

NON-RESIDENT INDIAN ACCOUNT OPENING FORM

INSTRUCTIONS TO FILL THIS FORM

- To find out which type of account best suits your requirements. Read 'Account that suites your requirements' in this form
- Please fill the form in CAPITAL letters.
- Please countersign any overwriting.
- If you wish to give one of your family members in India access to your account, please fill the Mandate Letter.
- To avail the nomination facility, please ensure you fill the Nomination form enclosed to this form. While the nomination facility is optional, we recommend that you avail of it.

DOCUMENTS REQUIRED

- Completed account opening form.
- Passport size photograph for each applicant signed by the applicant on the front.
- Attested photocopies of the passport of each applicant of pages showing passport details- Name, Address, Date of issue & Expiry, Signature, Photograph, work permit / visa details and page indicating the last date of arrival in India. Attestation on the photocopies of all the above mentioned documents to be done by any one of the following.
 - Banker / Indian Embassy / Notary (or equivalent of notary as per applicable law)
 - OR
any one of the following 4 documents.
 - Copy of the latest statement of bank account or relevant sheets of passbook of your account in India / Abroad (for the last 6 months).
 - Copy of any letter received from your existing banker in India / Abroad (dated within last 3 months).
 - A Cheque drawn on an existing banker in India or on your bank account abroad.
 - An original Cheque issued by you and paid by your banker outside India - up to 6 months old.
- Address Proof: A copy of at least one of the following Address proofs outside India (only for the First Applicant):
 - Utility Bill
 - Driving License
 - Credit Cards Bills
 - Residence Permit (Govt. issued Identity card)
 - Rent Receipt
 - Overseas / Indian Bank Statement
- Separate proof of Non-Resident status if overseas Residence Visa / Permit of Work Permit is not included in the passport.
- Proof of Indian Origin, if any, (E.g. PIO Card) in case of foreign passport holders.
- In case of minors please attach a photocopy of guardian's passport and guardian's photograph signed on the front.
- Proof of address for each applicant. For employees of foreign shipping company / merchant navy, the following documents are required instead of proof of residence address:
 - For permanent employees - initial work contract and last wage slip.
 - For contract employees - current work contract or last work contract with a Letter from local agent confirming next date of joining vessel.
- You can send this completed form along with all requisite documents to any of our branches. Alternately, you can send them to Manager Customer Acquisition unit Development Credit Bank Ltd., National Processing center, 5th floor - Empire Plaza, LBS Marg - Vikhroli West Mumbai - 400083, INDIA.
- Preferably Relationship Form should be accompanied with a Cheque equivalent to INR 10,000/- or more for NRE / NRO Savings / Current Account
- Should you require any assistance in account opening, please feel free to email us at nri@dcb.com
- Development Credit Bank reserves the right to open an account at any branch at its discretion in case you do not indicate a preference.

