

Bar Code

Bar Code

ACCOUNT OPENING FORM FOR SAVINGS / CURRENT ACCOUNTS - INDIVIDUALS

DhanlaxmiBank
established 1921

Branch Branch Code

Account No. Customer ID

Number of Applicants : Product Code SOC Code Date DDMMYYYY

Saving Account ☐ Regular ☐ Salary ☐ Vanitha ☐ Yuvak ☐ BSBD ☐ NRO Savings ☐ NRE Savings ☐ Others

Current Account ☐ Regular ☐ Power ☐ Super Power ☐ Suvidha ☐ Premium ☐ NRO Current ☐ NRE Current ☐ Others

1. Applicant's Full Name

(To be filled by applicant only)

Ist Applicant F I R S T N A M E M I D D L E N A M E L A S T N A M E

Maiden Name (if any) F I R S T N A M E M I D D L E N A M E L A S T N A M E

IInd Applicant F I R S T N A M E M I D D L E N A M E L A S T N A M E

Maiden Name (if any) F I R S T N A M E M I D D L E N A M E L A S T N A M E

Mode of operation: ☐ Self ☐ Either or Survivor ☐ Former / Latter or Survivor ☐ Anyone or Survivor ☐ Jointly by all Others.....Existing Customer ID: Ist Applicant Customer ID IInd Applicant Customer ID

2. Personal Details of Ist Applicant

Customer Type: ☐ Resident Indian ☐ Non Resident Indian ☐ Senior Citizen ☐ Minor ☐ Foreigner ☐ Foreign Tourist ☐ PIO

Entity / SHG/ JLG Customer ID

Entity / SHG/ JLG Name

Only for Beneficial Owners / SHG / JLG Member:

Existing CKYC No. (If any) Residential Status ☐ Resident ☐ Foreign National ☐ PIO

Father's Name

Mother's Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Spouse Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Gender ☐ Male ☐ Female ☐ Transgender Place of Birth..... Country of BirthMarital Status ☐ Married ☐ Unmarried ☐ Other Ethnic origin / Community Education

Date Of Birth DDMMYYYY Annual Income (Rs.) Net Worth

Source of Funds ☐ Salary ☐ Business & Profession ☐ Agriculture ☐ OthersPurpose of account opening ☐ Saving ☐ Business ☐ Financial Inclusion ☐ Crediting Salary ☐ Unemployed Lower Economic Strata of SocietyWhether Politician or connected / related to Politicians / Political party (Politically Exposed Person -PEP) or account opened on behalf of PEP ☐ Y ☐ NFace to face customer of Bank ☐ Y ☐ N Director in any company/s? ☐ Y ☐ N If Yes, DINNationality ☐ Indian ☐ Other Country GST Registration Number (If applicable)

Occupation ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ Business ☐ Professional

☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ Others, Please Specify

PAN Form 60 ☐ Form 49 A ☐ Ack. No.

Visa Issued On DDMMYYYY Valid Till DDMMYYYY

Proof of ID

Aadhaar ☐ Passport ☐ Driving Licence ☐

Voters ID ☐ NREGA ☐ Others

Document No.

Issued On DDMMYYYY Valid Till DDMMYYYY

Proof of Address

Aadhaar ☐ Passport ☐ Driving Licence ☐

Voters ID ☐ NREGA ☐ Others

Document No.

Issued On DDMMYYYY Valid Till DDMMYYYY

Communication Address (Residential/Business)

.....

.....

.....

City

State

PIN

Country

Permanent Address (Residential/Business)

.....

.....

.....

City

State

PIN

Country

Mobile /Phone

Email ID.....

3. Personal Details of IInd Applicant

Customer Type: ☐ Resident Indian ☐ Non Resident Indian ☐ Senior Citizen ☐ Minor ☐ Foreigner ☐ Foreign Tourist ☐ PIO

Entity / SHG/ JLG Customer ID

Entity / SHG/ JLG Name

Only for Beneficial Owners / SHG / JLG Member:

Existing CKYC No. (If any) Residential Status ☐ Resident ☐ Foreign National ☐ Person of Indian origin

6. Guardian's Details (in case of Minor's only)

Incase the applicant is a minor, Please provide "guardian's" details

Prefix	First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	PAN	Relationship with Applicant	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Proof of Identity (POI) Type No..... Issued by..... Expiry date (if any).....

