

Personal Details : Applicant 1

Application Number : 8504

Name:	MR. SAHAYA EMMANUEL PRABHU		Existing Customer ID:	
Gender:	MALE	Short Name:	PRABHU	
Date of Birth:	19/06/1979	Nationality:		
Telephone:				
Mobile No.:	65 81241890			
Email:	sahaya.prabhu@gmail.com			
Passport No.:	H2326650	Valid Until:	04/10/2019	
Place of Issue:	SINGAPORE	Non Residence Date:	09/05/2008	
Type of Visa:	RESIDENT	Valid Until:	04/10/2019	
PAN:	AKWPP1925F			
Mother's Maiden Name:	ROSARY	Marital Status:	MARRIED	
Overseas Address:	APT BLK 570 PASIR RIS STREET 53 #04-64			
City:	SINGAPORE - SINGAPOUR	Pin:	510570	
State:	SINGAPORE	Country:	SINGAPORE	
India Address:	3170 AMMAN KOIL STREET THELLIYAR AGARAM PORUR			
City:	CHENNAI (MADRAS)	Pin:	600116	
State:	TAMIL NADU	Country:	INDIA	
Telephone:				
<input type="checkbox"/> I do not have any permanent address in India.				
Mailing Address:	<input checked="" type="checkbox"/> Overseas <input checked="" type="checkbox"/> India <i>[Signature]</i>			
*Are you a politically exposed person? NO				

Customer Profile

Education:	GRADUATE
Occupation:	SALARIED
Profession:	INFORMATION TECHNOLOGY
Gross Annual Income (In Rs.):	10 LAKHS- < 50 LAKHS
Name of the Company:	COMTEL SOLUTIONS PTE LTD
Designation.:	SOFTWARE ENGG

<p>Please affix a recent photograph</p> <p>Sign across the photo</p> <p><i>Customer ID: 101943883</i></p>	Signature	Date:
	<i>[Signature]</i>	
Name:		

Account Detail

Preferred City:	TAMIL NADU	Preferred Branch:	CHENNAI (060)
Savings Accounts:	<input type="checkbox"/> DCB Classic NRE Account <input type="checkbox"/> DCB Classic NRO Account <input type="checkbox"/> DCB Elite NRE Account <input checked="" type="checkbox"/> DCB Elite NRO Account		
Account No.:			1 9 0 6 1 9 7 9

Mode of Operation

☒ Single ☐ Either or Survivor* ☐ Joint ☐ Mandate

* 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.

Account Usage

Source of Funds for Credits in the Account:	SALARY		
Foreign Inward Remittances in a year:	Approximate Value (INR) : 50000		
Expected Annual Turnover in the account:	Upto 10 Lakhs	Expected number of transactions in a month:	Upto 20

Mode of Funding Accounts

<input type="checkbox"/> Cash <input type="checkbox"/> Demand Draft / Cheque No.	Drawn on
<input type="checkbox"/> Wire Transfer from	
<input type="checkbox"/> Debit NRO Account No.	
<input type="checkbox"/> Debit NRE Account No.	
Currency & Amount (in figures and words)	

Term Deposit Accounts

<input type="checkbox"/> DCB FCNR Deposit: Currency: <input type="checkbox"/> AUD <input type="checkbox"/> CAD <input type="checkbox"/> GBP <input type="checkbox"/> USD
<input type="checkbox"/> DCB NRE Deposit <input type="checkbox"/> DCB NRO Deposit

Mode of Funding Deposits

Type of Deposit:	<input type="checkbox"/> Ordinary <input type="checkbox"/> Cumulative
Amount (in figure)	(in words)
Tenure Days / Months / Years (Please refer to the interest rate table on www.dcbbank.com for details on interest rates and tenure)	
Interest Payment:	<input type="checkbox"/> Issue a Demand Draft <input type="checkbox"/> Credit my / our DCB Account No.
Maturity Instructions : The amount due to me / us on maturity should be	
<input type="checkbox"/> Renewed for Days / Months / Years	
<input type="checkbox"/> Credited to my / our DCB Account No.	
<input type="checkbox"/> DD at my correspondence address payable at	
<input type="checkbox"/> Wire Transfer (please provide overseas Bank Name, Address and Account Number)	
Bank Name:	
Address:	
Account No.:	

Note : Your Term Deposit will automatically be renewed for the same period at the prevailing interest rates on maturity if we do not receive prior notice before maturity.