ACCOUNT THAT SUITES YOUR REQUIREMENTS

Features	Indian Rupee Accounts		Foreign Currency	Indian Rupee Fixed Deposits		Foreign Currency Fixed Deposits	
	NRE Account	NRO Account	RFC Account	NRE Fixed Deposits	NRO Fixed Deposits	FCNR Fixed Deposits	RFC Deposits
Account Types	Savings Account, Current Account	Savings Account, Current Account	Savings Account, Current Account	Fixed Deposit	Fixed Deposit	Fixed Deposit	Fixed Deposit
Currencies offered	Indian Rupees	Indian Rupees	USD, GBP & EUR	Indian Rupees	Indian Rupees	USD, GBP & EUR	USD, GBP & EUR
Repatriation rules	Fully Repatriable	Restricted repatriability (post deduction of applicable tax)	Fully Repatriable	Fully Repatriable	Restricted repatriability (post deduction of applicable tax)	Fully Repatriable	Fully Repatriable
Tax rules	Tax free* in India	Taxes applicable	Tax free* in India	Tax free* in India	Taxes applicable	Tax free* in India	Tax free* in India
Joint Account rule	Only with other Non-Resident Indians	Resident Indians as well as other NRIs	The account can be held jointly with another person resident in India who is eligible to open a RFC account	Only with other Non-Resident Indians	With Resident Indians as well as NRIs	Only with other Non-Resident Indians	Deposit can be held jointly with another person resident in India who is eligible to open a RFC account
Whether you can deposit local (India) Rupee funds	Not permitted	Permitted - only legitimate dues to the depositor can be deposited	Not permitted	Not permitted	Permitted	Not permitted	Not permitted
Choose this account if...	You need an account for making INR payments / investments in India from your overseas earning	You need an account for making INR payments / investments in India from your India earnings	You wish to keep your foreign earnings in foreign currency after returning back to India for good	You wish to earn higher returns compared to a savings account on your INR fixed deposits in India	You want to earn higher returns compared to a savings account on your Rupee income earned in India	You want tax free* returns on your foreign currency fixed deposits in India	You wish to keep your foreign earnings parked in foreign currency deposit after you have returned back to India for good
	You want to maintain your savings in IBR but keep them liquid	You need an account for depositing your income in India from sources such as rent, dividends, etc.	You have some foreign exchange received as pension or any other superannuation or other monetary benefits from your employer outside India	You want tax free* returns on your INR fixed deposits in India		You wish to keep your foreign currency savings in India but do not want to convert them into INR	You wish to keep your foreign earnings parked in foreign currency deposit after you have returned to India for good
	You want your Rupee savings to be fully repatriable	You have income in India through rent, dividends, pension and so on it will allow you to conveniently deposit and manage local rupee funds	You want your Foreign savings to be fully repatriable & Tax Free	You want your Rupee Deposit to be fully repatriable & Tax Free	You want to park your local earnings in Rupee in Fixed deposit	You want your Foreign savings to remain in Foreign currency deposit and be fully repatriable & Tax Free	You want your Foreign savings to remain in Foreign currency deposit and be fully repatriable & Tax Free after you have returned back to India for good

- *Indian tax information given herein is general and is not meant to constitute, and therefore should not be construed, as advice.
- The tax consequences are also based on individual facts and circumstance.
- Prior professional tax advice should be sought to fully understand and appreciate the Indian tax implications.
- We assume no obligation or liability of any nature whatsoever by issuing this document.
- Under current laws, U.S. citizens and residents are subject to tax on their worldwide income. You should consult your tax advisor for the U.S. treatment of income from these deposits.
- If you are resident in any other country, you should consult your tax advisor regarding the tax treatment of these deposits in your country of residence.

To be filled By DCB Only

Date: _____

Customer ID No:

Account No.:

Branch Code: _____

Branch Name: _____

Sr. No. _____

Segment Code: _____

RM Code: _____

Account Sourced By: _____

Lead Generated By: _____

RELATIONSHIP FORM (for Non Resident Indian / PIO)

Preferred branch for opening account: _____ Preferred City for opening account: _____

(A list of DCB branches with their addresses is available on www.dcbi.com)

Please ensure that you fill in all fields marked with*. These are mandatory fields.

PERSONAL DETAILS (Sole / First Applicant)*First Applicant: Mr. / Ms. / Mrs. _____
First Name Middle Name Surname

*Date of Birth: _____ *Type of Visa / Labour Card / Work Permit: _____ Valid till: _____

Mother's Maiden Name: _____

Guardian Name (If applicant is a Minor): _____

*Email ID: _____ @ _____ *Are you a PEP# or related to one? Yes No
Please refer to the definition of PEP mentioned in this form.

