

DCB Home Loan Application Form

DCB Home Loan DCB Flexi Overdraft (OD) Home Loan



PLEASE FILL IN BLOCK LETTERS ONLY

Personal Details (To be filled in case applicant/ co-applicant/ guarantor is an individual)

Application No. Application Date

Preferred Mailing Address: Res. Off.

	Applicant		☐ Co-applicant ☐ Guarantor			
*Account Type	☐ Regular ☐ Simplified (for low risk customers) ☐ Small		☐ Regular ☐ Simplified (for low risk customers) ☐ Small			
*Title	☐ Mr. ☐ Mrs. ☐ Mx. ☐ Dr.		☐ Mr. ☐ Mrs. ☐ Mx. ☐ Dr.			
*Name	First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
CKYC No.						
*Permanent Account Number (PAN)						
*Gender	☐ Male ☐ Female ☐ Third Gender		☐ Male ☐ Female ☐ Third Gender			
Person with Disability	☐ Yes ☐ No If yes, ☐ Visually Impaired ☐ Differently Abled		☐ Yes ☐ No If yes, ☐ Visually Impaired ☐ Differently Abled			
*Nationality	☐ Indian ☐ Other (pl. specify)		☐ Indian ☐ Other (pl. specify)			
*Father's/ Spouse's Full Name						
Mother's Full Name						
*Mother's Maiden Name						
*Primary Address	Flat/ Building/ Plot No.		Flat/ Building/ Plot No.			
Area/ Locality						
Landmark (City, State and PIN are mandatory, if Country is INDIA)						
*Communication Address	☐ Same as Primary Address		☐ Same as Primary Address			
	Flat/ Building/ Plot No.		Flat/ Building/ Plot No.			
Area/ Locality						
Landmark (City, State and PIN are mandatory, if Country is INDIA)						
No. of years at current residence						
Current residence is	☐ Self owned ☐ Family ☐ Rented ☐ Company's		☐ Self owned ☐ Family ☐ Rented ☐ Company's			
Rent per month, if rented	No. of dependents		No. of dependents			
Phone No. with STD code						
*Mobile No.						
Preferred mode of communication	☐ Phone ☐ SMS ☐ E-mail		☐ Phone ☐ SMS ☐ E-mail			
*E-mail ID						
Relationship with Applicant	N.A.					
*Date of Birth (In case of a different date of birth, please provide an alternate documentary proof)						
*TIN (Mandatory for NRI)						
*TIN issue Country (Mandatory for NRI)						
*Marital Status	☐ Single ☐ Married ☐ Other		☐ Single ☐ Married ☐ Other			
Qualifications	☐ Graduate ☐ Post-Graduate ☐ Other		☐ Graduate ☐ Post-Graduate ☐ Other			
Religion						
Consent for Opening Savings Account	☐ Yes ☐ No		☐ Yes ☐ No			
Category	☐ OBC ☐ SC ☐ ST ☐ DT/ NT ☐ MBC ☐ Others		☐ OBC ☐ SC ☐ ST ☐ DT/ NT ☐ MBC ☐ Others			
*Residential Status	☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin		☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin			
Mode of Operation	☐ Self ☐ Jointly ☐ Either or Survivor ☐ Guardian ☐ Former or Survivor ☐ Anyone or Survivor ☐ others					
Services	☐ SMS Banking ☐ Alert Facility ☐ WhatsApp		☐ SMS Banking ☐ Alert Facility ☐ WhatsApp			
Debit Card Required (Applicable for saving account)	☐ Yes ☐ No		☐ Yes ☐ No			
*Embossed Name (Maximum 25 characters) This name would appear on Debit Card						

Self-Certification for Individual FATCA/ CRS Declaration Form

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

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

Part II - Please note:

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

i)	☐ TIN	
	☐ Functional Equivalent (Please specify name and number)	
	Country of Issue	
ii)	☐ TIN	
	☐ Functional Equivalent (Please specify name and number)	
	Country of Issue	
iii)	☐ TIN	
	☐ Functional Equivalent (Please specify name and number)	
	Country of Issue	

- c. If you satisfy the criteria mentioned in Part II (b) but do not have Taxpayer Identification Number / functional equivalent, please (✓) any of the option given below:
- ☐ I am a person resident out of India with (choose any one of the option below, only if applicable):
- ☐ Country not issuing TIN / Functional Equivalent _____
(mention ☐ Visa / ☐ Residence / ☐ Work permit number)
- ☐ Dependent visa _____ (mention dependent visa number)
- ☐ Student visa _____ (mention student visa number)
- ☐ Seafarer status _____ (mention Continuous Discharge Certificate (CDC) / visa number)
- ☐ Travelling to the country of residence for the first time _____ (mention visa number. TIN / functional equivalent to be communicated to the Bank within 90 days, else account will get closed).
- OR
- ☐ I am a person resident in India as well as resident for tax purposes in India (please also fill Part IV self-certification)
- d. If you are declaring U.S. person status as 'No' but your country of birth is U.S., please provide document evidencing Relinquishment of Citizenship. If not available, provide reason/s for the same _____
(Please also fill Part IV self-certification).

Part III - Customer Declaration (Applicable for all customers)

- i. Under penalty of perjury, I certify that:
- The applicant is (i) an applicant taxable as a U.S. person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a U.S. person). or
 - The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India).
- ii. I understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/ CRS. The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I shall seek advice from professional tax advisor for any tax questions.
- iii. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- iv. I agree that as may be required by domestic regulators / tax authorities, the Bank may also be required to inform reportable details to Central Board of Direct Taxes (CBDT) or close or suspend my account.
- v. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number / functional equivalent number of the applicant.
- vi. In the event that any details given by me are found to be incorrect, as a consequence of which, penalty/ies is/are levied by the regulator/s on the Bank, I authorise the Bank to recover the full penal amount(s) from my account(s).

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

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

To be filled only if-

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

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

I confirm that I am neither a U.S. person nor a resident for tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.	Signature
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Document Proof Submitted (Please tick documents being submitted)

☐ Passport	☐ Election ID Card	☐ PAN Card	☐ Driving License
☐ UIDAI Letter	☐ NREGA Job Card	☐ Govt. Issued ID Card	

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

a. An individual, being a citizen or resident of the United States of America;

b. Partnership or corporation organized in the United States of America or under the laws of the United States of America of any State thereof;

c. A trust if: (i) a court within the United States of America would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of the trust; and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust;

d. An estate of a decedent who was a citizen or resident of the United States of America.

