

Bank Use Only (* Fields are Mandatory)

Application No.: IND

DCB BANK

Customer ID:
Account No.: Branch: SOL Code: Date: RM / CSE / RO / CBE (Code):

Instruction for filling Account Opening Form



Please fill the form preferably in 'BLACK' ink only



Please use in CAPITAL LETTERS only



Hint boxes give tips and highlight important points across the form



Please write your name as it appears in identity proof



Please tick the appropriate boxes



Specify the addresses along with City, State and PIN Code



Please countersign in full for any overwriting / alteration



ALL PHOTOCOPIES of documents to be SELF-ATTESTED by the applicant

Account Opening Form for Individuals

"I / We hereby apply for bank relationship with your Bank under which I / we wish to open an account."

Savings

☐ DCB Happy Savings Account* ☐ Classic ☐ Elite ☐ Privilege ☐ Corporate Payroll (Plus) ☐ DCB SmartCash* ☐ Fixed Deposit ☐ BSBDA
☐ DCB Special Savings Account* ☐ DCB WOW Savings Account* Others

*For Terms and Conditions, please refer DCB Bank website.

Personal Details: Primary Applicant

(* Fields are Mandatory)

Existing Customer ID: (If applicable) E-KYC Number: Name: (Prefix) (First Name) (Middle Name) (Last Name) Maximum 32 characters.*Date of Birth: *Gender: ☐ Male ☐ Female ☐ Third Gender U.S. Person: ☐ Yes ☐ No*Status: ☐ Minor ☐ Sr. Citizen ☐ Staff, if yes, Employee No. Person with Disability: ☐ Yes ☐ No If yes, ☐ Visually Impaired ☐ Differently AabledMarital Status: ☐ Single ☐ Married *Nationality: ☐ Indian ☐ Other (pl. specify) *Citizenship: *Country of Birth: *Place of Birth: Please fill FATCA Declaration Form if you are U.S.A. or other country citizen/ resident*Residence for Tax Purposes: Category: ☐ General ☐ MBC ☐ OBC ☐ SC ☐ ST ☐ Others *Mother's Full Name: *Mother's Maiden Name: *Father's / Spouse's Full Name: *Residential Status: ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin*Card: Debit Card required ☐ Yes ☐ No Optional: ☐ Rupay Platinum* ☐ TravelSmart Card PAN MandatoryPlease refer page no. 8 for eligible scheme code.
Type of card & cheque book issuance would be based upon the product.*Available only with specific DCB Rupay Platinum Cards with issuance/ annual fee of INR 500.
For details please visit www.dcbbank.com*Embossed Name: Maximum 19 characters. This name would appear on the Debit Card*Permanent Account Number (PAN): Form 60 *Aadhaar Number: Masked Aadhaar numberPassport Number: Expiry Date: Required if Passport or Driving licence provided as Identity / Address proofDriving Licence: Expiry Date: Voter Identity Card: MGNREGA Job Card: NPR (National Population Register) 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*Proof of Communication Address: ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ MGNREGA Job Card ☐ NPR (National Population Register)*Proof of Primary Address: ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ MGNREGA Job Card ☐ NPR (National Population Register)Communication Address: City: PIN: *Landmark: State: Country: Landline No. (with STD Code) *Mobile No.: *Email Id: Primary Address: ☐ Same as Communication Address

All alerts will be sent to the mobile number and E-mail ID. Mobile number will be used for SMS Banking registration for eligible accounts & email statements on monthly basis shall be enabled.

City: PIN: *Landmark: State: Country:

(* Fields are Mandatory)

Tax Deduction at Source

[illegible]

If No, TDS Exemption Reference No.

Form 15G / 15H, etc. to be submitted at the beginning of every financial year and while making fresh deposits during the year.

Enclose TDS Certificate for exemption.

Fixed/ Recurring Deposit Details (* Fields are Mandatory) ONLY simple interest payable for deposits of less than 6 months duration.

ONLY simple interest payable for deposits of less than 6 months duration.

| | | | | |
|-------------------------|---|---------------------------------------|--|--|
| Type of Deposit: | <input type="checkbox"/> Fixed Deposit (FD) | <input type="checkbox"/> Tax Saver FD | <input type="checkbox"/> Non-callable FD | <input type="checkbox"/> DCB Pragati Deposit (Can only be made in the Primary Applicant's name.) |
|-------------------------|---|---------------------------------------|--|--|

☐ 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

Interest Payout Frequency: ☐ Monthly Interest Payout (MIC) ☐ Half Yearly Interest Payout (only applicable for FD) ☐ Quarterly Interest Payout (QIC) ☐ Annual Interest Payout ☐ Simple Interest (for deposits less than 6 months) ☐ On Maturity

Amount of Deposit: Please issue Fixed Deposit in the name(s) of _____ by Cash (upto INR 50,000)/ Debit to _____

| | | | | |
|-------------|--|----------|--|---------------------|
| Account No. | | Amount ₹ | | (Rupees _____ only) |
|-------------|--|----------|--|---------------------|

Deposit Period: Days Months Years (Minimum 7 days, maximum 10 years for DCB Fixed Deposit and minimum 12 months & maximum 10 years for DCB Pragati Deposit)

Funding: Txn. / ID No.