*Passport No.: _____ *Nationality: _____

*Date of Issue: _____ *Place of Issue: _____ *Expiry Date: _____

*Occupation : Service Housewife Student Retired Seafarer Nurse Doctor IT Professional Engineer Self-Employed Others (please specify) _____**OVERSEAS ADDRESS (Mandatory)**

City: _____ State: _____ Country: _____ *Postal / Zip Code: _____

Tel: (Office) _____ *Tel: (Res.) _____ Mobile: _____
Country code / Area code / Number Country code / Area code / Number Country code / NumberFax: _____ Social Security No. (for US residents only): _____
Country code / Area code / Number***INDIAN ADDRESS (not Mandatory For PIO)**

City: _____ State: _____ Country: _____ *Postal / Zip Code: _____

Tel: (Office) +91 _____ *Tel: (Res.) +91 _____ Mobile: +91 _____
Country code / Area code / Number Country code / Area code / Number Country code / NumberFax: +91 _____
Country code / Area code / Number**SECOND APPLICANT PERSONAL DETAILS***Second Applicant: Mr. / Ms. / Mrs. _____
First Name Middle Name Surname

*Date of Birth: _____ *Type of Visa / Labour Card / Work Permit: _____ Valid till: _____

Relationship with 1st Applicant: _____ *Email ID: _____ @ _____

*Are you a PEP# or related to one? Yes No *Passport No.: _____ *Nationality: _____

*Date of Issue: _____ *Place of Issue: _____ *Expiry Date: _____

THIRD APPLICANT PERSONAL DETAILS*Third Applicant: Mr. / Ms. / Mrs. _____
First Name Middle Name Surname

*Date of Birth: _____ *Type of Visa / Labour Card / Work Permit: _____ Valid till: _____

Relationship with 1st Applicant : _____ *Email ID: _____ @ _____

*Are you a PEP# or related to one? Yes No *Passport No.: _____ *Nationality: _____

*Date of Issue: _____ *Place of Issue: _____ *Expiry Date: _____

PHOTOGRAPH AND SIGNATURE

Please affix a recent photograph. Please sign in black ink, partly on form and partly across the photograph. (Please ensure that your signature matches with the signature on the passport).

I / We make the declarations set forth in the section "Declarations" of the application form and hereby agree to all the Terms and Conditions and will abide by them.

Photograph of
1st applicant

Sign across
the photograph

Photograph of
2nd applicant

Sign across
the photograph

Photograph of
3rd applicant

Sign across
the photograph

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

ACCOUNT DETAILS - Choice of Account/s (Please tick as applicable)

- | | | |
|---------------------------------------|---------------------------------------|--|
| <input type="checkbox"/> NRE Savings | <input type="checkbox"/> NRE Current | <input type="checkbox"/> NRE Fixed Deposits |
| <input type="checkbox"/> NRO Savings | <input type="checkbox"/> NRO Current | <input type="checkbox"/> NRO Fixed Deposits |
| <input type="checkbox"/> RFC Savings | <input type="checkbox"/> RFC Current | <input type="checkbox"/> RFC Fixed Deposits |
| <input type="checkbox"/> FCNR Savings | <input type="checkbox"/> FCNR Current | <input type="checkbox"/> FCNR Fixed Deposits |

MODE OF FUNDING

- Cash Demand Draft / Cheque No. _____ Drawn on _____
- Wire Transfer / Telegraphic Transfer from _____ (Remitting Bank's Name & Address)
- Debit DCB Indian Account No.

Currency & Amount _____

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

Auto Sweep Required: Yes No

Auto Sweep facility: is a value added facility, which allows you to earn interest rates as applicable to fixed deposits and provides you the liquidity of Savings account. All Auto Deposits are created for a tenure of 1 year by default. Amounts above Rs. 25,000/- will be swept to a fixed deposit in multiples of Rs. 5000/- thereof.

Type of Deposit Ordinary Cumulative **Currency** INR USD GBP EUR

Amount _____

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

Tenure ____ Days / Months / Years (Please refer existing interest rate table on www.dcbi.com in for each tenures offered)

Interest payment Credit my / our DCB India 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 India / Account No.

DD at my correspondence address payable at _____

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

Note : Your Fixed 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.

