








# Account Opening Form

For Non Resident Indians



**DCB BANK**

## Instruction for filling Account Opening Form

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

## Introduction Documents

When filling the form please ensure that you fill Form DA-1 enclosed with this form to avail the nomination facility.

**A) Mandatory documents for all categories to be submitted along with photographs, duly affixed on the account opening form and signed across**

- Photocopy of the passport pages where your name, address, specimen-signature, photograph are recorded.
- Copy of valid visa / work permit / resident permit (the visa could be either in the passport or issued separately)
- \*Proof of overseas address (proof of Indian address is to be provided along with overseas address proof only if India address is selected for communication purpose)
- PAN / Form No. 60
- If you are a person of Indian origin, please provide any of the following documents
  - i. Person of Indian Origin (PIO) / Overseas Citizen of India (OCI) Card
  - ii. Passport issued by a foreign country where nationality or place of birth is mentioned as Indian or India respectively, or Indian passport held by you at any point in time
  - iii. Indian passport held by parents or grandparents, along with proof of your relationship
  - iv. Copy of passport of spouse along with a copy of marriage certificate

\*The address proof obtained should be any one of the Officially Verified Documents (OVD). Please refer the table below for the list of OVDs.

**If the address mentioned for communication purpose is not matching with OVD, any one of the below mentioned documents should be provided along with OVD. (Applicable for both overseas and Indian address):**

- a) In case of overseas address proof customer can provide Bank statement of his account (last 2 months)
- b) Certificate from employer indicating address on letter head with stamp
- c) Certificate from Indian Diplomatic mission containing address
- d) Copy of Govt Id card (SSN) / Green card / PIO Card / OCI Card containing address
- e) Copy of appointment letter from employer indicating address on letter head with stamp (not more than 3 months old and applicable for the customer going abroad for the first time)

If the OVD submitted by a foreign national does not contain the address, then documents issued by the foreign embassy or mission in India will be accepted as proof of address.

| List of eligible documents / OVD for proof of communication address (any one of the below)       | Overseas | Indian |
|--|----------|--------|
| Copy of Passport   | ✓        | ✓      |
| Voter's Identity Card  |          | ✓      |
| Copy of the Driver's License   | ✓        | ✓      |
| Job Card issued by NREGA duly signed by Officer of the State Government                          | ✓        | ✓      |
| Letter issued by National Population Register containing details of name and address             |          | ✓      |
| Documents issued by the foreign embassy or mission in India will be accepted as proof of address | ✓        |        |

## Eligible Scheme Code List for Rupay Platinum Debit Card & TravelSmart Card

| Scheme | Scheme Type                          | Rupay Platinum | Travel Smart Card |
|--------|--------------------------------------|----------------|-------------------|
| SB108  | DCB NRE - Savings Bank Account       | Yes            | Yes               |
| SB126  | DCB NRE - Elite Savings Bank Account | Yes            | Yes               |

**Personal Details: Primary Applicant** (\* Fields are Mandatory)

\*Name:  Mr.  Mrs.  Ms.  Dr.  Prof.  Capt.  Others Existing Customer ID (If applicable):

(First Name) (Middle Name) (Last Name)

\*Date of Birth: D D M M Y Y Y Y \*Short Name:

\*Gender:  Male  Female  Third Gender \*Nationality:  Indian  Other (pl. specify)

\*Mobile Number: Indian Number: 91 (Enter 10-digit mobile number) \*Telephone (with ISD Code): (Country Code) (Area Code) (Number)

\*Overseas Mobile No.: (Country Code) (Number) \*Preferred Mobile Number: (Select only one option)  Overseas  Indian

\*Email ID:

\*Passport Details: Passport No. \*Valid Until: D D M M Y Y Y Y

\*Visa Details: Type of Visa: \*Valid Until: D D M M Y Y Y Y

PAN: Form 60

Aadhaar Number: Your 12 digit unique identification number

\*Mother's Maiden Name: \*Marital Status:  Single  Married

Father's / Spouse's Full Name: (First Name) (Middle Name) (Last Name)

\*Card: Debit Card required for NRE Account  Yes  No Debit Card required for NRO Account  Yes  No  
 Rupay Platinum (Optional)  TravelSmart Card (Optional)

Maximum 32 characters

Maximum 19 characters. This name would appear on the Debit Card

All communication regarding your accounts will be through your chosen Preferred Mobile Number and Email ID

If PAN is not available please fill in Form 60

(Issuance + Annual charge is applicable) (\* DCB International Visa Debit cum ATM Cards will be issued for NRE Accounts. DCB Domestic Visa Debit cum ATM Cards will be issued for NRO Accounts.)

Online Banking (Alternate Delivery Channel):  DCB Mobile Banking  DCB Internet Banking

\*Overseas Address: City: PIN: State: Country:

India Address: City: PIN: Landmark: State:

OR  I do not have any permanent address in India.

\*Mailing Address:  Overseas  India (You must tick mark one option, proof of your mailing address is required)

\*Are you a politically exposed person?  Yes  No

Please refer to clause 22 under T&C for meaning

**Overseas Bank Account Details** (Not applicable for sea farers and customers going abroad for the first time)

Bank and Branch Name: Account Number: Address of the Bank (City and country Name):

**Primary Applicant's Profile**

Please affix a recent photograph Sign across the photo

Name: 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.