Date:

D

D

M

M

Y

Y

Y

Y

Value Date:

D

D

M

M

Y

Y

Y

Y

Monthly instalments for DCB Pragati Deposit to be collected through ☐ Debit to Account No. on of every month

Interest Payment Instructions: ☐ Transfer to DCB Bank A/c. No.: ☐ Through NEFT ☐ Issue Demand Draft

Payable at

*Maturity Instructions (Tick any one): ☐ Auto Renew Principal and Interest ☐ Auto Renew Principal and Pay Interest ☐ Repay Principal and Interest

Mode of Operation: ☐ Self ☐ Either or Survivor ☐ Former or Survivor ☐ Jointly ☐ Guardian ☐ By anyone or Survivor

*Payment Instructions (upon closure): ☐ Transfer to DCB Bank A/c. No.: ☐ Through NEFT ☐ Issue Demand Draft Payable at

Instructions for payment of interest & maturity proceeds through RTGS/ NEFT/ Demand Draft

1. Mandatory to attach a cancelled cheque or bank statement of the bank account mentioned below

2. Beneficiary's name (As per Beneficiary's bank record - should be same as applicant's name):

This facility is not available for fixed deposits with maturity instruction as "Auto Renew Principal & Pay Interest"

| | | | | | | | | | | | | |
|-------------------|--|---------------------|--|------------------|--|--|--|--|--|--|--|--|
| Bank Name: | | Branch Name: | | IFS Code: | | | | | | | | |
|-------------------|--|---------------------|--|------------------|--|--|--|--|--|--|--|--|

Account Number: **Account Type:** ☐ Savings ☐ Current ☐ Overdraft ☐ Others (please specify) _____

Terms and conditions: I/We abide by the following terms and conditions: 1. It is being understood that the remittance is to be sent at my/our own risk and responsibility and on the distinct understanding that no liability whatsoever is to be attached to the Bank for any loss or damages arising or resulting from delay in transmission, delivery or non-delivery of the message or for any mistake, exchange or error in transmission or delivery thereof or in deciphering the message for whatsoever cause or from its misinterpretation when received or the action of the destination Bank or due to RBI (Reserve Bank of India) RTGS/ NEFT/ Demand Draft system not being available or failure of internal communication system at the recipient bank/branch or incorrect information provided by me/us or any incorrect credit accorded by the recipient bank/branch due to information provided by me/us or any act or event beyond control or from failure to properly identify the person's name. 2. I/We understand that the RTGS/ NEFT/ Demand Draft request is subject to the RBI regulations and guidelines governing the same. 3. I/ We agree that the credit will be effected solely on the beneficiary account number information and beneficiary name particulars will not be used for the same.

Declaration where Applicant is Minor

I hereby declare that I am the natural guardian / lawful guardian appointed by the Court order dated

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

 (copy enclosed) of

[illegible]

I shall represent the aforesaid minor in operating/ opening the bank account till he/ she attains majority. I agree to indemnify, keep indemnified and hold harmless the Bank against any claims for any transactions made in the account(s). I hereby declare that the amount withdrawn from this account by me, will be used for the benefit of aforesaid minor.

I undertake and confirm that I shall avail various services of the Bank (wherever applicable), such as, Phone Banking, Mobile Banking, Internet Banking, Bill Pay, amongst other services only for the benefit of the aforesaid minor and I shall abide by all terms and conditions governing the various services and shall intimate the Bank in writing immediately upon the aforesaid minor attaining majority

*Customer ID:

* Incase Father / Mother / Guardian is an existing customer

Name of Father / Mother / Guardian

Signature of Father / Mother / Guardian

Nomination Details (Form DA 1)

☐ **Yes, I want to nominate the following person** ☐ **No, I do not want to nominate anyone** Preferable for Single & Joint account holders.

If No, please specify the reason

Signature of Primary Applicant

Signature of Joint Applicant

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 Limited

Nominee's Name: _____ Date of Birth: | D | D | M | M | Y | Y | Y | Y |

| Relationship with Primary Applicant, if any | Age: | Years |
|---|------|-------|
|---|------|-------|

Address:

PIN: | | | | | | | |

Customer Information & Due Diligence (CIDD) Form

(To be obtained for Individuals, Entity, Beneficial Owners, Power of Attorney (POA) Holder)
A duly filled up CIDD form received from the registered email ID of the customer is acceptable.
• Signature of the customer is not mandatory in this case.
• Form should be duly signed by Bank official.

1. Customer Information

| Information Type | Primary Applicant Details | Joint Applicant Details |
|--|--|--|
| Customer ID | | |
| Account Number | | |
| Name of Account Holder | | |
| Constitution (whether individual, sole proprietorship concern, partnership firm, company, etc.) | | |
| Nature of Business/ Line of Activity (in detail) (as per the list of occupation code mentioned below) | | |
| Country where the individual or entity is based | | |
| Country/ies where business associates are located (name the country/ies) | | |
| Expected Annual Turnover (INR) | | |
| Expected number of transactions in a month | <input type="checkbox"/> Upto 20 <input type="checkbox"/> 21 to 50 <input type="checkbox"/> More than 50 | <input type="checkbox"/> Upto 20 <input type="checkbox"/> 21 to 50 <input type="checkbox"/> More than 50 |
| - Foreign Inward Remittances expected in a year | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Value INR _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Value INR _____ |
| - Foreign Outward Remittances expected in a year | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Value INR _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Value INR _____ |
| Financial Status (Net Worth in INR) | <input type="checkbox"/> Upto ₹10 Lakh <input type="checkbox"/> More than ₹10 Lakh upto ₹25 Lakh <input type="checkbox"/> More than ₹25 Lakh upto ₹50 Lakh <input type="checkbox"/> More than ₹50 Lakh upto ₹2 Crore <input type="checkbox"/> More than ₹2 Crore | <input type="checkbox"/> Upto ₹10 Lakh <input type="checkbox"/> More than ₹10 Lakh upto ₹25 Lakh <input type="checkbox"/> More than ₹25 Lakh upto ₹50 Lakh <input type="checkbox"/> More than ₹50 Lakh upto ₹2 Crore <input type="checkbox"/> More than ₹2 Crore |
| Details of Source of Funds | | |