Functional equivalent of TIN includes the following:

Asocial security number / national insurance number / citizen or personal identification code or number / resident registration number.

Business/ Employment Details

To be filled in case applicant/ co-applicant/ guarantor is non-individual. Details of employer to be filled in the case of salaried employee.

	Applicant	☐ Co-applicant	☐ Guarantor
*Occupation (Refer list)			
*Salaried	☐ Public Ltd. ☐ Pvt. Ltd. ☐ PSU ☐ State ☐ MNC ☐ Other _____	☐ Public Ltd. ☐ Pvt. Ltd. ☐ PSU ☐ State ☐ MNC ☐ Other _____	
*Nature of Business/ Employer			
*Incorporation Date			
*Date of Commencement			
*Name of the Concern/ Employer			
Designation			
*Average Annual Income			
Business/ Employment Add	Flat/ Building/ Plot No.	Flat/ Building/ Plot No.	
	*PIN	*PIN	
	*City	*City	*State
	*Country	*Country	
No. of Years in Current Business / Employment	Date of Commencement _____	Date of Commencement _____	
*Brief Description of Business			

*Phone No. with STD code				
Fax No. with STD code				
Email ID				
*Company Identification Number (CIN)	☐ Form 97		☐ Form 97	
*Permanent Account Number (PAN)				
GST Number				
Registration Number				
*Udyam Registration Number				
*Identification Type				
Details of Previous Business / Employment		Total Work Experience		Total Work Experience

Directors/ Partners (Applicant)	First	Second	Third
DIN			
Name			
*Primary Address	Flat/ Building/ Plot No.	Flat/ Building/ Plot No.	Flat/ Building/ Plot No.
Area/ Locality			
Landmark (City, State and PIN are mandatory, if Country is INDIA)	*PIN	*PIN	*PIN
	*City *State	*City *State	*City *State
	*Country	*Country	*Country
*Communication Address	☐ Same as Primary Address	☐ Same as Primary Address	☐ Same as Primary Address
	Flat/ Building/ Plot No.	Flat/ Building/ Plot No.	Flat/ Building/ Plot No.
Area/ Locality			
Landmark (City, State and PIN are mandatory, if Country is INDIA)	*PIN	*PIN	*PIN
	*City *State	*City *State	*City *State
	*Country	*Country	*Country
Phone No. with STD code			
*PAN			
*Proof of Identity (Passport is mandatory for NR)	Passport No. _____ Expiry Date: _____ Driving Licence No. _____ Expiry Date: _____ Voter Identity Card No. _____ NREGA Job Card: _____ UID (Aadhaar): _____ Letter issued by National Population Register _____	Passport No. _____ Expiry Date: _____ Driving Licence No. _____ Expiry Date: _____ Voter Identity Card No. _____ NREGA Job Card: _____ UID (Aadhaar): _____ Letter issued by National Population Register _____	Passport No. _____ Expiry Date: _____ Driving Licence No. _____ Expiry Date: _____ Voter Identity Card No. _____ NREGA Job Card: _____ UID (Aadhaar): _____ Letter issued by National Population Register _____
*Identification Type			
*Date of Birth	/ /	/ /	/ /
Mother's Full Name			
Father's/ Spouse's Full Name			
*Proof of Primary Address	☐ Passport ☐ Driving Licence ☐ Voter ID ☐ NREGA Job Card ☐ UID (Aadhaar) ☐ NPR	☐ Passport ☐ Driving Licence ☐ Voter ID ☐ NREGA Job Card ☐ UID (Aadhaar) ☐ NPR	☐ Passport ☐ Driving Licence ☐ Voter ID ☐ NREGA Job Card ☐ UID (Aadhaar) ☐ NPR
*Proof of Communication Address	☐ Passport ☐ Driving Licence ☐ Voter ID ☐ NREGA Job Card ☐ UID (Aadhaar) ☐ NPR	☐ Passport ☐ Driving Licence ☐ Voter ID ☐ NREGA Job Card ☐ UID (Aadhaar) ☐ NPR	☐ Passport ☐ Driving Licence ☐ Voter ID ☐ NREGA Job Card ☐ UID (Aadhaar) ☐ NPR

Reference 1 (From relative only)	Reference 2
Name _____	Name _____
Relationship _____	Relationship _____
Address _____	Address _____
_____	_____
Phone _____ Mobile _____	Phone _____ Mobile _____