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

\*Education:  Non Graduate  Graduate  Post Graduate  Professionally Qualified  Others

\*Occupation:  Self Employed  Salaried  Housewife  Retired  Others

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

\*Gross Annual Income (₹):  Less than 50K  50K - < 1.5 Lakh  1.5 Lakh - < 3 Lakh  3 Lakh - < 5 Lakh  
 5 Lakh - < 10 Lakh  10 Lakh - < 50 Lakh  50 Lakh and above

Name of the Company: \_\_\_\_\_

Designation: \_\_\_\_\_

**Joint Applicant** (\* Fields are Mandatory)

\*Name:  Mr.  Mrs.  Ms.  Dr.  Prof.  Capt.  Others Existing Customer ID (If applicable): \_\_\_\_\_

(First Name) (Middle Name) (Last Name)

Maximum 32 characters

\*Date of Birth:         \*Short Name: \_\_\_\_\_

\*Gender:  Male  Female  Third Gender \*Nationality:  Indian  Other (pl. specify) \_\_\_\_\_

Maximum 19 characters. This name would appear on the Debit Card

Relationship with Primary Applicant: \_\_\_\_\_

\*Mobile Number: Indian Number: 91 \_\_\_\_\_ \*Telephone (with ISD Code): \_\_\_\_\_

(Enter 10-digit mobile number) (Country Code) (Area Code) (Number)

\*Overseas Mobile No.: \_\_\_\_\_ \*Preferred Mobile Number:  Overseas  Indian

(Country Code) (Number) (Select only one option)

All communication regarding your accounts will be through your chosen Preferred Mobile Number and Email ID

\*Email ID: \_\_\_\_\_

\*Passport Details: Passport No. \_\_\_\_\_ \*Valid Until:

\*Visa Details: Type of Visa: \_\_\_\_\_ \*Valid Until:

If PAN is not available please fill in Form 60

PAN: \_\_\_\_\_ Form 60

Aadhaar Number: \_\_\_\_\_ Your 12 digit unique identification number

\*Mother's Maiden Name: \_\_\_\_\_ \*Marital Status:  Single  Married

Father's / Spouse's Full Name: \_\_\_\_\_

(First Name) (Middle Name) (Last Name)

\*Card: Debit Card required for NRE Account  Yes  No Debit Card required for NRO Account  Yes  No  
 Rupay Platinum (Optional)  TravelSmart Card (Optional) Please refer page no. 2 for eligible scheme code

(Issuance + Annual charge is applicable) (\* DCB International Visa Debit cum ATM Cards will be issued for NRE Accounts. DCB Domestic Visa Debit cum ATM Cards will be issued for NRO Accounts.)

Online Banking (Alternate Delivery Channel):  DCB Mobile Banking  DCB Internet Banking

\*Overseas Address: \_\_\_\_\_

City: \_\_\_\_\_ PIN: \_\_\_\_\_

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

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

City: \_\_\_\_\_ PIN: \_\_\_\_\_

Landmark: \_\_\_\_\_ State: \_\_\_\_\_

OR  I do not have any permanent address in India.

\*Mailing Address:  Overseas  India (You must tick mark one option, proof of your mailing address is required)

\*Are you a politically exposed person?  Yes  No

Please refer to clause 22 under T&C for meaning

**Overseas Bank Account Details (For Joint Applicant)** (Not applicable for sea farers, customers going abroad for the first time and Resident Indian)

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

Address of the Bank (City and country Name): \_\_\_\_\_

Account Number: \_\_\_\_\_

## Joint Applicant Profile

|  |   |
|--|---|
| <p style="text-align: center;">Please affix a recent photograph</p> <p style="text-align: center;">Sign across the photo</p> | <p style="text-align: center;">Signature</p> <p style="text-align: center;">Date: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/></p> <div style="border: 1px solid black; height: 80px; margin: 5px auto; width: 90%;"></div> <p style="text-align: center;">Name: <input style="width: 100%;" type="text"/></p> |
|--|---|

Please affix a recent photograph.

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

\***Education:**  Non Graduate  Graduate  Post Graduate  Professionally Qualified  Others

\***Occupation:**  Self Employed  Salaried  Housewife  Retired  Others

**Profession:**  Finance  Art  Legal  Teaching  Agriculture  Medicine  Engineer  Management  
 Architect  Information Technology  Others

\***Gross Annual Income (₹):**  Less than 50K  50K - < 1.5 Lakh  1.5 Lakh - < 3 Lakh  3 Lakh - < 5 Lakh  
 5 Lakh - < 10 Lakh  10 Lakh - < 50 Lakh  50 Lakh and above

**Name of the Company:**

**Designation:**

## Account Details This section is mandatory

**Preferred City:**

**Preferred Branch:**  **Branch SOL Code:**   
(For Bank use only)

|  |  |  |
|--|--|--|
| <b>Savings Accounts:</b>                               | <b>Current Accounts:</b>                         | <b>Mode of Operation:</b>  |
| <input type="checkbox"/> DCB NRE Savings Account       | <input type="checkbox"/> DCB NRE Current Account | <input type="checkbox"/> Self <input type="checkbox"/> Either or Survivor* |
| <input type="checkbox"/> DCB NRO Savings Account       | <input type="checkbox"/> DCB NRO Current Account | <input type="checkbox"/> Guardian <input type="checkbox"/> Guardian Only   |
| <input type="checkbox"/> DCB Elite NRE Savings Account |  | <input type="checkbox"/> Former or Survivor <input type="checkbox"/> Joint |
| <input type="checkbox"/> DCB Elite NRO Savings Account |  |  |

\* If the joint applicant is a Resident Indian then the DCB NRE Account / DCB NRE Deposits / DCB FCNR (B) Deposits will be opened on a Former / Survivor basis.