2. Joint Holders/ Partners/ Directors/ Trustees/ Beneficial Qwners/ Authorised Signatories/ POA Holder's Information Customer Details

| Account Holder's Name | Date of Birth | Nationality | Relationship (in case of Joint Account Holder)* |
|-----------------------|---------------|-------------|---|
| | | | |
| | | | |

*If no Close relationship with Joint Account holder, mention reason for opening account with Joint Account Holder

3. Details of Other Group Accounts Held (Applicable to Non-Individual Accounts)

| Account Holder's Name | Constitution of the Account | Beneficial Ownership |
|-----------------------|-----------------------------|----------------------|
| | | |
| | | |

Signature of the Customer/ Authorised Signatory/ Beneficial Owner/ POA holder

(CIDD for entity must have rubber stamp of the firm)

To be filled-in by the staff sourcing the account

Any of the signatories/ beneficial owners of the entity a political/ public figure or related to a political/ public figure: ☐ Yes ☐ No

If yes, please give position: _____

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

If yes, please give position: _____

Are there any other concerns for higher AML risks: ☐ Yes ☐ No

If yes, please give position: _____

Risk Classification of Account (L / M / H): _____

I confirm that I have carried out proper due diligence and I am satisfied with the profile of the prospective customer.

Details of staff sourcing the account:

| | |
|--|-----------|
| Name: | Signature |
| Employee HRMS Number | |
| Approval for opening high risk account [BSOM/ BM/ RM (Corporate/ SME/ AIB Banking)] | Signature |
| Name: | |
| Designation: | |

List of Occupation Code:

| REF. CODE | REF. DESC | REF. CODE | REF. DESC |
|-----------|--|-----------|--|
| 0001 | SALARIED | 0022 | NGO |
| 0002 | HOUSEWIFE | 0023 | STOCKBROKER / BROKING COMPANIES |
| 0003 | STUDENT | 0024 | INFRASTRUCTURES DEVELOPMENT |
| 0004 | RETIRED / PENSIONER | 0025 | OIL & GAS |
| 0005 | AGRICULTURIST | 0026 | HARDWARE & SOFTWARE COMPANIES |
| 0008 | POLITICIAN / PEPS | 0027 | MINING & QUARRYING |
| 0009 | AGRI-ALLIED ACTIVITIES | 0028 | DEALER IN COMMODITIES |
| 0010 | FINANCIAL SERVICES /INVESMENT SERV/ MUTUAL FUND | 0029 | DEALING OF PHARMACEUTICAL / DRUGS OR CHEMICALS |
| 0011 | BUILDERS AND REAL ESTATE | 0030 | EDUCATIONAL INSTITUTIONS |
| 0012 | IMPORTERS / EXPORTERS | 0031 | HOTELS & RESTAURANTS |
| 0013 | SERVICE SECTOR -(CONTRACTORS, TRANSPORT OPR ETC) | 0032 | DEALING IN FMCG ITEMS (FAST-MOVING CONSUMER GOODS) |
| 0014 | SELF EMPLOYED – PROFESSIONAL | 0033 | MFG/ DEALER OF TEXTILE, LEATHER PROD & EQUIPMENTS |
| 0015 | SELF EMPLOYED - NON-PROFESSIONAL / TRADERS | 0034 | METALS RELATED |
| 0016 | JEWELLER / BULLION TRADER | 0035 | FISHERIES / POULTRY |
| 0017 | MANUFACTURING / DEALER OF FOOD PRODUCTS/ BEVERAGES | 0036 | MEDCINE AND HEALTHCARE |
| 0018 | PUBLIC UTILITIES AND SERVICES | 0037 | REAL ESTATE |
| 0019 | ARMS / WEAPONS / ANTIQUES - DEALER / MANUFACTURER | 0038 | OTHER MANUFACTURING/ENGINEERING |
| 0020 | GOVERNMENT / SEMI-GOVERNMENT / LOCAL BODIES | 0039 | SEAFARER |
| 0021 | OTHERS | | |

Signatures and Photographs

Please affix
a recent
photograph

Sign across the photo

Primary Applicant

Thumb Impression or Signature

Please affix
a recent
photograph

Sign across the photo

Joint Applicant

Thumb Impression or Signature

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

Approved by BM / BSOM (Name, signature with HRMS Number) with seal
“Incase of Thumb Impression, “Sign in BM/BSOM presence”

Declaration

I/ We have read, understood and hereby agree to the “Terms and Conditions as applicable to my/ our account” set forth on DCB Bank Limited (“DCB Bank”) website at www.dcbbank.com. I/ We understand, agree and confirm that, I/we will access DCB Bank’s website at www.dcbbank.com for any changes/ updates in terms and conditions of the services and products as applicable and will abide by the same and in the case of Delight kit, the terms and conditions available inside the kit which was applicable at the time of creation of the kit may vary from time to time without notice as per DCB Bank’s sole discretion and for the updated terms and conditions applicable to me/ us as per account/ scheme/ product types, I/we shall access and refer to DCB Bank’s website at www.dcbbank.com and such revised terms and conditions shall override the earlier terms and conditions and shall be binding on me/ us. I / We understand that access to any changes / updates in terms and conditions applicable to this relationship shall be available on the Bank’s website only. I/ We do hereby declare that information furnished in this Form is true and correct to the best of my / our knowledge and belief. I/ We hereby 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 of DCB Bank as set forth in the Bank’s website www.dcbbank.com and I / We will adhere to all the terms and conditions 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. I / We further authorize the Bank to debit my / our Account(s) towards any applicable charges for any / various service / services provided as applicable from time to time. In the absence of maturity instructions, the deposit will be auto-renewed with the same tenure at the prevailing interest rates with the applicable terms and conditions.