Details of Beneficial Owners / Authorised Signatory

	Beneficial Owner 1 / Authorised Signatory 1	Beneficial Owner 2 / Authorised Signatory 2
Existing Customer ID: (If applicable)		
*Title	☐ Mr. ☐ Mrs. ☐ Mx. ☐ Dr.	☐ Mr. ☐ Mrs. ☐ Mx. ☐ Dr.
*Name	First Name Middle Name Last Name	First Name Middle Name Last Name
*Date of Birth	In case of a different date of birth, please provide an alternate documentary proof	In case of a different date of birth, please provide an alternate documentary proof
*Gender		
*Father's/ Spouse's Full Name		
Mother's Full Name		
*Mother's Maiden Name		
*Marital Status	☐ Single ☐ Married	☐ Single ☐ Married
*Country of Birth		
*Place of Birth		
*Citizenship		
*Nationality	☐ Indian ☐ Other (pl. specify)	☐ Indian ☐ Other (pl. specify)
*U.S. Person	☐ Yes ☐ No If any of the country other than India is selected and/or US person is Yes, please fill complete FATCA/ CRS Form	☐ Yes ☐ No If any of the country other than India is selected and/or US person is Yes, please fill complete FATCA/ CRS Form
*Residence for Tax Purposes		
Person with Disability	☐ Yes ☐ No If yes, ☐ Visually Impaired ☐ Differently Abled	☐ Yes ☐ No If yes, ☐ Visually Impaired ☐ Differently Abled
Religion		
Category	☐ General ☐ MBC ☐ OBC ☐ SC ☐ ST ☐ Others	☐ General ☐ MBC ☐ OBC ☐ SC ☐ ST ☐ Others
*Permanent Account Number (PAN) If PAN is not available please fill in Form 97 separately	☐ Form 97	☐ Form 97
*Aadhaar Number (Masked Aadhaar number)	X X X X X X X X	X X X X X X X X
*Proof of Identity (Passport is mandatory for NR)	Passport No. _____ Expiry Date _____ Driving Licence No. _____ Expiry Date _____ Voter Identity Card No. _____ MGNREGA Job Card _____ UID (Aadhaar) _____ Letter issued by National Population Register _____	Passport No. _____ Expiry Date _____ Driving Licence No. _____ Expiry Date _____ Voter Identity Card No. _____ MGNREGA Job Card _____ UID (Aadhaar) _____ Letter issued by National Population Register _____
*Gross Annual Income (₹):	☐ Less than 50K ☐ 50K - < 1.5 Lakh ☐ 1.5 - < 3 Lakh ☐ 3 - < 5 Lakh ☐ 5 Lakh - < 10 Lakh ☐ 10 - < 50 Lakh ☐ 50 Lakh and above	☐ Less than 50K ☐ 50K - < 1.5 Lakh ☐ 1.5 - < 3 Lakh ☐ 3 - < 5 Lakh ☐ 5 Lakh - < 10 Lakh ☐ 10 - < 50 Lakh ☐ 50 Lakh and above
*Proof of Primary Address	☐ Passport ☐ UID (Aadhaar) ☐ NREGA Job Card ☐ Voter ID ☐ Driving Licence ☐ NPR	☐ Passport ☐ UID (Aadhaar) ☐ NREGA Job Card ☐ Voter ID ☐ Driving Licence ☐ NPR
*Communication Address: Wherever country is India, City, State and PIN are mandatory.	Flat/ Building/ Plot No.	Flat/ Building/ Plot No.
Area/ Locality		
Landmark (City, State and PIN are mandatory, if Country is INDIA)	*PIN	*PIN
	*City *State	*City *State
*Primary Address	☐ Same as Primary Address	☐ Same as Primary Address
	Flat/ Building/ Plot No.	Flat/ Building/ Plot No.
Area/ Locality		
Landmark (City, State and PIN are mandatory, if Country is INDIA)	*PIN	*PIN
	*City *State	*City *State

Bank Account Details

Name of Account Holder	Name of Bank	Branch	Account Operated Since	Account No.	Account Type (SB/ CA/ OD)

Credit Card Details

Name of Bank	Card Number	Current Outstanding (INR)

Existing Relationship with DCB Bank Limited

Loan Account Number	Bank Account No.	Other

Income/ Assets/ Liabilities Details

Applicant		Co-applicant/ Guarantor
	VALUE	VALUE
ANNUAL TURNOVER	₹	₹
GST Paid in Last Quarter	₹	₹
INCOME		
Gross Monthly Income	₹	₹
Net Monthly Take Home	₹	₹
Other Income (specify sources)	₹	₹
Average Monthly Expenses	₹	₹
Monthly Instalments you Pay (total amount)	₹	₹
ASSETS		
1. Property and other Assets	₹	₹
2. Motor Vehicles	₹	₹
3. Fixed Deposit (if any)	₹	₹
4. Current Balance in Public Provident Fund	₹	₹
5. Current Balance in Provident Fund (your share)	₹	₹
6. Other Investments (bonds/ securities)	₹	₹
7. Sum assured under life insurance policies	₹	₹
Total Household Income – combined all sources for the family		₹

	Applicant			Co-applicant/ Guarantor		
LIABILITIES (Name & address of institution from whom loan has been availed with purpose of loan)	Balance Outstanding (₹)	Balance Term (Months)	Balance Repayment (₹)	Balance Outstanding (₹)	Balance Term (Months)	Balance Repayment (₹)
1.						
2.						
3.						
Total Liabilities	₹			₹		

Property Details

Property Address	Flat/ Building/ Plot No.	Area of Land	
Area/ Locality		Area of Flat/ House/ Office	
		Property Type	☐ Residential ☐ Commercial
		Ownership Type	☐ Sole ☐ Joint
	PIN	Approximate Market Value	₹
Nearest Landmark		Present Owner	

Loan Details

Loan Amount: _____	Loan Tenure: _____ years	Interest Rate: ☐ Floating Rate ☐ Fixed Rate ☐ Fixed and Floating Rate
Balance Transfer ☐ Yes ☐ No	If yes then, organisation name: _____	
☐ Seller Balance Transfer	Outstanding Amount: ₹ _____	Tenure Served: _____
For Home Loan ☐ Resale ☐ Builder Purchase (Ready) ☐ Under Construction (Builder Purchase) ☐ Self Construction ☐ Plot + Construction		

Purpose of loan	Estimate of requirement of funds	Estimate of sources to meet requirement of funds
Purchase of Residential Property ☐	1. Total purchase price / construction cost ₹	4. Loan requested ₹
Home Construction ☐		5. Savings from Bank ₹
Home Renovation ☐	2. Incidental costs (if any) ₹	6. Disposal of investments (fixed deposits/ shares etc.) ₹
	3. Other costs Please specify ₹	7. Amount already spent (source _____) ₹
Note: 'A' which is the total requirement of funds, should equal estimate of sources, 'B' which indicates the sources from the cost will be met. It is important that you indicate in detail, the sources from where the cost will be met in order to help us process your application faster.	Total requirement of funds ₹	8. Provident Fund (refundable/non-refundable) ₹
	A. (Sum of 1 to 3) Total	9. Other (specify _____) ₹
		Estimate of sources of funds ₹
		B. (Sum of 4 to 9) Total

Login Fee Details

Login fee (non-refundable): ₹ _____	Cheque/ DD Number _____	Dated _____
Drawn on _____ in favour of DCB Bank Limited.		

I/ We agree to open a Savings/ Current Account with DCB Bank Limited. ☐ Yes ☐ No
DCB Current and Saving Accounts offer a host of benefits such as IMPS/ NEFT/ RTGS, payable at par cheque book, phone/ Internet/ Mobile banking, and any branch banking. I hereby authorise DCB Bank to debit my linked Savings/ Current Account opened with your branch on due date towards the recovery of repayment of dues/ EMI, over the entire tenure of the DCB Loan, as per the terms and conditions of the loan agreement schedule, or as per the revised instructions in line with the Bank's policy. I undertake to maintain sufficient balance in the account to cover the loan repayment dues (& charges, if any) on the stipulated due dates. In the event that the Savings/ Current account is closed/ transferred for any reason, I/ we will inform the Bank of the new account opened with the Bank to debit the loan repayment amount/s. Further, I/ we also undertake to submit afresh the set of mandate for the same. I also understand and accept that the Bank will have the right of set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue instalments and/or charges (if any) in the loan account. I/ We acknowledge that on account of interest rate fluctuations the said amount may vary.