**DCB Elite Account Number (Mention your choice of last 8 digits):**

## Account Usage This section is mandatory

\***Source of Funds for Credits in the Account:**  Savings  Salary  Business Proceeds  Sale of Property  Investments  
 Inheritance  Professional Fee  Other (please specify)

\***Foreign Inward Remittances in a year:** Approximate Value ₹

\***Expected Annual Turnover in the account:**  Less than ₹ 1 Lakh  Upto ₹ 1 Lakh  Upto ₹ 10 Lakh  Upto ₹ 50 Lakh  
 Upto ₹ 1 Crore  Upto ₹ 5 Crore  Upto ₹ 10 Crore  Upto ₹ 25 Crore  More than ₹ 25 Crore

\***Expected number of transactions in a month:**  Up to 20  21 to 50  More than 50

## Mode of Funding Accounts The first credit has to be from primary holder's own account

NRE / NRO Cheque No.  Drawn on

**Note:** Cheque from NRO Account can be credited to NRO account only

Wire 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

I/We agree to transfer funds into our new account within 30 days of account activation to make the account operational and if no funds are received within 30 days from the date of account opening, DCB Bank Limited ("the Bank" or "DCB Bank") at its sole discretion, may proceed with closure of the account without a prior intimation to me. I am aware that, my DCB NRI account must be funded from my, that is, primary holder's overseas account or existing NRE account with another Bank only. My first remittance to my DCB NRI account should not be from a third party's account or from a joint holder's account.

Signature of Primary Applicant

Signature of Joint Applicant



## Fixed Deposit Accounts

**DCB FCNR (B) Deposit:** Currency  AUD  CAD  EURO  GBP  USD  
 **DCB NRE Deposit**  **NRE Non-callable Deposit**  **NRE Recurring Deposit:** INR \_\_\_\_\_ monthly Deposit  
 **DCB NRO Deposit**  **NRO Non-callable Deposit**  **NRO Recurring Deposit:** INR \_\_\_\_\_ monthly Deposit  
 **DCB NRO Tax Saver Fixed Deposit** (Note: NRO Tax Saver FD cannot be closed prematurely. It can be made only from NRO account for tenure of 5 years. INR 10,000 is the minimum and 1,50,000 is maximum amount for NRO Tax Saver FD in a financial year.  
 **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.

Signature of Primary Applicant

Signature of Joint Applicant

## Mode of funding and Interest Mandate

Fixed Deposit Amount (in figure) \_\_\_\_\_ (in words) \_\_\_\_\_  
 If you are opening more than one deposit, kindly send an email to nri@dcbbank.com from your registered email ID or submit a separate request  
 Tenure  Days / Months / Years (Please refer to the interest rate table on www.dcbbank.com for details on interest rates and tenure)  
**Interest Payment:**  Monthly (Not Applicable for FCNR (B) Deposit)  Quarterly (Not Applicable for FCNR (B) Deposit)  
 Half Yearly (Not Applicable for NRO Deposit)  On Maturity  
 Credit to my linked account (Applicable to monthly/ quarterly/ half yearly interest payout)

Minimum tenure for FCNR (B) and DCB NRE Deposits is 1 year.

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

Auto Renew Principal and Interest  Auto Renew Principal and Pay Interest  Repay Principal and Interest  
**Payment Instructions:**  
 Transfer to DCB Bank Account No. \_\_\_\_\_  
 Issue a Demand Draft - Payable at \_\_\_\_\_

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

## Nomination Details (Form DA 1) This section is mandatory

**Note :** Please fill the separate form available on our website for addition of nominee in your Fixed Deposit account or add it through net banking post creation of the term deposit. To download the form please visit www.dcbbank.com and click Forms - Nomination Forms

**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 DCB Bank.

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

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

\_\_\_\_\_

\_\_\_\_\_

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

**Residential Status of the Nominee:**  Non Resident Indian  Resident Indian

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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 & Fixed Deposit receipt 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.

Preferable for Single & Joint Account holders

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.

Signature of Primary Applicant & Joint Applicant

# Declaration cum Terms and Conditions

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 the Foreign Exchange Management Act, 1999 ("the Act") and in particular, the 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 is found to be not correct in material particulars, the Bank is not bound to pay any interest on the deposit made by me / us and to continue the services.
- The account will be put into use only for permissible transactions under the Act & as per Reserve Bank Of India (RBI).
- I / We agree 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 of maturity of NRE / NRO deposit/s ("deposits").
- 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 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 by me / us before the due date). The Fixed Deposit Receipt given earlier 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 on renewal.
- 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 the RBI 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 account/s shall be as specified in the Act and the Regulations. Further, in case of NRO Account, I / we undertake that all debits to my / our account/s 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 RBI.
- I / We will be liable to comply with the Rules of the Act and the Regulations and the amendments thereof in force from time to time and as stipulated by the RBI.
- 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 / our account/s for service charges as applicable from time to time.
- I / We have read, understood and hereby accept and agree to the Terms and Conditions given for all the products and 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 entirely at my/our 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 at all times from any such loss/es and / or claim/s.
- 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 losses, claims, actions, penalties that may be made, suffered or incurred by the Bank by reason of my / our non-compliance with the Act and / or the Regulations as amended from time to time.
- FEMA Declaration: I/We hereby declare that any transaction involving foreign exchange hereunder shall not involve and shall not be designed for any purpose of any contravention or evasion of the provisions of the Act or any rule, regulation, notification, direction or order made thereunder.  
I/We also hereby agree and undertake to give such information/documents as shall satisfy the Bank with regard to any foreign exchange transaction in terms of the above declaration. I/We also understand that if I/we refuse to comply with any such requirement or make any unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake any transaction on my/our account and shall, if it has reason to believe that any contravention is contemplated by me/us, report the matter to the RBI and/or any such authority as the Bank deems fit.
- PIO declaration (where applicable):  
(i) I/We confirm that I/we am/are a Person / Persons of Indian Origin (PIO) by virtue of having (a) at any time held an Indian passport or (b) I/We or either of my/our parents or any of my / our grandparents were citizens of India by virtue of the Constitution of India or the Citizenship Act, 1955 or (c) my/our spouse is an Indian Citizen or a person referred to in (a) or (b);  
(ii) For Citizens of Bangladesh or Pakistan Only: I/We have obtained specific approval from the RBI to open accounts for Non-Resident Indians and a copy of the same has been submitted along with my/our application form.
- DECLARATION FOR LOANS / ADVANCES: 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.
- DECLARATION FOR PRE-MATURE PAYMENT: Subject to 20 above, 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.