*MODE OF ACCOUNT OPERATION

Singly Either or Survivor Anyone or Survivor Jointly Former or Survivor

*Communications to be sent to Overseas Address Indian Address

(Please note that all communications including your Cheque books, Debit Card, ATM Pin Mailer and Statement of Accounts will be sent to the communication address)

THE PERSON OF INDIAN ORIGIN (PIO) DECLARATION (If applicable)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. Please pick 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 1st Holder

Signature of 2nd Holder

Signature of 3rd Holder

SEAFARERS ACCOUNT OPENING DECLARATION (Applicable if any of the applicants is a Seafarer)

I hereby declare and confirm that I am a Non-Resident Indian and I am presently / was on contract with _____ (company) registered in _____ (address of the principal). I request you to open a NRE Checking - NRO - Current / Savings - FCNR Account in my name on the basis of documents submitted.

I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract OR I am unable to proceed on a new contract or in any case in the event that my status as a Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name redesignated to Resident / RFC accounts (as applicable).

Signature of 1st Holder

Signature of 2nd Holder

Signature of 3rd Holder

DECLARATION RELATING TO INSTRUCTIONS GIVEN BY FAX, TELEPHONE AND OTHER FORMS 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 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 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 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 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.

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 1st Holder

Signature of 2nd Holder

Signature of 3rd Holder

DECLARATION

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

1. I am / We are Non Resident Indian(s) of Indian Origin.
2. 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.
3. 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.
4. The account will be put into use only for bonafide transactions not involving any violations of the provisions of any Government / Exchange Control Regulation.
5. 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 of maturity of the deposit/s.
6. I / We agree to abide by the provisions of the FCNR / NRE / NRO / RFC Account schemes as laid down and the regulations as amended from time to time by the RBI.
7. I / We hereby undertake to intimate you about my / our return to India for permanent residence immediately on arrival.
8. 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.
9. 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.
10. 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.
11. 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/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.
12. 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.
13. 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. I / We agree that the bank may debit my account for service charges as applicable from time to time.
14. I / We have read, understood and hereby accept & agree to the Terms & Conditions given for all the products & services I / We have requested.
15. 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.
16. 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.
17. I / We do hereby declare that the information furnished in this form is true to the best of my / our knowledge and belief.
18. 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.
19. **DECLARATION FOR LOANS / ADVANCES / PRE-MATURE PAYMENT :** "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 absolute 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, or (b) Make premature payment of the proceeds of the deposit to the former / the latter / the first named of us / either or survivor of us etc. / the second named of us / any one of us or survivors or survivor of us"

DECLARATION FOR RECEIVING INFORMATION ON PRODUCTS, OFFERS AND SERVICES

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

I / We have no objection to DCB / its agents / representatives to provide me / us information on various products, offers and services provided by DCB through any mode, including without limitations, through telephone calls / SMSes / emails and authorise DCB / its agents / representatives for the above purpose.

I / We have read and make the various declarations set forth in this form and hereby agree to all the terms and conditions and agree to abide by them.

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 Development Credit Bank Ltd's. (DCB's) 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 1st Holder

Signature of 2nd Holder

Signature of 3rd Holder

DEFINITIONS

A "Politically Exposed Person" 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 "Politically Exposed Person" if one is or has been 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 officials, functionaries and military leaders 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 "Politically Exposed Person" includes close family members such as spouses, children, parents and siblings, other blood relatives and relatives by marriage. Closely associated person to a "Politically Exposed Person" includes close business colleagues and personal advisors/consultants to the "Politically Exposed Person".

NOMINATION FORM (FORM DA 1)

THE NOMINEE SHOULD NOT BE ANY OF THE APPLICANTS.

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.