Applicant's photo signed across / Thumb impression	Signature/ Thumb impression ↓	Co-applicant's/ guarantor's photo signed across / Thumb impression	Signature/ Thumb impression ↓

Nomination Details (Form DA 1)

☐ Yes, I want to nominate the following person	☐ No, I do not want to nominate anyone			
If No, please specify the reason Preferable for Single & Joint account holders.				
Signature of Primary Applicant Signature of Joint Applicant				
I/ We nominate the following person(s) 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.				
A. Serial Number	First Nominee	Second Nominee	Third Nominee	Fourth Nominee
B. Name of the Nominee				
C. Nominee (s) Address				
	Pin/ ZIP code _____	Pin/ ZIP code _____	Pin/ ZIP code _____	Pin/ ZIP code _____
	State _____	State _____	State _____	State _____
	Country _____	Country _____	Country _____	Country _____
D. a. Contact number of Nominee				
b. Email id of Nominee				
E. Relationship with bank customer, if any				
F. Date of Birth of Nominee	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
G. ☐ Simultaneous Nomination - Proportion of amount of deposit in percentage*	Percentage _____%	Percentage _____%	Percentage _____%	Percentage _____%
OR				
H. ☐ Successive Nomination - Order of priority†	First Nominee	Second Nominee	Third Nominee	Fourth Nominee
As the nominee(s) is a minor on this date, I/ we appoint 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. 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.				
* Simultaneous nomination refers to nomination of one more nominee but not exceeding four, with defined percentage and total amounting to 100%. Mentioning percentage is mandatory.				
† Successive nomination refers to nomination in favour of one individual in order of priority and is also limited to four nominees; the nominee lower in the order shall become effective only after the death of the nominee in the higher order.				

Guardian Details (if any nominee is a minor)

Serial Number	First Nominee	Second Nominee	Third Nominee	Fourth Nominee
Name of the Nominee				
Name of Guardian				
Relationship with Nominee				
Date of Birth of Guardian	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Address of the Guardian	Pin/ ZIP code State Country	Pin/ ZIP code State Country	Pin/ ZIP code State Country	Pin/ ZIP code State Country
Contact number of guardians, if any				
Email ID of guardian, if any				

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's 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 : Signature : Address : Place : Date:	Name : Signature : Address : Place : Date:
Note: 1. If more than one individual is nominated for a deposit, then any one of row (G) or (H) must be filled. 2. Total percentage across all nominees in row (G) must equal 100%. 3. If more than one individual is nominated, the order of priority shall be deemed to be in order in which names appear in row (B). 4. Joint holder cannot be added as nominee. 5. Duplicate nominee names cannot be added.	

Services

SMS, WhatsApp Banking & Alert Facility:

Alerts facility enables you to receive alerts on your email and / or mobile regarding large debit, large credits, Standing Instruction failure, balance below Account Quarterly Balance and balance update. New alerts may be added from time to time. Mobile number is mandatory for customers to access services like online transactions, Debit Card, Mobile banking and Internet banking.

Please Note: Authorised signatory/ies of the Firm / Company / Trust / Association / Society are eligible for free mobile alert facility subject to compliance of terms and conditions as stipulated by the Bank from time to time.

☐ I/ We don't wish to link my/our Aadhaar number to this account.
[Please Note: Aadhaar number is linked with a DCB Bank account number, if eligible may receive Direct Benefit Transfer (DBT)].

Preferred Language Options: ☐ Bengali ☐ English ☐ Gujarati ☐ Hindi ☐ Kannada ☐ Malayalam ☐ Marathi ☐ Odia ☐ Punjabi ☐ Tamil ☐ Telugu

2-Way Sweep Deposit Details (Facility required): ☐ Yes ☐ No (please tick appropriate options)

Passbook: ☐ Yes ☐ No

Account Statement: Frequency of statement would be as per the product feature.

Please Note: Reverse Sweep to Fixed Deposit account shall happen only, if the balance in the account exceeds threshold limit and sweep shall happen if the balance in the account goes below the threshold limit. All deposits will be under re-investment scheme with auto renewal facility, this facility may differ from product to product and from time to time.

Declaration

1. I/ We declare that all the particulars and information and details given/ filled in this application form are true, correct, complete and up to date in all respects and that I/ we have not withheld any information whatsoever and I/ we understand and accept that they shall form the basis of any facility DCB Bank Limited (the "Bank") may decide to grant me/us. The Bank has the right to reject the application in case any of the information provided in this application form is found to be false/ incorrect/ misleading.

2. I/ We confirm that there are no insolvency or bankruptcy proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/ our assets or properties and/ or any criminal proceedings have been initiated and/ or are pending against me/ us and that I/ we have never been adjudicated insolvent or bankrupt by any Court or other authority.

3. No action nor other steps have been taken or legal proceedings started by or against me/ us in any court of law/ other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar office or for my/ our assets.

4. I/ We unconditionally authorise the Bank to exchange, share or part with all the information/ data or documents and details relating to my/ our application and/ or existing loans and/ or repayment/credit history to other banks, financial institutions, credit bureaus, agencies, IT department, statutory/ regulatory bodies, Court Forum etc., as the Bank may deem necessary or appropriate as may be required for use of processing of the said information/ data by such person(s).

5. I/ We understand, agree and acknowledge that the Bank shall have the absolute discretion, without assigning any reasons, to reject my/ our application and that I/we reserve no right to appeal against this decision of the Bank. I/We further agree that the Bank shall not be responsible/ liable in any manner whatsoever to me/ us for such rejection or any delay in notifying me/ us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection or any delay in notifying me/ us of such rejection of our application.

6. The Bank reserves the right to retain the photographs and documents submitted and will not return the same to the applicant and/or co-applicant and/or guarantor.

7. I am/ We are neither related to any of the directors of the Bank nor I am/ we are his/ her relatives as defined under the provisions of the Companies Act, 2013.

8. I/ We have been explained the product features of the loan I/ we have applied for. I/ We have been explained the detailed document checklist of the loan as mentioned in Bank's website www.dcb.bank.in. I/ We have understood the terms and conditions of Home Loan/ Business Loan/ DCB Flexi Overdraft (OD) Home Loan product of the Bank and I/ we agree to abide by them.