Please mention Primary & Joint Applicant's name

| 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.<br>No interest is payable on Deposits of INR 2 crore and above if closed before completion of 30 days.<br>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. |                |

- DEFINITION OF POLITICALLY EXPOSED PERSON: Politically Exposed Persons are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporation, important political party officials, etc. In addition, a "Politically Exposed Person" includes the immediate family members of a Politically Exposed Person such as spouses, children, parents and other relatives. Politically Exposed Person includes even close associates like advisors, secretaries and other associates of a Politically Exposed Person who conduct transactions on behalf of a Politically Exposed Person.
- 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 my/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 to link new account/s 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.
- The Bank shall not be responsible and liable for any consequences which may arise owing to change in name/s, address, mobile number of individual, authorized signatory/ies or partners or directors or trustees or members of the Firm / Company / Trust / Association / Society.
- I / We agree that the Bank shall deduct applicable TDS (Tax Deducted at Source) as per the Income Tax Provisions.
- I / We understand, agree and undertake that, as per regulatory norms, I / we need to submit KYC documents as required on a periodic basis and I / we shall submit duly certified KYC documents as and when requested by the Bank.  
I/We agree to transfer funds into my / our new account within 30 days of account activation to make the account operational and if no funds are received within 30 days from the date of account opening, the Bank at its sole discretion, may proceed with closure of the account without a prior information to me.  
I / We understand and agree that the associated charges/costs incurred by the Bank will be debited from my/our account/s, before returning the funds back to me/us.  
I / We also understand and agree that in the event of foreign exchange transactions, the rate of exchange applied by the Bank will be as per the prevailing market rates and shall not be questioned / disputed by me/us for any reason whatsoever.
- For documents in a language other than English, I/we agree and permit the Bank and its officers to verify the details of the document by using translation of external sources, which are available in the public domain and the use of external agencies wherever applicable. In consideration of the same, I/we hereby keep the Bank and its successors and its officers saved and indemnified against all losses and damages arising out of the information shared with the external agencies.
- Funding new DCB NRE / NRO account -  
I/We am/are aware that, the initial funding to the newly opened DCB NRE / NRO account has to be from my/our own other bank NRE / NRO / Overseas bank account. Further, I am/We are aware that the funding from NRO account shall not be credited to my/our NRE account.  
I/We agree to share required documents with the bank to establish that the initial funds transferred in my/our account are from my/our own other NRE / NRO / Overseas bank account.  
I/we authorize the Bank to cancel the transaction and return the funds to the originating account; if in the event if I/we fail to establish the source of funds or details of the originating account to be my/our own NRE / NRO / Overseas bank account and the Bank shall not be responsible and liable for any losses that may be incurred by me/us due to non-remittance of initial funds from my/own NRE / NRO / Overseas bank account or the ground of me/us not being able to establish that the initial funds were remitted from my/our own NRE / NRO / Overseas bank account or the funds were remitted from a third party account and any such losses incurred by me/us/third party shall be solely borne by me / jointly and severally borne by us/ by third party as may be the case.
- I / We hereby authorize issuance of ATM / Debit Card and provision of Statement, Email Statement, Phone Banking, Mobile Banking Services, Internet Banking as requested in the form. I / We am/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 Services of the 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 authorizes the Bank to enable provisions of internet banking, phone banking, mobile banking, bill repayment and SMS & email alerts services as per the terms and conditions available/ set forth on the Website for these banking services and facilities.  
Customer ID Merger: I/We understand and agree that all my/our Accounts will now be consolidated under a single DCB Bank Customer ID after merging the multiple Customer IDs. Post such merging, only one Customer ID will remain active. I/We, am/are aware that DCB Bank Personal Internet Banking or DCB Bank Business Internet Banking, if availed, will now be accessible only under the retained Customer ID and all the Accounts will be consolidated to this Customer ID. I/We am/are aware that Tax Deducted at Source (TDS) on interest earned on DCB Bank Fixed Deposit Account(s) under erstwhile Customer IDs will also stand consolidated and TDS shall now be applicable on the basis of the unique Customer ID in accordance with the provisions of the Income Tax Act, 1961 and the Bank will furnish one TDS Certificate for all my/our Accounts.  
I/We confirm that all the details provided are correct and I/We agree to the terms and conditions of the Bank. I/We also understand that all my/our accounts can be accessed from the unique Customer ID post consolidation of multiple Customer ID's if any.

Signature of Primary Applicant

Signature of Joint Applicant

**Terms & Conditions for instructions to be given by Fax, Telephone and other means of Electronic Communication**

To,  
DCB 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/us 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 me/us, and I/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 my/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 I/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 me/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/us 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 the Bank agreeing to accept instructions issued by me/us from time to time in respect of my non-resident account/s to be opened with the Bank's \_\_\_\_\_ Branch, in the form of email transmission from my email ID \_\_\_\_\_ not bearing an original signature ("email instructions").