Access Channels

Note: **DCB Debit / ATM Card and Internet Banking are being provided complimentary at no extra cost to all our Non Resident account holders.**
In case, you want to opt out of the said facility, you may please indicate by ticking the box below:

- ☐ No, I do not want DCB Debit / ATM Card to be activated for my account/s.
(DCB International Visa Debit and ATM Card will be issued for NRE Accounts & DCB ATM Card for NRO Accounts)
- ☐ No, I do not want DCB Internet Banking to be enabled for my accounts.

Nomination Details (Form DA 1)

- ☒ 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 Limited

Nominee Name:	DEEPA RANI		
Address:	APT BLK 570		
	PASIR RIS STREET 53 #04-64		
	SINGAPORE - SINGAPOUR, SINGAPORE, SINGAPORE, 510570		
Relationship with Applicant, if any	SPOUSE	Age: 44 Years	Date of Birth:
Residential Status of the Nominee:	<input checked="" type="checkbox"/> Non Resident Indian <input type="checkbox"/> 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 & DCA 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.

Signature(s) of depositor(s)

Form 60

* Are you a Tax Assessee: ☐ Yes ☐ No

* If Yes,

a) Details of Ward / Circle / Range where the last return of income was filed:

b) Reason for not having PAN / GIR No.:

I, _____

do hereby declare that what is stated above is true to the best of my / our knowledge and belief. Verified at _____ this _____ day of _____

Signature of the Declarant

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 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 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 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
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 (B) / NRE / NRO / RFC Account schemes as laid down and the Regulations as amended from time to time by the Reserve Bank of India (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 DCB Bank Limited (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/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.
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 the RBI 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 account/s shall be as specified in the Act and the Regulations. Further, in case of NRO A/c, 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 the RBI.
12. 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.
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 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.
14. 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.
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 Act and / or the Regulations as amended from time to time.
19. **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.
20. **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.
21. **DECLARATION FOR LOANS / ADVANCES:** The Bank may, on receipt of a written application from Mr./Ms. _____ & / or _____ the former / the latter / the first named or either or Survivor of us / any one of us or survivors or survivor of us in his / her / their discretion and subject to such terms and conditions as the bank may stipulate, (a) Grant a loan / advance against the security of the term deposit to be issued in our joint names. In case of loan or overdrafts against FCNR (B) or DCB NRE Deposits, premature withdrawal of the term deposit is not permitted.
22. **DECLARATION FOR PRE - MATURE PAYMENT:** Subject to 21 above, the Bank on request from the depositor would allow withdrawal of the Term Deposit before completion of the period of the deposit agreed upon at the time of placing the deposit. The Bank shall declare their penal interest rates policy for premature withdrawal of the Term Deposit. The Bank shall make depositors aware of the applicable rate for premature withdrawal of such deposits along with the deposit rate. In case of deposits held jointly for the instructions, premature termination must be signed by all holders.
23. **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.
24. 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.
25. 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.
26. For Application Forms submitted online :
I / We understand, agree and undertake that in case of my/our submission of the duly filled-in online Application Form on the Bank's website www.dcbbank.com, I/we am/are required to send a scan copy of all KYC documents to nri@dcbbank.com immediately and also submit the signed physical copy of my/our Application Form and KYC documents within 30 (thirty) days of my/our submission of online Application Form.
I / We understand and agree that my/our cheque book/s and Debit/ATM card/s will be inactive and withdrawals from / debits to my/our account/s will not be allowed by the Bank, until physical copies of my/our Application Form and KYC documents are submitted by me/us and received by the Bank.
I / We also understand and agree that in case I/we fail to submit my/our Application Form and KYC documents within 30 (thirty) days of my/our submission of online Application Form, the Bank is entitled at its sole discretion to close my/our account/s. If there are any funds remitted by me/us into my/our account/s, they will be sent back to the address mentioned in the Application Form vide a Demand Draft.
I / We understand and agree that the associated charges/costs incurred by the Bank will be debited from my/our account/s, before remitting the funds back to me/us.
I / We also understand and agree that in case 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.