I/ We understand and agree that the consent given for updation / registration / requests for free Mobile alert facility shall be valid till such time I / we withdraw the same in writing. Unless specifically advised, the Bank will continue to send SMS alerts on the number requested by the authorised signatory/ies of the Firm/ Company / Trust / Association/ Society. 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 declare, confirm, understand, accept, acknowledge and agree:

(a) That all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I / We have not withheld any information. I / We understand certain particulars given by me / us are required by the operational guidelines governing banking companies. I / We agree and undertake to provide any further information as and when the Bank may require. (b) That I / we have had no insolvency proceedings initiated against me / us nor I / we have ever been adjudicated insolvent. (c) That I / we have read the application form and brochures and am aware of all the terms and conditions of availing finance or service or products from the Bank. (d) That the Bank reserves the right to reject any application without providing any reason and reference to me / us. I / We agree and understand that the Bank reserves the right to retain the application forms, and the documents provided therewith, including photographs, and shall not return the same to me / us. (e) To inform the Bank regarding change in my residence / employment and to provide any further information as and when the Bank may require from time to time. (f) That if the Account is under corporate salary scheme: I / We have also read and understood “Terms and Conditions” under which Salary Scheme is offered to my / our organization and employees. I / We agree that my / our employer has full right to reserve any instruction given by them to credit my account for any amount within a period of three working days and I / we will not dispute or hold the Bank responsible for such debits in my / our account. I / We understand that it is my / our responsibility to inform (in writing) the Bank immediately on termination of my / our employment with my / our current employer, whereupon I / we will cease to enjoy any or all benefits under Salary account scheme. I / We understand that the Bank reserves the right to convert my / our account into a regular savings bank account and further ceasing to be chargeable as a account under corporate salary scheme. Accordingly there will be a change in minimum balance requirement and applicable charges per regular savings bank account. (g) That I / we shall not hold the Bank liable and responsible for furnishing of the processed information / data / products thereof to other Banks / Financial Institutions / Credit Providers / Users registered as above. (h) That I / we have to complete further application for specific liability products / services from the Bank as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application (and vice versa), and that unless otherwise disclosed in such further forms as prescribed, the particulars and information set forth herein as well as the documents referred or provided herewith are true, correct, complete and up-to-date in all respects. (i) That such further applications will require incorporation of the application form number, and / or such details as the Bank may prescribe, to facilitate data management. (j) That I / we authorize the Bank to issue a Debit cum ATM Card to me / us. (k) That the issue and usage of the Debit cum ATM Card is governed by the terms and conditions as in force from time to time and I / we agree to be bound by the same. (l) That the terms and conditions of Debit cum ATM Card are liable to be amended by the Bank from time to time. (m) That I / we unconditionally and irrevocably authorize the Bank, to debit my / our Account annually with an amount equivalent to the fee and charges for use of the Debit cum ATM Card. (n) I/We, the joint holder(s), agree that in case of death of any one or more of the joint depositor(s), the proceeds may be paid to the survivor(s), on request before due date as per the mode of operation. The Bank can levy penal charges, if any, as may be permissible by either regulatory guidelines or provisions of BCSBI code or both, applicable as on the date of request. (o) That continuation of the account with the Bank is at the sole discretion of the Bank and in case the Bank is dissatisfied with the conduct of the account / account holder, the Bank has the right to close the account after giving me / us one month’s notice or withdraw the concessions in to or any service granted to me / us or charge the Bank’s applicable rates/charges for such services. (p) That the Bank may at its absolute discretion, discontinue any of the services completely or partially without any notice to me / us. (q) That in case of return of Account Opening Amount (AOA) cheque, for any reason whatsoever, the Bank would close the account without any reference to me / us. (r) That on receipt of written application from any of the Authorised Signatory(ies) and / or survivor or survivors of us, the Bank at its sole discretion and subject to such terms and conditions, grant a loan / advance / renew / enhance against the security / collateral issued in joint names. (s) That DCB – On The Go facility will be offered to customers whose account is an individually operated resident account. (t) I / We hereby understand that among all other things, minimum balance requirement for variants of savings bank account under various scheme codes would be applicable and is in line with such updated information as available on the Bank’s website www.dcbbank.com from time to time. (u) I / We agree that the non-callable deposit/s cannot be closed by me/us before expiry of the term of such deposit/s. (v) I/We agree that the DCB Bank shall deduct applicable TDS (Tax Deducted at Source) as per the Income Tax Provisions.

I/ We understand that Savings Bank account cannot be used for business transactions and if it is observed that the account is being used for business purpose or does not match with my / our profile, such as, declared turnover, occupation, etc., the Bank shall close the account after sending due intimation to me / us. I/ We confirm that any change in my / our profile, such as, turnover, occupation, or demographic information, etc., I/we shall inform the Bank immediately in writing. I/We understand that the onus for such an action is on me/ us and not on the Bank.

I/We 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 (Foreign Account Tax Compliance Act) / CRS (Common Reporting Standards).