I confirm that:

- I/We am/are aware and understand the possible risks involved in connection with giving of any email instructions.
- DCB Bank is hereby irrevocably and unconditionally authorized to act on my/our email instructions, which DCB Bank in its sole discretion believes to have been sent from my email ID as has been registered with DCB Bank or otherwise appear to comply with the terms of the mandate for my/our non-resident account/s to be opened with DCB Bank and Bank shall not be liable and/or responsible for acting in good faith on email instructions which have been sent from my/our email ID referred to herein in any whatsoever.
- I/We undertake to keep DCB Bank, its officers, directors and any employees indemnified at all times from and against, all actions, proceedings, claims, loss, damages, costs 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/us and acting thereon, whether or not the same are confirmed in writing by me/us or not.

That I / we confirm that I / we have the capacity and authority to accept this document and that this document constitutes my/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.

Name of the Branch  
Please mention email ID

Signature of Primary Applicant

Signature of Joint Applicant

**DTAA Self Declaration**

Not mandatory

To,  
DCB Bank Limited

Dear Sir/Madam,

I, \_\_\_\_\_ (full name and address) having understood the provisions of the Indian Income tax Act, 1961, in particular those related to tax residence and the scope of income taxation, declare and confirm that:

I am/ will be a non-resident within the meaning of the Indian Income-tax Act, 1961. I am a resident of \_\_\_\_\_ (name of the DTAA country) within the meaning of the Agreement for Avoidance of Double Taxation between India and \_\_\_\_\_ (name of the DTAA country) ("the tax treaty" for short) and therefore, entitled to the benefits of the tax treaty.

My PAN (Permanent Account Number) or the Tax Identification Number (TIN) is \_\_\_\_\_. In the event that I do not provide my PAN or TIN details, I shall not be given the DTAA benefit.

I undertake to keep DCB Bank Ltd. informed of any change in my residency. I also understand that on any change in my country of residency, I will be required to submit revised documentation for benefiting from lower deduction of taxes under DTAA for the country I will be now residing in. Until such time, the Bank will withhold taxes at the applicable rate.

I am not a resident of India in terms of the Treaty and currently hold passport number \_\_\_\_\_ and visa number \_\_\_\_\_ issued by the Government of \_\_\_\_\_.

I am the beneficial owner of the funds from which the bank fixed deposit/s will be made as well as of the interest paid by the Bank thereon and Article \_\_\_\_\_ (relevant article dealing with interest) of the tax treaty will govern the Indian income tax liability on such interest. As such, the Indian income tax will be limited to \_\_\_\_\_ (DTAA tax slab as per Reckoner) of the gross interest paid and the net interest post deduction of TDS will be given to my NRO Account number \_\_\_\_\_. (mention NRO Account number)

I undertake to promptly inform DCB Bank Ltd. in writing should there be any change in the aforementioned facts.

I also undertake that the benefit of DTAA is applicable for the current financial year. The next financial year I will submit a fresh set of similar documents to avail the benefit.

I undertake to indemnify DCB Bank Ltd. for any tax loss (including but not limited to tax, interest and penalty) suffered by the Bank as a result of either relying on this declaration or my delay/ default in confirming the change, if any, in the facts mentioned above. This obligation shall survive indefinitely.

I undertake to indemnify DCB Bank Ltd. for any tax demand (including but not limited to tax, interest and penalty) suffered by DCB Bank Ltd. as a result of either relying on this declaration or my delay/ default in confirming the change, if any, in the facts mentioned above. I also authorize DCB Bank Ltd. to recover the said demand from any of my bank accounts/ fixed deposit placed with the Bank. I shall provide DCB Bank Ltd. with all information/ documents that may be necessary for any proceedings before Income-tax / Appellate Authorities in India.

I confirm that, I have read and understood the applicable terms and conditions of this product/ service and the relevant provisions of the Double Taxation Avoidance Agreement between India and \_\_\_\_\_ (country of residence) and the relevant provisions of the Income Tax Act, 1961 which can also be referred on the website [www.incometaxindia.gov.in](http://www.incometaxindia.gov.in).

I hereby declare that the contents above are correct, complete and truly stated.

Sincerely

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

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

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

Signature



## Minor Declaration Form

### Details of Minor:

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

Relationship with Guardian \_\_\_\_\_

### Details of Guardian:

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

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.

Date: 

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

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

## Merchant Navy Declaration Form (Mandatory for sea farers only)

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  DCB FCNR (B) Deposit  DCB NRE account  DCB 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

Date: 

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

\_\_\_\_\_  
Signature of Primary Applicant

## Declaration on Resident Status (Where customer has resided in India for > 182 days in the preceding Financial Year)

To,  
The Manager  
DCB Bank

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

### Sub: Declaration on Resident Status:

1. I hereby declare that I am a Non – Resident Indian, residing in \_\_\_\_\_ (Country Name) since \_\_\_\_\_
2. I further declare that my total stay in India during the preceding financial year i.e. FY \_\_\_\_\_ was around \_\_\_\_\_ days.
3. I further declare that, during preceding financial year \_\_\_\_\_, I had come to India only for visit/personal reasons and have no intention to stay in India for uncertain period of time.
4. I further declare that I had/have not taken up any employment/business activity in India during my stay here.
5. In view of the above, I further declare that my residential status (RS) under the Foreign Exchange Management Act, 1999 is 'Person residing outside India' and in case there is any change in my RS, I shall duly communicate the same to the Bank.
6. I know and understand that I may be subject to the provisions of Income-tax Act, 1961 and this declaration shall not discharge me from any liability under the said law.
7. I agree to indemnify and keep DCB Bank safe and out of harms way against any claims; loss; damages made or suffered, in case the above declaration is found incorrect.

I, \_\_\_\_\_ do hereby solemnly confirm and place on oath the above.