9. From time to time, the Bank communicates various features/ products/ promotional offers which offer significant benefits to its customers and may use the services of third party agencies to do so.
- o I/ We expressly authorise the Bank to use information or data relating to me/ us, for communicating marketing offers as outlined above.
 - o I/ We do not wish to receive offers as outlined above.
10. I/ We understand that processing fee and administration fee are non-refundable and my/ our application being rejected by the Bank for any reason or same being withdrawn by me/us, I/ we shall not be entitled to refund of same.
11. I/ We hereby unconditionally authorise the Bank to make any enquiries with any other finance company/ bank/ credit bureau/ Reserve Bank of India (RBI)/ agency/ies appointed by RBI regarding my/ our credit history with them.
12. I/ We confirm that the funds will not be used for speculative or anti-social purpose.
13. I/ We further authorise the Bank, and or its associates/ subsidiaries/ affiliates and has/ have NO OBJECTION, to verify any information of or at my/our office/ residence and/or contact me/us and /or my/our family members and/ or my/our employer/ banker/ credit bureau and also to conduct any checks for all my/our submitted documents and other information pertaining to the policies of the Bank.
14. I/ We undertake to inform the Bank regarding the change in my/our occupation/employment and to provide any further information and documents that the Bank may require from time to time.
15. I/ We agree that my/our facility shall be governed by the terms and conditions of the Bank that are in force and may be amended by the Bank at its absolute discretion from time to time.
16. I/ We have understood, acknowledge and agree that a request and demand for any information and documents by any authority under the law will be mandatorily complied with by the Bank.
17. I/ We agree as a pre-condition of the facility given to me/us by the Bank and in that case, I/we commit default in the repayment of the facility or in the payment of interest thereon or any of the agreed instalment of the facility on the due date(s), the Bank and/or the Reserve Bank of India (RBI) will have an unqualified right to disclose or publish my/our name (including my/our photograph) as defaulter/s in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
18. It will be in order for the Bank to disqualify/ deny me/us from receiving any credit facility(ies) from the Bank in case it is proved that the declaration of my/our existing credit facility(ies) made above contains misrepresentation of facts.
19. I/ We hereby give specific consent to the Bank for disclosing/ submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code' for brief) read with the relevant Regulations/ Rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the guarantees given, securities created for securing the said facilities availed by the Borrower from the Bank, from time to time, to any 'Information Utility' ('IU' for brief) as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by Reserve Bank of India to the banks from time to time and hereby specifically agree to promptly authenticate the financial information submitted by the Bank, as and when requested by the concerned IU.
20. In case of Guarantor, if applicable, I/ we undertake to guarantee the loan granted by the Bank to me/us.
21. I/ We agree that my/our personal Know Your Customer (KYC) information may be shared with Central KYC (CKYC) registry or any other competent authority. I/We 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/our registered mobile number/ email address. I/We also agree that non receipt of any such SMS/ email shall not make the Bank liable for any nature of loss or damage.
22. I/ We hereby give consent to the Bank to retrieve my/our information from CKYC registry for the purpose of this loan processing or any other relationship with the Bank. I/We shall not hold the Bank liable for sharing of information furnished by me/us with other banks/ financial institutions/ credit providers/ any other entities. I/We understand that the Bank is relying on the information provided in this application form 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. I/We agree to submit a new form within 30 (thirty) days if any information or certification in this application form becomes incorrect or incomplete or not up-to-date. 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 certify that I/We have provided the information in this application form and to the best of my/our knowledge and belief the information and certification is true, correct, up-to-date, and complete including the taxpayer identification number of the applicant.
23. I/We hereby declare and confirm that I/we am/are not a "PEP- Politically Exposed Person" nor related to any such party in any form, which is, or is deemed to be registered with the Election Commission of India as a political party under the Election Symbols (Reservation and Allotment) Order, 1968 as in force for the time being.
24. I/ we hereby consent to open Savings Bank Account/ Current Account with the Bank, if required, with the loan account and agree to comply with all the terms and conditions of the said accounts.
25. I/ we hereby provide my/our consent to open Savings Account/ Current Account in the name of primary applicant and permit him /her to operate the same.
26. I/ We have read, understood and hereby agree to the "Terms and Conditions as applicable to my/ our account" set forth in Bank's website www.dcb.bank.in. I/ We understand, agree and confirm that, I/we will access in Bank's website www.dcb.bank.in for any changes/ updates in terms and conditions of the services and products as applicable and will abide by them 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 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 Bank's website at www.dcb.bank.in 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 authorise issuance of Automated Teller Machine/ 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 Bank as set forth in the Bank's website www.dcb.bank.in and I/ we will adhere to all the terms and conditions as applicable from time to time. I/ We authorises the Bank to enable provisions of internet banking, phone banking, mobile banking, bills 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.
27. I/We am/are informed regarding all the features of "DCB My Document" where all my account related documents will be uploaded. I/We hereby confirm to refer all the uploaded document on Bank's website www.dcb.bank.in in under "DCB My Document"
28. I/ We understand and agree that all my/our Accounts will now be consolidated under a single 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 DCB Customer ID post consolidation of multiple Customer ID's if any.

I/ We hereby give consent to the Bank to retrieve the documents from the CERSAI portal/ CKYC Registry for the purpose of account/ loan opening/ disbursal or for the purpose of KYC Refresh or other document requirements by the Bank.

In case of DCB Flexi Overdraft (OD) Home Loan facility, charges for non-utilization of limit will be charged quarterly or part thereof if the average utilization is less than 50% in the calendar quarter. Please refer to Annexure II and IV & www.dcb.bank.in in section "Fees and Charges" for the detail of charges.

I authorise DCB Bank & its representatives to contact me via calls, emails, SMS, WhatsApp & and / or any other social media with reference to my request, or use my data to personalise offers for me. This consent will override any registration for DNC, NDNC (do not call registry).

I/ We hereby confirm acknowledgement, understanding and acceptance of the 'Customer Protection Policy on Electronic Banking Transactions' available on the Bank's website.