The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/we shall seek advice from professional tax advisor for any tax questions.

The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/we shall seek advice from professional tax advisor for any tax questions.

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

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

I/We confirm that, I/We will intimate / notify in writing to the Bank and update operating instructions and / or any other change(s) on Bank’s record immediately in the event of any change in the operating instructions and/or any other change(s) with respect to the account/s held with the Bank.

I/We hereby agree and authorize Bank to mark freeze to my account if I/We fail to submit the updated / refresh KYC documents as per Bank’s KYC policy and/or operating instructions for my / our account periodically to the Bank.

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

I agree that my personal Know Your Customer (KYC) information may be shared with Central KYC (CKYC) registry or any other competent authority. I hereby give consent to receive information from the Bank / CKYC registry / the Government / Reserve Bank of India or any authority through SMS / email on my registered mobile number / email address. I also agree that non receipt of any such SMS / email shall not make the Bank liable for any nature of loss or damage.

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.

DCB SmartCash Savings Account – Terms and Conditions:

- The eligible DCB Bank Debit Card holders can avail of attractive cash back facility on the usage of Debit Card at POS/ e-commerce (online) sites only.
- All payments must be settled using the DCB Debit Card which is issued to the customer after opening DCB SmartCash Savings Account.
- In case of any dispute, the decision of the Bank shall be final. The jurisdiction for resolution of any dispute shall be Mumbai, India.
- Unless otherwise specified, standard terms and conditions of the Bank will be applicable.
- The cash back benefit will be available only on new accounts opened in the specific new scheme after 22nd May 2023.

| Average balance in a quarter to avail cash back (INR) | Minimum per transaction amount (INR) | Maximum number of transactions eligible for cash back per month | Cash back per transaction (INR) | Maximum cash back allowed per month (INR) | Maximum cash back allowed per financial year (INR) |
|---|--------------------------------------|---|---------------------------------|---|--|
| 50,000 | 500 | 2 | 100 | 200 | 2,400 |
| 1,00,000 | 500 | 4 | 100 | 400 | 4,800 |
| 1,50,000 | 500 | 6 | 100 | 600 | 7,200 |
| 2,00,000 | 500 | 8 | 100 | 800 | 9,600 |

DCB Happy Savings Account – Terms and Conditions:

- Eligible DCB Happy Savings Account customers can avail the cashback on all UPI debit and credit transactions.
- In case of any dispute, the decision of the Bank shall be final. The jurisdiction for resolution of any dispute shall be Mumbai, India.
- Unless otherwise specified, standard terms and conditions of the Bank will be applicable.
- The cash back benefit will be available only on new accounts opened under the specific scheme, DCB Happy Savings Account, starting 18th October, 2023. The Bank reserves the right to withdraw the cashback benefit at its sole discretion by giving one month's notice on its website. Cash back is available to

| Average account balance in a quarter (INR) | Min transaction amount for cashback eligibility (INR) | Maximum eligible UPI transactions per month | Cashback per transaction (INR) | Max Cashback allowed per month (INR) |
|--|---|---|--------------------------------|--------------------------------------|
| 25,000 | 500 | 5 | 10 | 50 |
| 50,000 | | 10 | 15 | 150 |
| 1,00,000 | | 15 | 20 | 300 |
| 2,00,000 | | 25 | 25 | 625 |
| 3,00,000 | | 35 | 35 | 1,237.5 |

- Any purchase made through UPI which is subsequently cancelled will not be eligible for cashback.
- The Bank reserves the right to withdraw the cashback benefit at its sole discretion by giving one month's notice on its website.

DCB Special Programme and DCB Special Savings Account – Terms and Conditions

- By opening a DCB Special Savings Account, the primary account holder consents for being enrolled for the DCB Special Programme.
- To be eligible for the DCB Special Programme, the primary account holder is required to maintain a Total Relationship Value (TRV) of INR 5 Lakh with DCB Bank. TRV is the total amount of average balance held by account holder (as primary holder) across Savings Accounts, Current Accounts and Term Deposits.
- In case an average TRV of INR 5 Lakh is not maintained by the primary account holder, account maintenance charges will apply on the primary account holder's Savings Accounts and Current Accounts as per the respective schemes. The charges for non-maintenance of Average Quarterly Balance/ Monthly Average Balance for respective Savings/ Current account schemes are available in our website <https://www.dcbbank.com>.
- DCB Special Savings Account customers can avail cash back on UPI debit and credit transactions as per the explanation in the table in point 10.

| Average account balance in a quarter (INR) | Minimum transaction amount for cash back eligibility (INR) | Maximum eligible UPI transactions per month | Cash back per transaction (INR) | Maximum cash back allowed per month (INR) | Maximum cash back allowed per year (INR) | The cash back as a percentage of account balance (%) | Savings Bank account interest rate (%) | Total rate (%) |
|--|--|---|---------------------------------|---|--|--|--|----------------|
| 25,000 | 250 | 5 | 10 | 50 | 600 | 2.40% | 1.75% | 4.15% |
| 50,000 | | 10 | 15 | 150 | 1,800 | 3.60% | 1.75% | 5.35% |
| 1,00,000 | | 15 | 20 | 300 | 3,600 | 3.60% | 1.75% | 5.35% |
| 2,00,000 | | 25 | 25 | 625 | 7,500 | 3.75% | 2.38% | 6.13% |
| 3,00,000 | | 35 | 35 | 875 | 10,500 | 3.50% | 2.58% | 6.08% |
| 5,00,000 | | 55 | 55 | 1,375 | 16,500 | 3.30% | 2.75% | 6.05% |

- In case of any dispute, the decision of DCB Bank shall be final. The jurisdiction for resolution of any dispute shall be Mumbai, India.
- DCB Bank reserves the right to withdraw the benefits at its sole discretion by giving one month's notice on its website.