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

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

Place: \_\_\_\_\_ Signature: \_\_\_\_\_

# Self-Certification for Individual FATCA / CRS Declaration Form

## Part I (Please fill in the country for each of the following)

|    |   |  |
|----|---|--|
| 1. | a) Country of Birth   |  |
|    | b) Country of Citizenship   |  |
|    | c) Country of Residence for Tax Purposes  |  |
|    | d) Country of Current Residence (Overseas Country for NRI)  |  |
| 2. | U.S. Person (Citizen or Resident of the United States of America)   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. | Customer Declaration (Applicable only if customer's Country of Current Residence is different from Country of Residence for Tax Purposes)<br><br>I certify that:<br><br><input type="checkbox"/> I have recently shifted to _____ (Name of the Country) and as per the applicable tax regulations, I am not tax resident of the _____ Country where I am currently residing. I am tax resident of _____ (Name of the Country)<br><br>OR<br><br><input type="checkbox"/> I do not fulfil the conditions of tax residency of the country where I am currently residing. I am tax resident of _____ (Name of the Country)<br><br>OR<br><br><input type="checkbox"/> Any other reason (please specify)<br><br>_____<br>_____<br>_____ |  |

## Part II Please note

- a. If in all fields above, the country mentioned by you is India (except in case of seafarers) and if you do NOT have U.S. person status, please proceed to Part III for signature.
- b. If for any of the above fields, the country mentioned by you is NOT India and/or if your U.S. person status is Yes, please provide the Tax Payer Identification Number (TIN) or functional equivalent as issued in the specific country in the table below:

|      |   |  |
|------|---|--|
| i)   | <input type="checkbox"/> TIN  |  |
|      | <input type="checkbox"/> Functional Equivalent (Please specify name and number) |  |
|      | Country of Issue  |  |
| ii)  | <input type="checkbox"/> TIN  |  |
|      | <input type="checkbox"/> Functional Equivalent (Please specify name and number) |  |
|      | Country of Issue  |  |
| iii) | <input type="checkbox"/> TIN  |  |
|      | <input type="checkbox"/> Functional Equivalent (Please specify name and number) |  |
|      | Country of Issue  |  |

- c. If you satisfy the criteria mentioned in Part II (b) but do not have Taxpayer Identification Number / functional equivalent, please option given below:

**I am a person resident out of India with (choose any one of the option below, only if applicable):**

Country not issuing TIN / Functional Equivalent \_\_\_\_\_ (mention " Visa / " Residence / " Work permit number)

Dependent visa \_\_\_\_\_ (mention dependent visa number)

Student visa \_\_\_\_\_ (mention student visa number)

Seafarer status \_\_\_\_\_ (mention Continuous Discharge Certificate (CDC) / visa number)

Travelling to the country of residence for the first time \_\_\_\_\_ (mention visa number. TIN / functional equivalent to be communicated to the Bank within 90 days, else account will get closed).

**OR**

- I am a person resident in India as well as resident for tax purposes in India (please also fill Part IV self-certification)**
- d. If you are declaring U.S. person status as 'No' but your country of birth is U.S., please provide document evidencing Relinquishment of Citizenship. If not available, provide reason/s for the same \_\_\_\_\_
- (Please also fill Part IV self-certification).

**Part III Customer Declaration (Applicable for all customers)**

**i. Under penalty of perjury, I certify that:**

1. The applicant is (i) an applicant taxable as a U.S. person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a U.S. person).

OR

2. The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India).

ii. I understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA / CRS. The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I shall seek advice from professional tax advisor for any tax questions.

iii. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

iv. I agree that as may be required by domestic regulators / tax authorities, the Bank may also be required to inform reportable details to Central Board of Direct Taxes (CBDT) or close or suspend my account.

v. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number / functional equivalent number of the applicant.

vi. In the event that any details given by me are found to be incorrect, as a consequence of which, penalty/ies is/are levied by the regulator/s on the Bank, I authorise the Bank to recover the full penal amount(s) from my account(s).

Name: \_\_\_\_\_  
Date (DD/MM/YYYY): \_\_\_\_\_ Signature

**Part IV Self Certification (Not applicable for NRI customers except for point (b) below)**

**To be filled only if-**

(a) Any of the indicia parameters is outside India and TIN or functional equivalent is not available since not a resident for tax purpose outside India, or

(b) Country of birth is U.S. and U.S. person is mentioned as "No" in Part I

I confirm that I am neither a U.S. person nor a resident for tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.

\_\_\_\_\_  
Signature

**Document Proof submitted (Please tick document being submitted)**

- Passport  Voter's Identity Card  PAN Card  Driving License  
 UIDAI Letter  NREGA Job Card  Govt. Issued ID Card

**Note:**

**The term United States (U.S.) person means:**

- a. An individual, being a citizen or resident of the United States of America;
- b. Partnership or corporation organized in the United States of America or under the laws of the United States of America of any State thereof;
- c. A trust if: (i) a court within the United States of America would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of the trust; and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust;
- d. An estate of a decedent who was a citizen or resident of the United States of America.

**Functional equivalent of TIN includes the following:**

A social security number / national insurance number / citizen or personal identification code or number / resident registration number

**Form No. 60 (See second provision to rule 114B)**

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account and who enters into any transaction specified in rule 114B

Name:  Mr.  Mrs.  Ms.  Dr.  Prof.  Capt.  Others

\_\_\_\_\_  
(First Name) (Middle Name) (Last Name)

Date of Birth / Incorporation of declarant:

**Father's Name (in case of individual)**

\_\_\_\_\_  
(First Name) (Middle Name) (Last Name)

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

\_\_\_\_\_  
City: \_\_\_\_\_ PIN: \_\_\_\_\_

Landmark: \_\_\_\_\_

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

Telephone: (with STD Code) \_\_\_\_\_ Preferred Mobile No.: \_\_\_\_\_

Amount of Transaction (₹): \_\_\_\_\_ Date of Transaction: | D | D | M | M | Y | Y | Y | Y |