Nominee's Name Mr. / Ms. / Mrs.: _____
First Name Middle Name Surname

Nominee's Address : _____

City: _____ State: _____ Country: _____ Postal / Zip Code: _____

Relationship with Applicant: _____ Date of Birth (only if nominee is a minor): DD/MM/YYYY

#Guardian Details (only if the nominee is a minor)

Guardian's Name Mr. / Ms. / Mrs.: _____
First Name Middle Name Surname

Guardian's Address : _____

City: _____ State: _____ Country: _____ Postal / Zip Code: _____

Relationship with Nominee: _____

Signature of 1st Holder

Signature of 2nd Holder

Signature of 3rd Holder

***Witness:**

Name Mr. / Ms. / Mrs.: _____
First Name Middle Name Surname

Signature of 1st Witness

Signature of 2nd Witness

1st Witness Address:

Date : _____ Place: _____

2nd Witness Address:

Date: _____ Place: _____

***Only in case thumb impression of the account holder is provided, then this should be witnessed by two persons.**

FOR DCB USE ONLY

Nomination Registration No.: _____ Registration Date: _____ DD/MM/YYYY

#Where deposit is made in the name of minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor.

1. PRIMARY CUSTOMER INFORMATION

Account Name / First Named Account Holder	
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 <input type="checkbox"/> Investments <input type="checkbox"/> Others (Pl. Specify) _____
Source of Funds : (a) For AOA	<input type="checkbox"/> Savings <input type="checkbox"/> Salary <input type="checkbox"/> Business Proceeds <input type="checkbox"/> Sale of Property <input type="checkbox"/> Investments <input type="checkbox"/> Inheritance <input type="checkbox"/> Others (Pl. Specify) _____
(b) For Credits in the Account	<input type="checkbox"/> Savings <input type="checkbox"/> Salary <input type="checkbox"/> Business Proceeds <input type="checkbox"/> Sale of Property <input type="checkbox"/> Investments <input type="checkbox"/> Inheritance <input type="checkbox"/> Professional Fees <input type="checkbox"/> Others (Pl. Specify) _____
Expected Annual Turnover (Rs.)	<input type="checkbox"/> Upto Rs.10.00 lacs <input type="checkbox"/> Upto Rs.25.00 lacs <input type="checkbox"/> Upto Rs.50.00 lacs <input type="checkbox"/> Upto Rs.200.00 lacs <input type="checkbox"/> More than Rs.200.00 lacs
Annual Income (Rs.)	Upto <input type="checkbox"/> Rs.10.00 lacs <input type="checkbox"/> Upto Rs.25.00 lacs <input type="checkbox"/> Rs.25 lacs to Rs.100 lacs <input type="checkbox"/> More than 100 lacs
Financial Status (Net Worth)	<input type="checkbox"/> Upto Rs.10.00 lacs <input type="checkbox"/> Upto Rs.25.00 lacs <input type="checkbox"/> Upto Rs.50.00 lacs <input type="checkbox"/> Upto Rs.200.00 lacs <input type="checkbox"/> More than Rs.200.00 lacs
Expected number of transactions in a month - Wire Transfers Expected - Foreign Inward Remittances Expected	<input type="checkbox"/> Upto 20 lacs <input type="checkbox"/> 21 to 50 lacs <input type="checkbox"/> More than 50 lacs Into the Account <input type="checkbox"/> Yes <input type="checkbox"/> No- Value Rs. _____ From the Account <input type="checkbox"/> Yes <input type="checkbox"/> No - Value Rs. _____ <input type="checkbox"/> Yes <input type="checkbox"/> No - Value Rs. _____

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 (L / M / H) - *

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

	Name :
	Signature Code No.:
	Employee HRMS No.:

I hereby confirm that the above named Mr./ Ms. _____ [HRMS No. _____] is a Branch Sales Executive and I am satisfied with the above Declaration regarding the ISA Documents and verification of other contents in this Due Diligence Form.

Branch Manager / MCS / RM

	Name :
	Signature Code No.:

*FOR HIGH RISK INDIVIDUALS PLEASE ALSO FILL THE QUESTIONNAIRE PAGE AS PER ANNEXURE – "D" OF KYC GUIDELINES OF THE BANK.