DCB WOW Savings Account – Terms and Conditions

- Primary account holder should be 18+ year of age resident Indian individual female mandatorily.
- Minor account with zero Average Quarterly Balance (AQB) and zero Account Opening Amount (AOA) can be opened only after receiving the specific request from primary holder of DCB WOW Savings Account. Primary holder of DCB WOW must be the secondary holder (as guardian) in the minor account mandatorily. Minor can be between age between 1 day to less than 14 years at the time of applying. Once minor attains 14 years of age, this account will get marked as total freeze and should be converted to normal (choice of Savings Account) Savings Account mandatorily. Debit Card can be applied by the guardian only to operate the account. All rules of minor account will be applied.
- The charges for non-maintenance of Average Quarterly Balance/ Monthly Average Balance for respective savings account schemes is available on our website <https://www.dcbbank.com>
- DCB WOW Savings Account customers can avail cash back on UPI debit and credit transactions as per the

Please refer table below for cash back pay out calculation:

| Average account balance in a quarter (INR) | Minimum transaction amount for cashback eligibility (INR) | Maximum eligible UPI transactions per month | Cashback per transaction (INR) | Max Cashback allowed per month (INR) | Max Cashback allowed per year (INR) |
|--|---|---|--------------------------------|--------------------------------------|-------------------------------------|
| 25,000 | 250 | 5 | 10 | 50 | 600 |
| 50,000 | | 10 | 15 | 150 | 1,800 |
| 1,00,000 | | 15 | 20 | 300 | 3,600 |
| 2,00,000 | | 25 | 25 | 625 | 7,500 |
| 3,00,000 | | 35 | 35 | 875 | 10,500 |
| 5,00,000 | | 55 | 55 | 1,375 | 16,500 |

- In case of any dispute, the decision of DCB Bank shall be final. The jurisdiction for resolution of any dispute shall be Mumbai, India.
- DCB Bank reserves the right to withdraw the benefits at its sole discretion by giving one month's notice on its website.

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

| Penal Interest for Premature Closure of INR Fixed Deposit | |
|---|----------------|
| Deposit Amount | Penal Interest |
| Less than INR 3 Crore | 0.50% |
| INR 3 Crore and above | 2.00% |
| No interest is payable on Deposits of less than INR 3 Crore if closed before completion of 14 days. No interest is payable on Deposits of INR 3 Crore and above if closed before completion of 30 days. | |

- Cash back is available to existing account holders also who request for transfer of their account(s) from any other Savings Account scheme to the new scheme.
- Minimum average balance to be maintained in a quarter for cash back is INR 50,000.
- Minimum transaction amount will be INR 500.
- Cash back for a particular month will be credited to customer's account in the first month of the following quarter.
- Any cancelled transaction on POS/ e-commerce will not be eligible for cash back.
- The maximum cash back amount allowed per month is INR 800 and per year is INR 9,600.
- Please refer table below for cash back pay out calculation:

| Average balance in a quarter to avail cash back (INR) | Minimum per transaction amount (INR) | Maximum number of transactions eligible for cash back per month | Cash back per transaction (INR) | Maximum cash back allowed per month (INR) | Maximum cash back allowed per financial year (INR) |
|---|--------------------------------------|---|---------------------------------|---|--|
| 50,000 | 500 | 2 | 100 | 200 | 2,400 |
| 1,00,000 | 500 | 4 | 100 | 400 | 4,800 |
| 1,50,000 | 500 | 6 | 100 | 600 | 7,200 |
| 2,00,000 | 500 | 8 | 100 | 800 | 9,600 |

cashback benefit at its sole discretion by giving one month's notice on its website. Cash back is available to existing account holders also who request for transfer of their account(s) from any other Savings Account scheme to the new scheme.

- Cashback benefit starts at INR 25,000 average balance in a quarter.
- Minimum transaction amount for cashback is INR 500.
- The maximum cashback amount allowed per month is INR 625 and per year is INR 7,500.
- Cashback for a particular quarter will be credited to customer's account in the first month of the following quarter.
- Please refer table below for cash back pay out calculation:

| Average account balance in a quarter (INR) | Min transaction amount for cashback eligibility (INR) | Maximum eligible UPI transactions per month | Cashback per transaction (INR) | Max Cashback allowed per month (INR) |
|--|---|---|--------------------------------|--------------------------------------|
| 25,000 | 500 | 5 | 10 | 50 |
| 50,000 | | 10 | 15 | 150 |
| 1,00,000 | | 15 | 20 | 300 |
| 2,00,000 | | 25 | 25 | 625 |
| 3,00,000 | | 35 | 35 | 1,237.5 |

- Any purchase made through UPI which is subsequently cancelled will not be eligible for cashback.
- The Bank reserves the right to withdraw the cashback benefit at its sole discretion by giving one month's notice on its website.

