



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 ☐ NRI ☐ Foreign National ☐ PIO

Father's Name _____
Mother's Name _____
Spouse Name _____

Gender ☐ Male ☐ Female ☐ Transgender Place of Birth..... Country of Birth.....

Marital Status ☐ Married ☐ Unmarried ☐ Other Ethnic origin / Community Education

Date of Birth Annual Income (Rs.) Expected Banking Turnover (Threshold Limit)

Source of Funds ☐ Salary ☐ Professional Income ☐ Business ☐ Agriculture ☐ Self Employed ☐ Pension ☐ Small Wages ☐ Rent
☐ Unemployed lower economic strata of society ☐ Donations/Offerings ☐ Other Sources- Specify ☐ Not Applicable

Purpose of account opening ☐ Saving ☐ Business ☐ Financial Inclusion ☐ Crediting Salary ☐ Unemployed Lower Economic Strata of Society
☐ Insurance & Investments ☐ Others (Specify) _____

Whether Politician or connected/related to Politician (Spouse/son/daughter/father/mother/sibling) ☐ Y ☐ N

Face to face customer of Bank ☐ Y ☐ N Director in any company/s? ☐ Y ☐ N If Yes, DIN _____

Nationality ☐ Indian ☐ Other Country GST Registration Number (if applicable) _____

If salaried, Employed with ☐ Govt./PSU/Quasi Govt. ☐ Private Sector ☐ NGO/Trust/Society ☐ Others

Applicant location vis a vis Branch location a) Within 15 km b) Between 15 and 50 km and c) Above 50 km

☐ Pardanashin Woman ☐ Blind ☐ Illiterate ☐ Lunatic ☐ Mentally Challenged ☐ Incapacitated ☐ Politically Exposed Person

Differently Abled ☐ Y ☐ N Type of Impairment

Percentage of Impairment UDID number

PAN _____ Form 60 ☐ Form 49 A ☐ Ack. No.

Visa _____ Issued On Valid Till

Proof
of ID

Aadhaar ☐ Passport ☐ Driving License ☐
Voters ID ☐ NREGA ☐ Others
Document No.
Issued On Valid Till
Place of Issue of Passport _____

Proof
of Address

Aadhaar ☐ Passport ☐ Driving License ☐
Voters ID ☐ NREGA ☐ Others
Document No.
Issued On Valid Till
Place of Issue of Passport _____

Other Documents

Document name	Issue Date	Expiry Date	Place of Issue

Communication Address (Residential/Business)

City

Landmark

State

PIN

Country

Mobile / Phone

Alternate Mobile Number :

Permanent Address (Residential/Business)

City

Landmark

State

PIN

Country

Email ID

4. INITIAL DEPOSIT

I/We request you to open a SB (Savings Bank) account - (Domestic/NRE) / Current Account

☐ Cash (To open an account with cash, the customer must deposit the cash in person only at the parent branch) Amount Rs.

☐ Debit SB/CA Account No. in the name of

☐ Cheque Amount Rs. Bank Name..... Cheque No..... Dated

(The cheque should be crossed A/c. Payee and drawn payable to Dhanlaxmi Bank Ltd., A/c..... [Customer Name])

5. 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 _____

Date of Birth PAN Relationship with Applicant

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

6. 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 withing 30 days.

7. 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

Ist Applicant

IInd 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.

8. Credit Facilities

☐ I / We hereby declare that I/We have not availed any credit facilities from the banking system.
I/We shall inform the bank if and when the credit facilities availed by me/ us from the banking system become 5 crore or more.

☐ I / We hereby declare that our aggregate exposure from the Banking System is less than Rs.5.00 crore.
I/We shall inform the bank if and when the credit facilities availed by me/ us from the banking system become 5 crore or more.

☐ I / We hereby declare that our aggregate exposure from the Banking system is 5.00 crore or more as listed below

	Bank	CC/OD	Other than CC/OD	Total
1.				
2.				
3.				
4.				
	Total			

For Current Accounts, fill in the Annexure (Current Account Declaration)

9. 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 contact with..... (Company registered in.....)

Address of the principal..... I also confirm that I will inform the Bank, incase I do not renew my contact 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 re-designated to Resident/RFC account (as applicable)

Signature of the Applicant/s

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 re-designated to resident/RFC accounts (as eligible).

Signature of the Applicant/s

10. 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

11. 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 canceled 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 accounts), 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 hereby 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 t 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 dully notified through bank's website www.dhan.bank.in / or branch notice board.

I/We give my/our consent to download my/our KYC Records from the Central KYC Records Registry, only for the purpose of verification of my identity and address from the database of CKYCR Registry. I/We hereby provide my/our consent to use combination of my CKYC Identifier Number along with mobile number or Date of Birth or PIN Code. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number, etc.

I 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 Ltd 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 accept and agree to be bound by the said Terms and Conditions. I/we agree to maintain Average Monthly Balance (AMB) of Rs. _____ in my/our account.

I/We agree that "The Bank reserves the right, at its sole discretion and without prior notice, to block, freeze or place restrictions on the operations of any account, either partially or fully, in the event it is observed that the account is being operated by a third party, or if the transactions in the account are inconsistent with the declared nature and purpose of the account as provided by you at the time of account opening or subsequently updated. I/We agree that The Bank may, at its sole discretion, without prior notice, restrict the operations in such account to branch- only transactions or impose such other conditions as deemed necessary to safeguard the interest of the Bank and to ensure compliance with applicable laws, regulations, and the Bank's internal policies. I/We agree that The Bank shall not liable for any loss or inconvenience caused to you due to such restrictions, blockages, or freezing of account operations, undertaken in good faith and in accordance with applicable regulatory and internal compliance requirements."

Signature of the Applicant 1

Signature of the Applicant 2

Colour Photo
1st Applicant

Colour Photo
2nd Applicant

Place

Date

12. 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 1

Name

Name

Address

Address

..... Mob/Tel

..... Mob/Tel

13. 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. :

Date since staying at the above address :

Relationship with the prospective customer :

Person met at the premises (Name and Address) :

Date of Visit : Time of Visit : House No./Door No.:

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.

SE/Branch Staff EMP Name _____

SE/Branch Staff Signature _____

LG Code _____

LC Code _____

Risk Category 1st Applicant ☐ Low ☐ Medium ☐ High

Risk Category 2nd Applicant ☐ Low ☐ Medium ☐ High

BM/ABM/Designated Officer Emp. No. POA

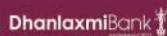
BM/ABM/Designated Officer Emp. Name _____

BM/ABM/Designated Officer Signature _____

For PGK Accounts - Please affix the PGK acknowledgment slip on the application form

Please affix PGK here

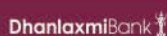
ACKNOWLEDGEMENT (NOMINATION)



To, _____ Branch.....
Shri/ Smt..... Date
Dear Sir / Madam, Appl. No.....
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



ACKNOWLEDGEMENT (ACCOUNT OPENING FORM)



To, _____ Branch.....
Shri/ Smt..... (Primary A/ c Holder) Date
Shri/ Smt..... (Joint A/ c Holder) Appl. No.....
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

For further queries relating to this application please call us at our customer care number 044 42413000



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.dhan.bank.in. 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.1 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.dhan.bank.in and/or branch notice board.