though the DCB FCNR Suraksha Fixed Deposit would be in foreign currency, the insurance cover applicable thereon would be in INR, the value of which will be determined basis the INR Value of the Deposit amount, calculated as per the exchange rate prevailing on the date when the DCB FCNR Suraksha Fixed Deposit is booked, subject to a maximum cover of INR 10,00,000/- per customer i.e primary account holder only. DCB Bank has the sole discretion to determine the prevailing exchange rate based on market factors.
- All insurance claims will be payable in INR and in India only, as per the prevailing laws and regulations in India at the time of settlement of claim.

Acknowledgement to Customer

DCB BANK

Application received for _____ (type of deposit)

of _____ (applicant name)

on

D	D	M	M	Y	Y	Y	Y
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 for Currency INR For FCNR: USD GBP EURO AUD CAD

Amount: _____ Interest rate per annum _____ % Period: _____ Days _____ months

Nomination: Yes No **Resident Type:** Resident NRI

Maturity Instruction: Auto renew Principal and Interest Auto Renew Principal only Repay Principal & Interest

Name of branch official: _____ Branch _____

Please contact DCB Customer Care (Resident Indians) 022 68997777 or 040 68157777 email customercare@dcbbank.com
NRI customers +91 22 61271000 email nri@dcbbank.com or please visit www.dcbbank.com

General terms and conditions:

I / We hereby have understood, accepted and acknowledged the below terms and conditions applicable:

I / We consent to receive TDS Certificate quarterly after the end of each quarter.

I / We have read and understood the general terms and conditions as available on the Bank's website www.dcbbank.com.

I / We accept and agree to be bound by the said terms and conditions including those excluding / limiting the DCB Bank's liability. I / We agree that the Bank may debit my / our account for services charges as applicable from time to time.

I / We agree that the non-callable deposit/s cannot be closed by me/us before expiry of the term of such deposit/s.

I / We, the joint holder(s), agree that in case of death of any or more of the joint depositor(s), the proceeds may be paid to the survivor(s), basis of appropriate documentary evidence acceptable at the sole discretion of the DCB Bank as per Bank's policy for the settlement of deceased claim along with and/or indemnity/ies and/or guarantee/s (if any required by the DCB Bank at the sole discretion) on request before due date (subject to penal provision for premature payment as may be stipulated from time to time) as per mode of operations indicated above. The DCB Bank shall not be responsible and liable for any consequences which may arise owing to change in name/s, address, mobile number of individual, authorised signatory/ies or partners or directors or trustees or members of the Firm / Company / Trust / Association / Society. For Fixed Deposit of tenure less than 180 days, interest will be calculated on simple interest basis at maturity.

I / We agree that DCB Bank shall deduct applicable TDS (Tax Deducted at Source) as per the Income Tax Provisions on all deposits except for NRE and FCNR (B) deposits. TDS on RFC Deposit will be deducted in case of non receipt of confirmation from Chartered Accountant on RNOR status / Form 15G/H, as applicable.

I / We authorise DCB Bank Limited (the "DCB Bank") to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier Fixed Deposit Receipt given to me/us 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.

The Bank may, on receipt of a written application from Mr./Ms. _____ and / 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 my/our name/joint names. In case of loan or overdrafts against FCNR (B) or DCB NRE Deposits, premature withdrawal of the Term Deposit is not permitted.

Subject to the above clause, I / We have read and understood that all signatories to the deposit must sign the premature closure instructions and the same shall be governed by RBI guidelines. For premature closure of a deposit, the interest rate (applicable rate) prevailing on the date of the deposit, for the period the deposit has remained with the Bank, shall be payable, subject to TDS, as applicable. Premature closure of DCB Tax Saver Deposit will be subject to application of the prescribed conditions. Premature closure of non-callable deposits is not allowed.

Premature closure of a deposit may be additionally subject to penal interest, deductible from the applicable rate, as prescribed by the Bank on the date of deposit.

Penal Interest for Premature Closure of INR Fixed Deposit	
Deposit Amount	Penal Interest
Less than INR 2 Crore	0.5%
INR 2 Crore and above	2.0%

No interest is payable on Deposits of less than INR 2 Crore if closed before completion of 14 days.
 No interest is payable on Deposits of INR 2 Crore and above if closed before completion of 30 days.
 No interest is payable on NRE Fixed Deposits if closed before completion of one year.

Penal Interest for Premature Closure of Foreign Currency Fixed Deposit	
Deposit Amount	Penal Interest
Any amount	0.5%

No interest is payable on foreign currency Fixed Deposits if closed before completion of one year.

Applicant 1 Signature / Thumb Impression

Applicant 2 Signature / Thumb Impression



DCB BANK

DCB Gold Loan

Loan amount upto ₹20 Lakh against your gold jewellery

Term loan for 5 years with only monthly interest payment

Terms and conditions apply. All loans are at the sole discretion of DCB Bank Limited.

DCB Customer Care: Call: 022 68997777 ▪ 040 68157777 **E-mail:** customercare@dcbbank.com