DCB Special Programme and DCB Special Savings Account – Terms and Conditions

- By opening a DCB Special Savings Account, the primary account holder consents for being enrolled for the DCB Special Programme.
- To be eligible for the DCB Special Programme, the primary account holder is required to maintain a Total Relationship Value (TRV) of INR 5 Lakh with DCB Bank. TRV is the total amount of average balance held by account holder (as primary holder) across Savings Accounts, Current Accounts and Term Deposits.
- In case an average TRV of INR 5 Lakh is not maintained by the primary account holder, account maintenance charges will apply on the primary account holder's Savings Accounts and Current Accounts as per the respective schemes. The charges for non-maintenance of Average Quarterly Balance/ Monthly Average Balance for respective Savings/ Current account schemes are available in our website <https://www.dcbbank.com>.
- DCB Special Savings Account customers can avail cash back on UPI debit and credit transactions as per the explanation in the table in point 10.

| Average account balance in a quarter (INR) | Minimum transaction amount for cash back eligibility (INR) | Maximum eligible UPI transactions per month | Cash back per transaction (INR) | Maximum cash back allowed per month (INR) | Maximum cash back allowed per year (INR) | The cash back as a percentage of account balance (%) | Savings Bank account interest rate (%) | Total rate (%) |
|--|--|---|---------------------------------|---|--|--|--|----------------|
| 25,000 | 250 | 5 | 10 | 50 | 600 | 2.40% | 1.75% | 4.15% |
| 50,000 | | 10 | 15 | 150 | 1,800 | 3.60% | 1.75% | 5.35% |
| 1,00,000 | | 15 | 20 | 300 | 3,600 | 3.60% | 1.75% | 5.35% |
| 2,00,000 | | 25 | 25 | 625 | 7,500 | 3.75% | 2.38% | 6.13% |
| 3,00,000 | | 35 | 35 | 875 | 10,500 | 3.50% | 2.58% | 6.08% |
| 5,00,000 | | 55 | 55 | 1,375 | 16,500 | 3.30% | 2.75% | 6.05% |

- DCB Bank reserves the right to discontinue account holders from the DCB Special Programme in the event average TRV of INR 5 Lakh is not maintained.
- Unless otherwise specified, all other standard terms and conditions of DCB Bank will be applicable.

explanation given in the table below (refer point 10).

- The cash back benefit will be available only on new accounts opened under the specific scheme code, DCB WOW Savings Account, starting 11th January, 2025.
- Cash back will be available to existing account holders also, if they request for transfer of their account(s) from any other Savings Account scheme to the new scheme code i.e. DCB WOW.
- Cash back benefit starts at INR 25,000 average account balance in the quarter.
- Minimum transaction amount for cash back is INR 250. Any purchase made through UPI, if subsequently cancelled, will not be eligible for cash back calculations.
- The maximum cash back amount allowed per month is INR 1,375 i.e., INR 16,500 per year.
- Cash back for a particular quarter will be credited to customer's account in the first month of the following quarter.

Savings Bank Terms and Conditions:

- An Individual can open Savings Bank account upon fulfilling account opening requirements, furnishing proof of identity, address and any other requirements as defined by DCB Bank (Bank/ the Bank).
- Opening of Savings Bank account is subject to extant Know Your Customer (KYC) guidelines as prescribed by Reserve Bank of India (RBI).
- Savings Bank account cannot be opened for business or trade purposes even in the name of individuals. The Bank reserves the right to freeze operations and/or close the account in the event the Savings Bank account is used for business purposes as evidenced by transactions.
- Interest on deposit in Savings Bank account will be calculated daily, based on end of day clear balance in the account and will be credited to the account at quarterly interval.
- Average Quarterly Balance (AQB) is the summation of end of day balances for the period (quarter)/ number of days of the said period (quarter). Refer to Schedule of Benefits and Fees (SBF) on the Bank's website www.dcbbank.com for details on non-maintenance charges.
- Nomination facility is available for all types of individual deposit accounts and customers are advised to avail this facility. Nomination can be made in favour of only one nominee. In case the person does not wish to make a nomination, the fact should be recorded on the account opening form.
- Savings Bank account in name of minor (below 18 years of age) can be opened and operated by the natural and / or court appointed guardian. On attainment of majority (18 years of age), intimation shall be sent to the erstwhile minor for submission of the KYC documents to be updated on record and for all operational purposes.
- Bank customers can avail the facility of cash withdrawal through cash withdrawal slip, as per the limit prescribed by Bank from time to time, by visiting the Bank branch in person.

- Bank provides SMS/email alert facility to customers for all transactions done on usage of debit cards and online/ digital transactions.
- The Bank provides passbook facility for Savings Bank account. The account holder should carefully examine the entries and draw the Bank's attention to any discrepancy, if any, within 30 days of the most recent entry.
- As per prevailing RBI guidelines, accounts which have not been operated for a period of two years are classified as Dormant. To activate the account, customers are requested to submit request in writing by visiting the nearest branch along with valid KYC documents. There are no charges on activation of such accounts.
- Customers have the option to transfer account from one to branch to another. The request can be submitted to the branch and there are no charges applicable for it.
- Request for closure of account should be signed by all account holders and should state the reason for closure. There are no charges for closure intimation given within a period up to 14 (fourteen) days from the date of first credit into the account, post which charges as applicable are specified in SBF.
- The Bank reserves the right to close any account which is not operated satisfactorily/ dormant with prior notice.
- Bank deposits upto INR 500,000/- (Rupees Five Lakh) in respect of each depositor are fully protected by the Deposit Insurance and Credit Guarantee Corporation (DICGC) under the deposit insurance scheme. For details on the deposit insurance provided DICGC, please visit / log on to www.dicgc.org.in.
- By opening Savings Bank account, one hereby agrees to the acceptance of Terms & Conditions (T&C) guiding related products and services, as well as the fact of being informed about various services charges applicable. For details related to applicable service charges, please refer to Schedule of Benefit and Fees on the Bank's website www.dcbbank.com.
- The Bank has a defined grievance redressal mechanism for addressing customer grievance. Please refer to Bank's website www.dcbbank.com for details.