In case of Transaction in joint names, number of persons involved in the Transaction: \_\_\_\_\_

Mode of Transaction:  Cash  Cheque  Card  Draft / Banker's Cheque  Online Transfer  Other \_\_\_\_\_

Aadhaar Number issued by UIDAI: \_\_\_\_\_  
(if available)

If applied for PAN and it is not yet generated enter date of application and acknowledgement number \_\_\_\_\_ | D | D | M | M | Y | Y | Y | Y |

If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held  
Agricultural income (Rs.): \_\_\_\_\_ Other than agricultural income (Rs.): \_\_\_\_\_

**Details of document being produced in support of identify in Column 1**

| Document code | Document identification number | Name and address of the authority issuing the document |
|---------------|--------------------------------|--|
| _____         | _____                          | _____  |

**Details of document being produced in support of address in Columns 4 to 13**

| Document code | Document identification number | Name and address of the authority issuing the document |
|---------------|--------------------------------|--|
| _____         | _____                          | _____  |

**Verification**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Place: \_\_\_\_\_ **(Signature of declarant)**

- Note:**
- Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable;  
(i) in a case where tax sought to be evaded exceeds twenty - five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;  
(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
  - The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

**Bank Use only**

Customer ID: \_\_\_\_\_ Accounts Manger Code: \_\_\_\_\_

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

Segment Code \_\_\_\_\_ RM / CSE / RO / CBE (Code): \_\_\_\_\_

Branch: \_\_\_\_\_ SOL Code: \_\_\_\_\_ Date: | D | D | M | M | Y | Y | Y | Y |

**NPC Funding**

Txn. / ID No.: \_\_\_\_\_ Date: | D | D | M | M | Y | Y | Y | Y | Value Date: | D | D | M | M | Y | Y | Y | Y |

**For Branch Use**

Customer has been Met in Person  Customer has opened the account through the Non-Face to Face process

**Declaration if the customer has been met by the branch staff:**

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.

Name of the Branch Staff \_\_\_\_\_

HRMS No.: \_\_\_\_\_

\_\_\_\_\_  
Signature of the Branch Staff

**Declaration to be signed by the Branch Head/BOM certifying that the documents have been sourced per process (Met in Person/Non Face to Face):**

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.

Name of the Branch Head / BOM \_\_\_\_\_

HRMS No.: \_\_\_\_\_

\_\_\_\_\_  
Signature

**Customer Information & Due Diligence (CIDD) Form - For Primary Applicant**

| Information Type  | Details   |
|---|---|
| Countries where business associates located (for Businessmen, only) |   |
| Country where the Individual / Entity based                         |   |
| Nature of business / Line of activity (in detail)                   |   |
| Expected number of transactions in a month                          | <input type="checkbox"/> Up to 20 <input type="checkbox"/> 21 to 50 <input type="checkbox"/> More than 50   |
| Financial Status (Net Worth)  | <input type="checkbox"/> Upto ₹10 Lakh <input type="checkbox"/> More than ₹10 Lakh upto ₹25 Lakh<br><input type="checkbox"/> More than ₹25 Lakh upto ₹50 Lakh <input type="checkbox"/> More than ₹50 Lakh upto ₹2 Crore<br><input type="checkbox"/> More than ₹2 Crore  |
| 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<br><input type="checkbox"/> Investments <input type="checkbox"/> Inheritance <input type="checkbox"/> Professional fee<br><input type="checkbox"/> Other (please specify) _____ |
| Wire Transfers Expected   | 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 ₹ _____  |
| Foreign Inward Remittances Expected                                 | <input type="checkbox"/> Yes <input type="checkbox"/> No    Approximate Value ₹ _____   |
| Foreign Outward Remittances Expected in a Year                      | <input type="checkbox"/> Yes <input type="checkbox"/> No    Approximate Value ₹ _____   |
| <b>Signature of Primary Applicant</b>                               |   |



DOCUMENT CHECK-LIST FOR "NRE, NRO & FCNR" ACCOUNTS  
 UNDER SAVINGS BANK, CURRENT, & ANY OTHER TERM DEPOSIT SCHEMES  
 For Non-Resident Indians who are Indian Citizens or, who are Persons of Indian Origin (PIO)