Proof of Address.....

Declaration :

I submit this form for opening SB Account on behalf of my ward in your bank

Place :

Date :

Signature of Guardian

7. FATCA - CRS Declaration

I am citizen / national / tax resident of country outside India (If Yes, Please fill in the annexure separately)

First Applicant ☐ Yes ☐ No Second Applicant ☐ Yes ☐ No

I/ We hereby declare that the information provided by me / us is true. In case any changes, I/ We will inform the bank within 30 days.

8. Channel Services

ATM cum Debit Card required ☐ Yes ☐ No Type of Card ☐ VISA Card ☐ Rupay Card

Name to be displayed on ATM / Debit Card RuPay Card Type ☐ Platinum Domestic ☐ Platinum International ☐ RuPay NCMC

1st Applicant

1Ind Applicant

Mobile Alert ☐ Yes ☐ No Email Alert ☐ Yes ☐ No ☐ Internet Banking ☐ Mobile Banking

The mobile banking service will be activated on the Primary Applicant mobile number provided above. *Retail Internet Banking and Mobile Banking facility will be provided to me since I am mentioning valid mobile number and email id registered with the Bank.

9. Credit Facilities

☐ I/We are not enjoying any credit facilities from the banking system

☐ I/We are enjoying credit facilities from the banking system, as listed in our enclosed letter. The NOCs from the lenders (applicable for current accounts) are also enclosed.

Purpose of account.....

10. Declaration (Applicable for NRE / NRO accounts)

For the use of Voyagers/Crew Members

I hereby declare that I am a crew member working with an International Airline/Shipping company and confirm that I am a Non Resident Indian and I am presently on employment contract with _____ (Company registered in _____ Address of the principal _____) I also confirm that I will inform the Bank, incase I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of non resident Indian is altered. Accordingly, I will have the non-resident accounts opened in my name redesignated to Resident/RFC account (as applicable)

Signature of the Applicant/s

For the use of Person of Indian Origin

I hereby declare that I am a person of Indian Origin (and am not a citizen of Pakistan or Bangladesh) and I satisfy one of the following conditions

☐ I was a holder of an Indian passport in the past

☐ My father / mother / grandfather (name) _____

_____ is/was a citizen of India by virtue of the constitution of India or the Citizenship Act, 1955

☐ I am the spouse of an Indian Citizen / Person of Indian Origin.

Signature of the Applicant/s

For Use of Saudi Residents

I/We hereby confirm that I/We have just returned from Saudi Arabia. I/We have a valid residential visa (Iqama) with (company). I/We am/are on a leave for days/months and will be going back to Saudi Arabia on/by I/We request you to kindly open an NRE account in my/our name on the basis of the valid passport and exit re-entry visa submitted. I/We also confirm that I/We will inform the Bank in case I/We is/are unable to proceed to Saudi Arabia for work or choose not to go, and will have the non-resident accounts opened in my/our name/s redesignated to resident/RFC accounts (as eligible).

Signature of the Applicant/s

11. FOR SALARY ACCOUNTS*

Applicant's Employee No. Company Code Company Customer ID

Name of Employer

If the communication address provided is that of the office, the bank will not be held responsible for any deliverable being misused / misplaced after having delivered to the address provided.

Signature with Company seal

12. DECLARATION

I hereby certify that the information provided above is true and correct to the best of my knowledge. Debit operations in the account is subject to receipt of acknowledgment of Thanks Giving Letter. I/ we agree to abide by the rules and regulations which have been read / explained to me / us. Unless and until modified or cancelled by filing a fresh nomination form / request for cancellation, a nomination once filed will continue to be applicable to the deposit when renewed, whether in part or in full or with additional amount or split up into different accounts, but without any change in the name and constitution of the account. I/ we understand that the bank may at any time and without notice to me / us combine and consolidate all or any of my/our accounts and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards the satisfaction of any of my/our liabilities to the bank on any account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint. If by error overdraft is created in my account, I undertake to pay the same with applicable rates of interest. If by mistake, the bank credits cash / Cheques pertaining to other customers to my account(s), I undertake to inform the bank of the same and refund the same with interest and without any demur. I/ we here by undertake to intimate the new address to the Bank in the event of any change in my address within two weeks of such change supported by necessary documents. My / our personal / KYC details may be shared with Central KYC Registry. I/ we here by consent to receiving information from Central KYC registry through SMS / Email on the above registered number / email address. I/ we accept the Bank's right to take steps to close the account if frequent return of cheques for want of funds or any other undesirable feature is observed. I authorize the bank to close my account, with prior intimation to me, in case of a) balance in the account remains zero for 3 months or more b) high occurrences of dishonored payments from my account c). no customer induced transactions for 6 months or more.