Aadhaar Consent:
I/We have voluntarily submitted my/our Aadhaar/UID Number mentioned above and consent to:

- Seed my/our Aadhaar/UID Number issued by UIDAI, Government of India in my/our name with my/our aforesaid account.
- Map it at NPCI (National Payments Corporation of India) to enable me/us to receive Direct Benefit Transfer (DBT) from Government of India in my/our above mentioned account. I/We understand that if more than one Benefit Transfer is due to me/us, I/we will receive all Benefit Transfers in this account.
- Use my/our Aadhaar details to authenticate me/us from UIDAI.
- Use my/our mobile number mentioned in my/our account for sending SMS alerts to me/us
- Consent for Authentication: I/We, the holder of the above stated Aadhaar number, hereby give my/our consent to the Bank to obtain my/our Aadhaar number, Name and Fingerprint/Iris for authentication with UIDAI. The Bank has informed me/us that my/our identity information would only be used for demographic authentication/ validation/ e- KYC purpose and also informed that my/our biometrics will not be stored/ shared and will be submitted to CIDR (Central Identities Data Repository) only for the purpose of authentication.

I/We have been given to understand that my/our information submitted to the Bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.

DCB Basic Savings Bank Deposit Account (BSBDA):

(i) I/we hereby confirm that I/we do not hold BSBDA account in any other bank.

(ii) I/we undertake to close the existing savings bank account in the Bank, if any, within 30 days of opening BSBDA account.

(iii) I/we am/are aware that I/we will not be eligible to open any other savings bank account in the Bank.

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

Confirmation (For Office Use Only)“I confirm having met the Applicant/s in person.”

I confirm having met Mr. / Ms. _____, in person at ☐ DCB Bank Limited, _____ Branch, ☐ Communication Address, ☐ Permanent Address and hereby confirm the identity and address as provided in this account opening form and also confirm having verified the copy of the documents (as applicable) against originals as produced by the applicant/s.

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

How was the lead generated? _____

Reason for differing permanent and communication address? _____

How far is the branch from the customer's communication address? _____

Why does the customer wish to bank with DCB Bank? _____

Name of Bank Official: ☐ Mr. ☐ Mrs. ☐ Ms.

HRMS Number: _____ Employee Designation: _____

Branch: _____

Signature of Bank Official

Indicative List of Documents that can be provided to open a Bank Account

Description of Document Can be obtained for

Identity:

☐ Passport ☐ Voter's Identity Card ☐ Driving License ☐ Job Card issued by MGNREGA duly signed by Officer of the State Government ☐ Proof of Possession of Aadhaar Number ☐ Letter issued by National Population Register containing details of name and address

Address

☐ Passport ☐ Voter's Identity Card ☐ Driving License ☐ Job Card issued by MGNREGA duly signed by Officer of the State Government ☐ Proof of Possession of Aadhaar Number ☐ Letter issued by National Population Register containing details of name and address ☐ Utility bills – Electricity, Telephone, Water Bill, Piped Gas, Postpaid Mobile (not more than 2 months old), Property or Municipal Tax receipts, Pension or Family Pension Payment Orders issued to retired employees by Govt. Departments or PSU, Letter of allotment of accommodation from employer issued by State / Central Govt, Statutory or Regulatory bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed companies and Leave and Licence agreements with such employers allotting official accommodation.(Provided that customer must submit Official Valid Document with updated current address within a period of 3 months of submitting these documents)

Please Note: Customer must sign the Account Opening Form (AOF) in the presence of Bank officials.

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

| Scheme | Scheme Type | Rupay Platinum* | Travel Smart Card# | Scheme | Scheme Type | Rupay Platinum* | Travel Smart Card# |
|--------|--------------------------------------|-----------------|--------------------|--------|---|-----------------|--------------------|
| SB102 | DCB Premium Savings Account | Yes | Yes | SB122 | DCB Golden Savings Account | Yes | Yes |
| SB106 | DCB Bank Staff Savings Account | Yes | Yes | SB124 | DCB Elite Savings Account | Yes | Yes |
| SB110 | DCB Junior Saver Account | Yes | Yes | SB125 | DCB SmartCash Savings Account | Yes | Yes |
| SB111 | DCB SB Classic | Yes | Yes | SB147 | DCB Happy Savings Account | Yes | Yes |
| SB115 | DCB Privilege HNI Savings Account | Yes | Yes | SB149 | DCB Special Savings Account | Yes | No |
| SB118 | DCB Corporate Payroll Account (Plus) | Yes | Yes | SB150 | DCB WOW Savings Account | Yes | No |
| SB119 | DCB Student Savings Account | Yes | Yes | SB151 | DCB Minor Savings Account (linked to DCB WOW) | Yes | Yes |

For Issuance fees and annual fees, please refer www.dcbbank.com
* Check Terms and Conditions and list of available Airport Lounge on www.dcbbank.com
Check Terms and conditions on www.dcbbank.com before international travel

Nomination Form Received: ☐ Yes ☐ No

Acknowledgement

DCB BANK

Please provide this number for future reference

1st Applicant's Name: _____

Joint Applicant 1: _____

Joint Applicant 2: _____

Name of the Nominee: _____

Name of the Bank Official: _____

Employee code: _____

Date:

D

D

M

M

Y

Y

Y

Y

Branch: _____

Signature of Bank Official