|   |  |                          |
|---|--|--------------------------|
| Branch Name: _____  | Sourced by:<br>(Name of the Sourcing Staff) – HRMS NO. _____                   |                          |
| Customer Name:  | Existing Customer – Yes <input type="checkbox"/> / No <input type="checkbox"/> |                          |
| CUST ID:  | Account No.:   |                          |
| Customer Type - Individual / HUF  | Account Group: Savings / Current / Term Deposit                                |                          |
| Description of Documents Submitted (Tick as appropriate)  |  |                          |
| 1. CIDD Form - Complete in all respects & all columns filled-in<br>(To be provided for all New Customers & for Existing Customers where KYC is not updated on the system)   |  | <input type="checkbox"/> |
| 2. AOF (For NRIs) - Complete in all respects & all columns filled-in & Photograph/s duly affixed on the AOF and signed across   |  | <input type="checkbox"/> |
| 3. Copy of Passport - (folios where name, address, signature, photograph, expiry date & visa details)   |  | <input type="checkbox"/> |
| 4. Copy of Valid Visa / Work Permit / Residence Permit (the Visa could be either in the passport or issued separately - Validity to be > 181 days)  |  | <input type="checkbox"/> |
| 5. Proof of Overseas / Local Address as per Annexure F-I  |  | <input type="checkbox"/> |
| 6. Proof of Mailing Address as per Annexure – F I (local or foreign address as selected on the AOF)   |  | <input type="checkbox"/> |
| 7. Initial AOA - (Cheque drawn on a Foreign Bank or, by deposit of Foreign Currency)  |  | <input type="checkbox"/> |
| 8. In case Person is of Indian Origin :<br>Document in support of PIO   |  | <input type="checkbox"/> |
| 9. Additional Documents (Wherever applicable)   |  | <input type="checkbox"/> |
| 10. PAN card copy   |  | <input type="checkbox"/> |
| 11. In case of Foreign Spouse Married to Person of Indian Origin :<br>His / Her Marriage Certificate or any other Proof of Marriage e.g. Passport   |  | <input type="checkbox"/> |
| <b>Documents Submitted for Identity &amp; Address Checks (Please refer Annexures "G - I" for Additional Precautions for these types of Constituents &amp; Requirements on Documents)</b>  |  |                          |
| <b>Description of Document for Proof of Address</b><br>(The Address Proof must match with the Communication Address on the AOF)   | <b>Overseas</b>  | <b>Indian</b>            |
| Copy of Passport  | ✓  | ✓                        |
| Voter ID Card issued by Election Commission of India  | ✓  | ✓                        |
| Copy of Driving License   | ✓  | ✓                        |
| Job Card issued by Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGA Card)<br>duly signed by officer of the State Government   | ✓  | ✓                        |
| Letter issued by the National Population Register containing details of name and address  | ✓  | ✓                        |
| <b>Description of Documents - Other Areas</b>   |  |                          |
| <b>Person of Indian Origin (PIO)</b>  |  |                          |
| Any one of the following documents to be obtained in support of being a PIO :   |  |                          |
| (i) Passport issued by Indian Embassy in any Foreign Country  |  |                          |
| (ii) Passport issued by a country other than India, where the place of birth mentioned, is an Indian location   |  |                          |
| (iii) PIO Card  |  |                          |
| (iv) Overseas Citizen of India (OCI) Card   |  |                          |
| (v) Birth Certificate or Indian Passport held at any time by Self, or Parents, or Grand Parents   |  |                          |
| (vi) Indian passport of Spouse (where name of the applicant should appear as such)  |  |                          |
| <b>Persons Going Abroad for Employment for the First Time &amp; Persons going on Migration Visa</b>   |  |                          |
| Following documents to be obtained :  |  |                          |
| 1. Work Permit or Visa or equivalent document evidencing legal right to stay in the country specified &   |  |                          |
| 2. If the Visa provided by the person is valid for less than 182 days :   |  |                          |
| (a) Valid Entry Permit / Visa into the country of employment and  |  |                          |
| (b) Employment letter from the prospective employer   |  |                          |
| 3. Overseas or Indian Address proof required  |  |                          |
| <b>Mariners &amp; Persons Employed with the Merchant Navy</b>   |  |                          |
| Following documents to be obtained :  |  |                          |
| (i) Merchant Navy Declaration (Format provided in the AOF) and  |  |                          |
| (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 and |  |                          |
| (iii) Original letter from Principal / Agent / Liaison Office containing the contract details and   |  |                          |
| (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   |  |                          |

**Permanent Employee** : If the person is a Permanent employee, the Initial / Current Work Contract to be obtained, along with the last Wage Slip  
**Contract Employee** : If the person is a Contract employee, then a letter from the local Agent confirming the next date of joining the vessel to be obtained, along with the current or the last Work Contract  
Providing Foreign Address would be optional for this category, but providing Indian Address would be mandatory.

**Foreign Tourists & Students**

If a Tourist / Student (Not of Indian Origin) has a Visa for less than 182 days, then an NRO account can be opened. If the Visa is for more than 182 days, then a Resident account can be opened.

Following documents to be obtained :

1. Valid Visa permitting stay in India, along with Passport copy. For students and those who are working in India, the Visa to be for more than 181 days and
2. Evidence of registration with the District Foreigners Registration / Foreigners Regional Registration Officer (FRRO) as stipulated in the Visa and
3. Certificate / Admission Letter / ID Card from School / College (for students) and
4. Relevant mandatory documents listed above
5. For Address proof(Any One) of the following can be taken:  
Address in India certified by any appropriate legal authority  
Rent agreement ( Registered)  
Foreign students have been allowed a time of one month for furnishing local address proof

**Foreign Nationals**

If the OVD submitted by a foreign national does not contain details of address then documents issued by the Government departments of foreign jurisdictions and letter issued by the Foreign Embassy or mission in India.



**Acknowledgement**

Nomination Form Received:  Yes  No

**Application Number:**

Please provide this number for future reference

1st Applicant's Name:

Joint Applicant 1:

Name of the Nominee:

Name of the Bank Official:

Employee code:

Date:

Branch:

Signature of Bank Official

## DCB NRI Services

- Avail attractive interest rates on DCB NRE deposits. Returns are exempted from Indian Income tax and freely repatriable.
- Invest in FCNR (B) deposits in AUD, CAD, GBP, EUR and USD at no exchange risk.
- Dedicated relationship managers to manage your portfolio.
- Complete suite of wealth management products for your investment needs.
- Dedicated 24-Hour Customer Care to address all your requirements.



## Remittances

Transfer money from anywhere in the world to your loved ones in India.

**Wire Transfer:** Wire Transfer: Available in 11 currencies namely AED, AUD, CAD, CHF, DKK, EUR, GBP, JPY, NOK, SAR and USD at competitive exchange rates.

Terms and conditions apply.

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

### DCB Customer Care

**Call** +91 22 6127 1000

**Email** [nri@dcbbank.com](mailto:nri@dcbbank.com)

**Web** [www.dcbbank.com](http://www.dcbbank.com)

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Tel: +91 22 6618 7000; Fax: + 91 22 6658 9970

# DCB BANK