I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I/ we agree that the Bank may debit my account for services charges as applicable from time to time. I/We am/are Residents/Non Residents/ PIO of India. Apart from this, the current Schedule of Charges has been received by me and I agree with the same. I/We understood and agree the Terms and conditions relating to sweep in/out product. I/we accept and agree to be bound by the said Terms & conditions including those excluding/limiting the banks liability. The Bank reserves the right to alter, delete or add any of this rules and service charges for which the customer will be duly notified through bank's website www.dhanbank.com/ or branch notice board.

I/we have read and understood the most important Terms and conditions (a copy of which i am in possession of) governing the opening and operating of account under Savings/Current deposit schemes of Dhanlaxmi Bank and those relating to various services including but not limited to ATMs/Debit Card/ Tele Banking/ Internet Banking / E Pay facility / mobile & email alert/ IMPS/ Cheque Book. I/We accept and agree to be bound by the said Terms and Conditions.

I agree to maintain Average Monthly Balance (AMB) of Rs. _____ in my account.

Signature of Applicant 1

Signature of Applicant 2

Colour Photo
1st Applicant

Colour Photo
2nd Applicant

Place

Date

13. Thumb Impression

Thumb impression of 1st/2nd (Strike o whichever is not applicable) holder affixed in my /our presence

Signature of Witness 1

Signature of Witness 2

Name

Name

Address

Address

Mob/Tel

Mob/Tel

14. SITE VERIFICATION REPORT (SVR) FOR INDIVIDUALS (RECORD OF PERSONAL VISIT BY BM / ABM / OFFICER)

This is to confirm that undersigned has made a personal visit to the premises of the above party and the details are :

Name of the prospective customer :

Occupation :

Address for Communication :

Land Mark :

Presently Staying with : Mr. / Ms.

Relationship with the prospective customer :

Date since staying at the above address :

Date of Visit :

Time of Visit :

House No/Door No. :

Person met at the premises (Name and Address) :

I _____ Branch Head/ Assistant Branch Manager/Authorized Official (Scale 1 or above) hereby confirm that the address and other details given above matches with the data given in the Application Form and I have personally met the above party at the above address. I have also verified the door number and the photograph submitted is genuine and the party has signed the account opening form and connected papers in my presence.

I have obtained ☐ Copies of Official Valid Documents for proof of address and identity of the relative with whom the prospective customer is living

☐ Declaration from the relative that the said person (prospective customer) proposing to open an account is a relative and is staying with her/him

Signature with POA No.

Branch Name :

Name of Branch Official :

Date :

Branch Declaration

I hereby confirm that this application is for opening SB/ Current account of _____ individuals and the relevant KYC details of all the applicants are submitted herewith

☐ I confirm having met the customer and verified the original with the document proof.

☐ I hereby confirm having done the due diligence. I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained.

SE/ Branch Staff EMP No. SBURM'S ID

Risk Category ☐ Low ☐ Medium ☐ High Threshold Limit ₹

SE/ Branch Staff EMP Name

BM/ABM/Designated Officer Emp No. POA

SE/ Branch Staff Signature

BM/ABM/Designated Officer Emp Name

BM/ABM/Designated Officer Signature

First Applicant Customer ID Created ☐ Branch ☐ RPC

Second Applicant Customer ID Created ☐ Branch ☐ RPC

For PGK Accounts - Please afix the PGK acknowledgement slip on the application form

Account No.

Customer ID

Please affix PGK here

ACKNOWLEDGEMENT (NOMINATION)

DhanlaxmiBank

To,
Shri/ Smt.....
Dear Sir / Madam,
Reg : Nomination in respect of your deposit No.with us
Ref: Your Application Form DA1/ Letter No..... dated
We acknowledge receipt of your letter of nomination dated..... authorizing Shri/ Smt
..... to receive the amount of the aforesaid deposit kept in A/c No. with us
Yours Faithfully
Manager

Branch.....

Date

Appl. No.....