Aadhaar consent:

I/We have voluntarily submitted my/ our Aadhaar/ UID Number mentioned in this application form 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 Direct 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 UID (Aadhaar) stated in this application form, hereby give my/ our consent to the Bank to obtain my/ our UID (Aadhaar), 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.
- For customers on-boarded using Aadhaar EKYC, the demographic details as fetched from UIDAI in terms of Name, Gender, DoB, Address, Photograph etc. will be federated 'as is' to create the CIF ID.

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.

Signature/ Thumb Impression of the Applicant _____ Applicant's Name: _____ Date: _____	Signature/ Thumb Impression of the Co-applicant/ Guarantor _____ Name of the Co-applicant/ Guarantor: _____ Date: _____
---	--

Name of the Executive	Branch
Branch Employee Name	Channel Name

Signature

Sourcing Channel

Name of Executive	Branch	Branch Employee Name	Referral Agent	Scheme

For Bank Use Only

Loan application received on _____. Processing Fee (cheque/ DD) received on _____.

The loan application will be assessed and the decision to accept or decline the request will be conveyed to the applicant/s by mail within 15 (fifteen) working days from the date of receipt of the duly completed application form with all supporting documents, as required by DCB Bank.

KYC verification/ OSV carried out by

Employee's Name & Code: _____

Dated:

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

Authorised Signatory

Annexure – "R"

Details of the Beneficial Owners (BO)

Name	Date of Birth (DD/MM/YY) (If available)	Nationality	Occupation / Profession	Residential Address (With email IDs & Landline/ Mobile Numbers)

For Companies (Private & Public)

Shareholders with more than 10% of Shares/ Capital (whether acting alone or together or through one or more judicial person would be treated as BOs)

Partnership accounts/ Trusts (Public/ Private)/ Association of Persons (AOP) with more than 10% interest (Capital/ Profit) in the Partnership/ Trust/ AOP

For partnership firms, signatures of all the partners in the account to be obtained

For others, either all authorised signatories may sign OR those as per mandate in the account OR by the directors/trustees who have signed on the resolution

For

Partners/ Directors/ Trustees/ Authorised Signatories/ AOPs
(Signature to be done under rubber stamp of the entity)

Customer Information & Due Diligence (CIDD)

(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	Applicant Details	Co-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	☐ Upto 20 ☐ 21 to 50 ☐ More than 50	☐ Upto 20 ☐ 21 to 50 ☐ More than 50
- Foreign Inward Remittances expected in a year	☐ Yes ☐ No ☐ Value INR _____	☐ Yes ☐ No ☐ Value INR _____
- Foreign Outward Remittances expected in a year	☐ Yes ☐ No ☐ Value INR _____	☐ Yes ☐ No ☐ Value INR _____
Financial Status (Net Worth in INR)	☐ Upto ₹10 Lakh ☐ More than ₹10 Lakh upto ₹25 Lakh ☐ More than ₹25 Lakh upto ₹50 Lakh ☐ More than ₹50 Lakh upto ₹2 Crore ☐ More than ₹2 Crore	☐ Upto ₹10 Lakh ☐ More than ₹10 Lakh upto ₹25 Lakh ☐ More than ₹25 Lakh upto ₹50 Lakh ☐ More than ₹50 Lakh upto ₹2 Crore ☐ 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)]	
Name:	Signature
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		

FORM NO. 97 (See rules 159 and 160)

Form for declaration to be filed by any person (other than a company or firm) or a foreign company covered by sub-rule (2) to rule 159, who does not have a permanent account number and who enters into any transaction specified in rule 159 (Refer Note 1)

Part A: Nature of Transaction			
1.	Nature of Transaction	(Refer note 2 and 3)	
Part B: Declaration			
I declare that I/applicant do/does not have a Permanent Account Number(PAN). Further, I also declare that,–			
(i) my status is Individual or Hindu Undivided Family or Association of Persons or Body of Individuals or Artificial Juridical person or Government or Trust or Local Authority or Foreign Company (please select appropriate status); and			
(ii) my or our or applicant's estimated total income (including income of spouse, minor child etc. as per sec-tion 99 of the Act, 2025 (30 of 2025)) computed in accordance with the provisions of Income-tax Act, 2025 (30 of 2025) for the financial year in which the above transaction is held will be less than maxi-mum amount not chargeable to tax; or the applicant is a foreign company covered by sub-rule (2) to rule 159 and does not have any income chargeable to tax in India.			
Place: _____			
Date: _____			
(Signature of declarant)			
Part C: Identity and Address details			
1.	Name	(Refer Note 4)	
2.	Date of Birth or Incorporation	dd/mm/yyyy (Refer Note 5)	
3.	Father's Name	(Refer Note 6)	
4.	If PAN is applied for but it is not yet generated, enter both details below: (Refer Note 7)		
	(i) Date of application	dd/mm/yyyy	
	(ii) Acknowledgement number		
5.	Aadhaar Number		
6.	Residence Address	(Refer Note 8)	
7.	Office Address	(Refer Note 8)	
8.	Address for Communication (select one)	☐ Residence ☐ Office	
9.	Contact Details		
	(i) Mobile Number	Country Code (drop down) (for digital form)	Number
	(ii) Telephone Number	Country Code (drop down) (for digitalform)	Number
	(ii) Email ID		
10.	Taxpayer Identification Number (TIN) in the Country of Residence (in case of foreign company)		
11.	Details of income chargeable to tax in India in case of foreign company (Refer Note 9)		
	(i) Quantum of income chargeable to tax (in ₹)		
	(ii) Quantum of income not chargeable to tax (in ₹)		
Part D: Details of the Transaction			
1.	Date of Transaction	dd/mm/yyyy	
2.	Total Amount of transaction (₹)	(Refer Note 10)	
3.	Amount of cash transaction, out of total amount mentioned in item number 2 above.	(Refer Note 11)	
4.	Mode of transaction	(Refer Note 12)	
5.	In case of the transaction is in joint names (Refer Note 9)		
	(i) Number of persons involved in the transaction		
	(ii) Share of the declarant (in percentage terms)		

Part E: Documents submitted as proof

I have enclosed [Refer Note 13] as the documents for proof of Identity, Address and Date of Birth or Date of incorporation

1. Proof of Identity (POI)

Document Identification Number

Name of the authority issuing document

Address of the authority issuing document

(Refer Note 4)

(Refer Note 8)

2. Proof of Address (POA)

Document Identification Number

Name of the authority issuing document

Address of the authority issuing document

(Refer Note 4)

(Refer Note 8)

3. Proof of Date of Birth (DoB)/Date of Incorporation (DoI)

Document Identification Number

Name of the authority issuing document

Address of the authority issuing document

(Refer Note 4)

(Refer Note 8)

Part-F: Verification

1. I, _____, son or daughter or wife of Shri _____, solemnly declare that to the best of my knowledge and belief, the information given in this application and documents, if any, accompanying it are correct and complete, and particulars shown therein are truly stated.

