DCB Fixed / Recurring Deposit Application Form
(For existing individual customers only)

DCB BANK

(* Mandatory Fields)

Applicant 1: Customer ID:

*Name:

Title First Name Middle Name Last Name

Applicant 2: Customer ID:

*Name:

Title First Name Middle Name Last Name

Date of Birth: D D M M Y Y Y Y

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

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

Deposit Details

***Type of Account:**

For Resident Indians: ☐ Fixed Deposit ☐ Non-callable ☐ Pragati Deposit/ Recurring Deposit ☐ Tax Saver Fixed Deposit ☐ RFC Deposit (for returning NRI/ OCI)

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

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

☐ FCNR Deposit ☐ NRO Tax Saver

☐ **Declaration for Non-callable Fixed Deposit**
I/we agree that the non-callable deposit/s cannot be closed by me/us before expiry of the term of such deposit/s.

Applicant 1 Signature / Thumb Impression

Applicant 2 Signature / Thumb Impression

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

Period Months Days Interest Rate . % p.a. Date: D D M M Y Y Y Y

Resident and NRO Fixed Deposits are offered from minimum tenure of 7 days to maximum tenure of 120 months (10 years).
For FCNR, RFC and NRE deposits, the minimum tenure is 12 months and maximum tenure is 60 months (5 years), for RFC Deposit 36 months (3 years) and for NRE deposit 120 months (10 years). Tenure for Tax Saver Deposit is 5 years.

Amount ₹ (in figures) Amount (words):

Minimum amount of Fixed Deposit is ₹10000 for INR deposit

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

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

☐ On Maturity (RIC) ☐ Yearly Interest Payout*

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

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

Initial Payment Details:

☐ Transfer from DCB Bank Account

☐ Number: Cheque Number: Date: D D M M Y Y Y Y Bank: Branch:

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

Bank Name: **Branch Name:**

Account Number: **IFS Code:**

NEFT/ RTGS Trans No. **Account Type:** ☐ Savings ☐ Current ☐ Overdraft ☐ Others (please specify)

Note: *Monthly interest payout and quarterly interest payout are not applicable for FCNR and RFC Deposits. Half yearly interest payout is not applicable for NRE Deposits. Annual interest payout option is not available for NRE, NRO, FCNR (B) Deposits. Interest on RFC Deposits will be paid upon maturity only.
In the absence of maturity instructions, the deposit will be auto-renewed for the same tenure at the prevailing interest rates with the applicable terms and conditions. Auto renew instruction is not applicable for FCNR and RFC Deposit.
Deposit confirmation advice will be sent to your email ID registered with the Bank. Minimum amount for the Tax Saver Deposit is ₹10,000.

Instructions for payment of interest & maturity proceeds through NEFT

1. Mandatory to attach a cancelled cheque or Bank Statement of the bank account mentioned below
2. Beneficiary Name (As per Beneficiary's Bank record - should be same as applicant 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 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 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.

Pragati / NRE / NRO Recurring Deposit Details

Monthly Instalment Amount ₹ (in figures) Amount (words) per month

Deposit Period Months Interest Rate . % Installment Date D D of every month

DCB Pragati Deposits are available for a minimum tenure of 12 months (1 year) and maximum tenure of 120 months (10 years). Ensure sufficient funds in your account on the funds transfer date scheduled for your DCB Pragati Deposit(s). Minimum amount for DCB Pragati Deposit is ₹500.

Maturity Payment Instructions Details

Transfer to own DCB Bank Account No.

Issue a Demand Draft Payable at Through NEFT

Instructions for payment of interest and maturity proceeds through NEFT

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

Please attach a cancelled cheque copy for below bank account.
Beneficiary name (as per the beneficiary's bank record, must be same as the applicant's name):

Bank Name: **Branch Name:**

Account Number: **Account Type:** Savings Current Overdraft

IFS Code: Others (please specify)

I want to apply for a DCB PayLess Card linked to my fixed deposit.* If yes, please complete DCB Payless Card application form.

Note: Not applicable for Tax Saver, NRE, NRO and FCNR / RFC Deposit.

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 to receive the amount of the deposit / in the account on behalf of the nominee in the event of my /our death during the minority of the nominee.

Appointee's Name Date of Birth: D D M M Y Y Y Y

Relationship with Primary Applicant, if any ____________ Age: Years

Address:

PIN:

* As the appointee is a minor on this date, I/ we appoint

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

Relationship with Primary Applicant, if any ____________ Age: Years

Address:

PIN:

Details of Minor's Guardian:

Guardian Name: Date of Birth: D D M M Y Y Y Y

Relationship with Primary Applicant, if any ______________________ Age: Years

Address:

PIN:

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.

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) / Thumb Impression(s) of Depositor(s)

Thumb impression is required to be attested by 2 witnesses.
In case of signature, no witness is required.

Witness(es):

Name : ______________________	Name : ______________________
Signature : ______________________	Signature : ______________________
Address : ______________________	Address : ______________________
Place : __________ Date: __________	Place : __________ Date: __________

*Strike out if nominee is not a minor. ** Where deposit is made / account is held in the name of the minor the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Terms and Conditions

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

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

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

   In aforesaid event/s DCB Bank shall not be liable for deficiency/ies of service/s by DCB Bank and shall not be liable for any cost/s, loss/es, charges, claim/s, penalty/ies and/or damages in cases of any suit / litigation raised by me/us in any court having local jurisdiction.
4. I/We understand, accept and acknowledge that the NEFT/ RTGS request/s is/are under the governance of regulatory body i.e. RBI and is/are subject to the RBI regulations and guidelines.
5. I/We hereby understand, accept, and acknowledge that the amount to be credited will be effected by the DCB Bank solely on the basis of beneficiary's account number only which is informed to DCB Bank and not on the basis of the name of the beneficiary or any other particulars. Further DCB Bank shall not be liable to verify the name of the beneficiary or any other particulars in effecting the transaction/s or credit amount.
6. Applicable TDS will be deducted on the payment amount initiated for NEFT/ RTGS.

General terms and conditions:

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

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

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

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

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

Acknowledgement to Customer

DCB BANK

Application received for ______________________ (type of deposit)

of (applicant name)

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

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

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

Maturity Instruction: (Tick any one) ☐ Auto renew Principal and Interest ☐ Auto Renew Principal only ☐ Repay Principal & Interest

Name of branch official: Branch

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

Signature of branch official

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

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

I / We authorise DCB Bank Limited (the "DCB Bank") to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier Fixed Deposit Receipt given to me/us will be treated as discharged receipt on due date. I / We understand that the interest applicable upon renewals will be at the applicable ruling rates on the date of maturity and that the fresh Deposit Confirmation Advice will be made available.

The Bank may, on receipt of a written application from Mr./Ms. ______________________________ and / or ____________________ the former / the latter / the first named or either or Survivor of us / any one of us or survivors or survivor of us in his / her / their discretion and subject to such terms and conditions as the Bank may stipulate, (a) Grant a loan / advance against the security of the term deposit to be issued in my/our name/joint names. In case of loan or overdrafts against FCNR (B) or DCB NRE Deposits, premature withdrawal of the Term Deposit is not permitted.

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

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

In the event of the death of the depositor, premature termination of term deposits would be allowed. Such premature withdrawal would not attract any penal charge.

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

Penal Interest for Premature Closure of Foreign Currency Fixed Deposit	
Deposit Amount	**Penal Interest**
Any amount	0.50%

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

Applicant 1 Signature / Thumb Impression

Applicant 2 Signature / Thumb Impression