ACKNOWLEDGEMENT (ACCOUNT OPENING FORM)

DhanlaxmiBank

To,
Shri/ Smt..... (Primary A/ c Holder)
Shri/ Smt..... (Joint A/ c Holder)
Reg : Application for opening a Saving/ Current Account with us
Ref : Your Application No..... Dated with initial remittance of
We acknowledge with thanks the receipt of your application for opening a Savings/Current Account as referred to above
Yours Faithfully
Manager

Branch.....

Date

Appl. No.....

For further queries relating to this application please call us at our toll free numbers 0487 6613000

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

- 1) A Savings Bank account to be used only to route transactions, which are non-business/non-commercial in nature. In the event of occurrence of such transactions or any other such transactions Bank reserves the right to take actions as it deems fit.
- 2) The number of permissible deposit and withdrawal without any charge and the corresponding charges beyond the permissible limit is outlined in the Schedule of charges.
- 3) Cash deposit Facility is available at Home Branch as well as at non-home branch. Specific charges for these facilities are outlined in the Schedule of Charges.
- 4) Savings/Current Bank Account stipulates Average Monthly Balance to be maintained for each of the product variants offered by the Bank. Average Monthly Balance is calculated by adding up the balances at the end of every day of the month and dividing it by number of days in the month. Non maintenance of Average Monthly Balance in the account will attract levy of charges as outlined in the Schedule of charges.
- 5) Cash withdrawal using withdrawal slip is permissible only at the Home Branch by the account holder himself upon presentation of the Passbook. The limits for such withdrawals are decided by the Bank from time to time.
- 6) All customers are provided Passbook and monthly email statements are provided free of cost. The Customers having a valid e-mail address registered with the Bank shall also receive e-statements. Physical statements are provided to customers upon request. The charges for duplicate passbook, statements are outlined in the schedule of charges.
- 7) Issuance of cheque books, cheque return charges is outlined in the Schedule of charges.
- 8) No folio charges will be deducted from the account.
- 9) The account holder can request the Bank for effecting periodical payment of insurance premium, membership fee etc. by debit to her/his account on payment of service charges. The current prescribed charges for standing instructions are available at the Bank's website www.dhanbank.com. This information can also be obtained from the branches.
- 10) Transfer or closure of account can be done in person in any of our branches. Such requests may also be sent through branches of Dhanlaxmi Bank/other banks. No charges will be levied if account is closed within a period of 14 days from the date of first deposit, post which account closure charges as outlined in the schedule of charges shall be levied.
- 11) Account will be treated as dormant / inoperative if no transactions for 2 years and no debit / credit will be allowed thereof. For activation of dormant/inoperative account, customer has to visit the branch personally with latest KYC documents and latest photograph. No charges will be levied for such activation.
- 12) The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.
- 13) Bank provides SMS/email alert facility to all customers. All alerts mandated by the prevailing regulations are sent free of cost. Customers may opt for other alerts, charges for which are outlined in the schedule of charges.
- 14) All relevant policies including code of commitments to customers and grievance redressal policy are available at the branches. These are also uploaded in Bank's website
- 15) Most Important Terms and Conditions (MITCs) of ATM / Debit Card, Mobile Banking, Net banking available along with the pre generated kit.
- 16) Deposits are covered under the scheme offered by Deposit Insurance and Credit Guarantee Corporation of India (DICGC) and currently, deposits upto Rs.5 lac are covered.
- 17) Deliverables, if any, will be sent to the mailing / communication address as per the latest records available with the Bank.
- 18) Ensuring security of relevant pins and password will be the responsibility of the customer. No liability would arise on the bank if any of these details are shared with unauthorized personnel by the customer.
- 19) For NRI accounts the renewal of Passport and Visa should be informed to the Bank immediately and any change in residential status should be intimated to the Bank.
- 20) In the event of no salary credit for any continuous three months, the said account will be converted into regular savings account.
- 21) In minor accounts once the minor attains majority, further operations will not be allowed until the balance confirmation from erstwhile minor and if the account is operated by the natural guardian / legal guardian, fresh operating instruction and specimen signature of erstwhile minor should be submitted to the branch.
- 22) The Bank will notify, 30 days in advance, any change in Terms and Conditions / Fees and charges.
- 23) The Bank reserves the right to alter, delete or add to any of these Rules and service charges for which the customer will be duly notified through Bank's website www.dhanbank.com and/ or branch notice board.