2. I also declare that I am making this application for _____ in my capacity as _____ (self or Repre-sentative Assessee) and I am competent to make this application and verify it.

3. I understand that if any part of this declaration is found to be false, I may face legal consequences under the relevant provisions of the Act.

Date: _____

Place: _____

(Signature of declarant)

Name: _____

Designation: _____

Note:

1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 482 of the Act.

2. The nature of transaction in Part A may be filled as per the following codes:

S.No.	Nature of Transaction	Code
1	Purchase or sale or gift or joint development agreement of any immovable property	01
2	Opening an account (other than basic savings and time deposit)	02
3	Investment in Time deposit	03
4	Commencement of account based relationship with an insurer	04
5	Payment to a hotel or restaurant or convention centre or banquet hall or any person engaged in event management	05
6	Sale or purchase of goods and services of any nature not classified above	06

3. Part A to F of the form are to be filled for all 6 transactions.

4. In case of individuals, the first, middle and last name shall be provided in full without any abbreviations. In other cases, the name of the entity should be provided as mentioned in the registration document issued un-der the relevant law, in which the entity has been constituted.

5. In case of individuals the date of birth shall be provided and in other cases the date of incorporation of the entity shall be provided.

6. In case of individuals father's name shall be provided.

7. In case the estimated total income exceeds maximum amount not chargeable to tax, the person should ap-ply for PAN, fill out item 4 in Part C and furnish proof of submission of application.

8. The address shall contain (i) Country or Region, (ii) Flat or Door or Building, (iii) Road or Street or Block or Sector, (iv) PIN or ZIP Code, (v) Post Office, (vi) Area or locality, (vii) District and (viii) State.

9. The person accepting the declaration shall not accept the declaration where income chargeable to tax is shown in item 11(i) in Part C.

10. The total amount of transaction should be filled in item 2 of part D. In case the transaction is undertaken in names of more than one-person, total number of persons involved in the transaction should be mentioned in item 5(i) of Part D and share of the person in percentage terms in item 5(ii) of Part D. e.g. for purchase of immovable property worth Rs 100/- in the name of 5 persons, with the share of declarant being 10 percent, the declarant should fill '100' in item 3, '5' in item 5(i) and '10' in item 5(ii).

11. The amount of cash involved in the transaction, whose value is given in item 2 of part D should be filled in item 3 of Part D.

12. The mode of transaction in item 4 of Part D may be filled as per the following codes:

S.No.	Nature of Transaction	Code
1	Cash	01
2	Cheque	02
3	Card	03
4	Draft/Bankers Cheque	04
5	Online transfers	05
6	Mixed (cash and other mode)	06
7	UPI transactions	07
8	Others	08

13. Documents which can be produced in support of identity, address and date of birth (not required if applied for PAN and item 4 in Part C is filled):

Sl. No.	Nature of Document	Document Code	Proof of Identity	Proof of Address	Date of Birth/Incorporation*
A. For Individuals and HUF					
1.	AADHAAR card	01	Yes	Yes	No
2.	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes	No
3.	Elector's photo identity card	03	Yes	Yes	Yes
4.	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes	No
5.	Driving License	05	Yes	Yes	Yes
6.	Passport	06	Yes	Yes	Yes
7.	Pensioner Photo card	07	Yes	Yes	No
8.	National Rural Employment Guarantee Scheme (NREGS) Job card	08	Yes	Yes	No
9.	Caste certificate bearing photo of the person	09	Yes	Yes	No.
10.	Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 093	10	Yes	Yes	No
11.	Certificate from employer	11	Yes	Yes	No
12.	Kisan passbook bearing photo	12	Yes	No	No
13.	Arm's license	13	Yes	No	No
14.	Central Government Health Scheme/Ex-servicemen Contributory Health Scheme card	14	Yes	No	Yes
15.	Photo identity card issued by the gov-ernment/ Public Sector Undertaking	15	Yes	No	Yes
16.	Electricity bill (Not more than 3 months old)	16	No	Yes	No
17.	Landline Telephone bill (Not more than 3 months old)	17	No	Yes	No
18.	Water bill (Not more than 3 months old)	18	No	Yes	No
19.	Consumer gas card/book or piped gas bill (Not more than 3 months old)	19	No	Yes	No
20.	Bank Account Statement (Not more than 3 months old)	20	No	Yes	No
21.	Credit Card statement (Not more than 3 months old)	21	No	Yes	No
22.	Depository Account Statement (Not more than 3 months old)	22	No	Yes	No
23.	Property registration document	23	No	Yes	No
24.	Allotment letter of accommodation from Government	24	No	Yes	No
25.	Passport of spouse bearing name of the person	25	No	Yes	No
26.	Property tax payment receipt (Not more than one year old)	26	No	Yes	No
27.	Domicile certificate bearing photo of the person	27	Yes	Yes	Yes

28.	Birth certificate issued by the municipal authority or any office authorised to issue birth and death certificate by the Registrar of Birth and Deaths or the Indian Consulate as defined in clause(d) of sub-section (1) of section 2 of the Citizenship Act, 1955 (57 of 1955);	28	No	No	Yes
29.	Pension payment order	29	No	No	Yes
30.	Marriage certificate issued by the Reg-istrar of Marriages	30	No	No	Yes
31.	Matriculation certificate or mark sheet of recognised board	31	No	No	Yes
B. For Association of Persons (Trust)					
	Copy of trust deed or copy of certificate of registration issued by Charity Com-missioner.	32	Yes	Yes	Yes
C. For Association of Persons (other than Trusts) or Body of Individuals or Local Authority or Artificial Juridical Person					
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooper-ative society or any other competent authority or any other document originating from any Central or State Gov-ernment Department establishing identity, address and date of incorporation of such person.	33	Yes	Yes	Yes
D. For a foreign company					
1.	Copy of Certificate of Registration or incorporation issued in the country where the applicant is located, duly attested by authorized officials of IFSC banking unit	34	Yes	Yes	Yes
2.	Copy of tax identification number is-sued in the country where the applicant is located, duly attested by authorized officials of IFSC banking unit	35	Yes	Yes (if address mentioned in the same)	Yes

*The document shall be accepted only if it bears the name, date, month and year of birth or incorporation of the de-clarant.