Signature of 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 or to any other person, upon any Instructions for any purpose which may from time to time be or purported to be given by telephone, facsimile, untested telexes and faxes, telegraph, cable, email or any other form of electronic communication by me / us (including such instructions as may be or purported to be given by those authorised to operate my / our account(s) with you), even if such Instructions or communication are not followed up by written confirmation to you;

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

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

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

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

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

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

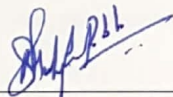
* I am aware and understand the possible risks involved in connection with giving of any email instructions.

* DCB Bank is hereby irrevocably and unconditionally authorized to act on my 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 non-resident account/s to be opened with DCB Bank and DCB Bank shall not be liable and/or responsible for acting in good faith on email instructions which have been sent from my email ID referred to herein in any circumstances whatsoever.

* I undertake to keep DCB Bank, its officers, directors and any employees indemnified at all time from and against, all actions, proceedings, claims, loss, damage, cost and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your accepting email instructions from me and acting thereon, whether or not the same are confirmed in writing by me or not.

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

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



Signature of Applicant

Signature of Joint Applicant

Minor Declaration Form

To be filled if the first applicant is a minor.

Details of Minor:

Name of the Minor:	
Relationship with Guardian	

Details of Guardian:

Name of the Guardian:	
Source of fund	<input type="checkbox"/> Natural <input type="checkbox"/> Legal (Please furnish copy of court order)
Nature of Guardianship	<input type="checkbox"/> Own funds <input type="checkbox"/> 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:

Signature of Guardian

To,
DCB Bank Limited.
India

1.

Yours faithfully

Name: SAHAYA EMMANUEL PRABHU
Address: BLK 570, #04-64, PASIR RIS ST 53, SINGAPORE - 510570
Date: 16/04/2018
Place: SINGAPORE

Self-Certification for Individual FATCA/CRS Declaration Form

DCB BANK

Part I- Please fill in the country for each of the following:

1.	Country of:	
	a) Birth	INDIA
	b) Citizenship	INDIA
	c) Residence for Tax Purposes	SINGAPORE
2.	U.S. Person	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Part II- Please note:

- a. If in all fields above, the country mentioned by you is India and if you do **NOT** have U.S. person status, please proceed to **Part III** for signature.
- b. If for any of the above field, 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)	TIN	ST96184961
	Country of Issue	SINGAPORE
ii)	TIN	
	Country of Issue	
iii)	TIN	
	Country of Issue	

- a. In case any of the parameters in Part I indicates that you are a U.S. person or a person resident outside of India for tax purpose and you do not have Taxpayer Identification Numbers/functional equivalent, please complete and sign the Self-Certification section given in **Part IV**.
- b. In case 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 reasons for not having relinquishment certificate

Please also fill Part IV Self-Certification.

Part III- Customer Declaration (Applicable for all customers)

- i. Under penalty of perjury, I/we certify that:
- a. 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).**
- b. The applicant is an applicant 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/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/CRS. 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.
- iii. I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- iv. I/We agree that as may be required by domestic regulators/tax authorities the Bank may also be required to report, reportable details to CDBT or close or suspend my account.
- v. 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.

Signature:

Name: SAHAYA SHAMUEL PRABHU

Date (DD/MM/YYYY):

16/04/2018

Part IV- Self-Certification:

To be filled only if-

- (a) Name of the country in Part I is other than India and TIN or functional equivalent is not available, or
(b) U.S. person is mentioned as Yes in Part I, and TIN is not available

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

☐

Election ID Card

☐

PAN Card

☐

Driving License

☐

UIDAI Letter

☐

NREGA Job Card

☐

Govt. Issued ID Card

DCB BANK

DCB Bank Limited