(i) In case of a transaction in the name of a Minor, any of the above-mentioned documents as proof of Identity and Address of any of parents or guardians of such minor shall be deemed to be the proof of identity and ad-dress for the minor declarant, and the declaration should be signed by the parent or guardian.

(ii) For HUF any document in the name of Karta of HUF is required.

(iii) In case of Government, only document required is certificate from the Head of the Department or Pay and Accounts Officer or Zonal Accounts Officer or District Treasury Officer or Cheque Drawing and Disbursing Officer.

Declaration Regarding Signing in Vernacular Language/ By Illiterate/ Visually Challenged

I, Mr./ Ms./ Mx. _____ (the Declarant - either a Bank Official or customer of the Bank) have read out and explained the contents of this Account Opening Form of DCB Bank Limited (the Bank) to the Applicant(s) Mr./ Ms./ Mx. _____ in _____ language and he/ she/ they have confirmed that he/ she/ they has/ have understood the same and have agreed to abide by all the terms and conditions of the said Account Opening Form. Pursuant to the same the aforesaid applicant(s) is/ are affixing his/ her/ their signature(s)/thumb impression(s) as given herein below:

Date: _____

Place: _____

Name and signature of the applicant(s)

Annexure II: Schedule of Charges for DCB Home Loan and DCB Flexi Overdraft (OD) Home Loan

Please note that all Fees and Charges mentioned are non-refundable and exclude GST

Loan application login fee	₹2,500 plus GST shall be collected at the time of application login. The login fee is for the purpose of appraising the application of the Facility and the same is independent of the outcome or result of such appraisal. This fee will not be refunded under any circumstances and not limited to, loan application rejection, declined, or withdrawal of the loan application etc., non-disbursement of loan for the reason solely attributable to the customer.		
Processing fee applied on Sanctioned Limit/ Amount/ Enhancement	2% or ₹5,000 (whichever is higher) Processing fee as applicable shall be collected from the customer/ debited from the loan disbursement amount. The applicable processing fees would net off loan application Login fee.		
Valuation charges	NIL		
Legal charges	NIL		
Stamp duty and registration	As per prevailing State Government Laws		
Amortization schedule	₹250 per schedule		
Statement of account	₹250 per statement		
Foreclosure statement	₹250 per foreclosure statement		
Part prepayment & Full prepayment (foreclosure)	Interest rate	Amount	Remarks
	Fixed	4%	On the amount paid during the fixed tenure of the loan only
	Floating	NIL	Only individual borrowers with or without co-applicant(s)
Part prepayment & Full prepayment (foreclosure)	In case of DCB Flexi Overdraft (OD) Home Loan/ Overdraft facilities, no pre-payment charges shall be applicable if the borrower intimates the bank of his/ her/ its intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date.		
Duplicate No Objection Certificate/ No Dues Certificate	₹250 per certificate		
Revalidation of No Objection Certificate	₹250 per certificate		
Provisional income tax certificate	NIL		
Final income tax certificate	NIL		
Duplicate copy of loan agreement	₹500 per copy		
Post disbursal modification of term instalment	₹500 per modification		
Property document retrieval	₹500 per retrieval		
Change in interest rate post disbursal on principal outstanding amount (Including any changes such as fixed to floating or floating to fixed)	1% per modification, minimum ₹5,000		
Cheque/ NACH/ ECS/ Standing Instruction swap	₹500 per swap		
Cash deposit charges amount per quarter (all Cash Credit/ Overdraft/ DCB Flexi OD Home Loan)	Free upto 6 times sanctioned limit		
	₹4 per ₹1,000 above 6 times and upto 20 times the sanctioned limit		
	₹6 per ₹1,000 beyond 20 times the sanctioned limit		
Cash deposit charges frequency per quarter (all Cash Credit/ Overdraft/ DCB Flexi OD Home Loan)	Free upto 25 times		
	₹100 beyond 25 times, per transaction		
Cheque book/ cheque leaf issuance charges (all Cash Credit/ Overdraft / DCB Flexi OD Home Loan)	Payable at par cheque book, free upto 50 leaves per month		
	Charges above Free Limit ₹2 per leaf		
	Issue of loose cheque leaf ₹5 per leaf		
Non utilization charges	In case of DCB Flexi Overdraft (OD) Home loan, charges for non-utilization of limit will be charged quarterly or part thereof if the average utilization is less than 50% in the calendar quarter. Please refer to Annexure IV & www.dcb.bank.in section "Fees and Charges" for the detail of charges.		
Non-renewal / review charges	In case of DCB Flexi Overdraft (OD) Home Loan, for delay in renewal/review or non- renewal/review of loan facility, the charges would be levied on monthly basis or part Please refer to Annexure IV & www.dcb.bank.in section "Fees and Charges" for the detail of charges		
Cheque return/ bounce	₹750 per instance		
ECS/ NACH/ Standing Instruction return	₹750 per instance		
Cheque deposited return	₹150 per instance		
Collection phone call	₹100 per call, maximum ₹400 per month		
Collection visit	₹250 per visit, maximum ₹1,000 per month		
Penal charges for delayed payments*	Refer Fee & Charges on website		
Penal charges for non-compliance to material terms	Refer Fee & Charges on website		
Collection & Recovery charges	Refer Fee & Charges on website		

As per extant RBI guidelines, penal charges for delayed payments and penal charges for breach of Material Terms & Conditions will be applicable with effect from 1st April, 2024. Up to 1st April, 2024, existing penal interest/ charges as per sanction terms/ agreement will be applicable.

DCB Customer Care

Call 022 68997777 ■ 040 68157777

Email customercare@dcbbank.com

Web www.dcb.bank.in



Acknowledgement

Application No.:

Loan Application received on . Login Fee (cheque/ DD) received on .

Request will be disposed of and acceptance/ rejection notification will be mailed within 15 (fifteen) days from the date of the receipt of duly completed application form with all supporting documents, as required by DCB Bank Limited.

Employee Name: HRMS No.:

Dated:

D	D	M	M	Y	Y	Y	Y
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Authorised Signatory