

Resident Individual Account Opening form



Live more,
Bank less

PRODUCT CHOICE

Savings Account : Saving Power Plus Saving Plus Staff Account BSBDA DBS CEP Others _____
 Category : Individual HUF Society Trust Club Association Others _____
 Branch Name : _____ Date of submission

CUSTOMER INFORMATION

	(1st Applicant / Minor)	2nd Applicant / Guardian Details (If the Applicant is a Minor)
Salutation	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Others	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Others
*Name <i>(Name as per ID proof)</i>	First Name: _____	_____
	Middle Name: _____	_____
	Last Name: _____	_____
CKYCR Number	_____	_____
Existing Account Details	CIF 1 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <i>First Holder</i>	CIF 2 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <i>Second Holder</i>
*Maiden Name <i>(If applicable)</i>	First Name: _____	_____
	Middle Name: _____	_____
	Last Name: _____	_____
*Fathers Name	First Name: _____	_____
	Middle Name: _____	_____
	Last Name: _____	_____
*Mothers Name	First Name: _____	_____
	Middle Name: _____	_____
	Last Name: _____	_____
*Spouse Name <i>(If applicable)</i>	First Name: _____	_____
	Middle Name: _____	_____
	Last Name: _____	_____
*Resident Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
*Nationality	<input type="checkbox"/> IN-Indian <input type="checkbox"/> Others (ISO 3166 Country Code) <input type="text"/> <input type="text"/> _____	<input type="checkbox"/> IN-Indian <input type="checkbox"/> Others (ISO 3166 Country Code) <input type="text"/> <input type="text"/> _____
*Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
*Place of Birth <i>Two digit -state/UT code as per Indian Motor Vehicle Act, 1988</i>	_____ State/UT code <input type="text"/> <input type="text"/>	_____ State/UT code <input type="text"/> <input type="text"/>
*Country of Birth	ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/>	ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/>
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
*Marital Status	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others _____ <i>(Pl. specify)</i>	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others _____ <i>(Pl. specify)</i>
Contact Details	E-mail: _____	_____
	Mobile*: +91 _____	+91 _____
	Resident*: +91 _____	+91 _____
	Office*: +91 _____	+91 _____
	Fax No.*: +91 _____	+91 _____

	(1st Applicant/Minor)	2nd Applicant / Guardian Details (If the Applicant is a Minor)
*Proof of Address (PoA) <i>Certified copy of any one of the PoA needs to be submitted</i>	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others _____	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others _____
* Current Residential Address	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City Pin code </div> <div style="display: flex; justify-content: space-between;"> State ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City Pin code </div> <div style="display: flex; justify-content: space-between;"> State ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>
* Permanent Residential Address	<input type="checkbox"/> <i>I confirm my permanent address is same as my current residential address</i> <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City Pin code </div> <div style="display: flex; justify-content: space-between;"> State ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>	<input type="checkbox"/> <i>I confirm my permanent address is same as my current residential address</i> <div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City Pin code </div> <div style="display: flex; justify-content: space-between;"> State ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>
* Office/Business Address	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City Pin code </div> <div style="display: flex; justify-content: space-between;"> State ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>	<div style="border: 1px solid black; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> Landmark City Pin code </div> <div style="display: flex; justify-content: space-between;"> State ISO 3166 Country Code: <input type="checkbox"/> IN-India <input type="checkbox"/> Others <input type="checkbox"/> </div> </div>
Mailing Address	<input type="checkbox"/> Permanent Residence <input type="checkbox"/> Current Residence <input type="checkbox"/> Office / Business Address	<input type="checkbox"/> Permanent Residence <input type="checkbox"/> Current Residence <input type="checkbox"/> Office / Business Address
Residence	<input type="checkbox"/> Self Owned <input type="checkbox"/> Owned by parents <input type="checkbox"/> Lease <input type="checkbox"/> Since _____	<input type="checkbox"/> Self Owned <input type="checkbox"/> Owned by parents <input type="checkbox"/> Lease <input type="checkbox"/> Since _____
*Education	<input type="checkbox"/> Under graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Under graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others (Please specify) _____
*Profession / Employment	<input type="checkbox"/> Salaried [<input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Gov't Sector] <input type="checkbox"/> Business <input type="checkbox"/> Professional# <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Salaried [<input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Gov't Sector] <input type="checkbox"/> Business <input type="checkbox"/> Professional# <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others (Please specify) _____
*Profession Details#	<input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Others (Please specify) _____
*Name of employer / Firm		
*Line of business / Industry		
*Income p.a.	<input type="checkbox"/> Upto Rs 100,000 <input type="checkbox"/> Rs 100,000 to Rs 500,000 <input type="checkbox"/> Rs 5,00,000 to Rs.15,00,000 <input type="checkbox"/> > Rs15,00,000	<input type="checkbox"/> Upto Rs 100,000 <input type="checkbox"/> Rs 100,000 to Rs 500,000 <input type="checkbox"/> Rs 5,00,000 to Rs.15,00,000 <input type="checkbox"/> > Rs15,00,000
*Source of Funds	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Savings <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Inheritance <input type="checkbox"/> Savings <input type="checkbox"/> Others (Please specify) _____
*Purpose and Reason for opening the account	<input type="checkbox"/> Savings <input type="checkbox"/> Investments <input type="checkbox"/> Family Maintenance <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> Savings <input type="checkbox"/> Investments <input type="checkbox"/> Family Maintenance <input type="checkbox"/> Others (Please specify) _____
Relationship with the 1st holder	----	<input type="checkbox"/> Parent <input type="checkbox"/> In Law (s) <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Sibling <input type="checkbox"/> Others (Please specify) _____
Politically Exposed Person (PEP) Status	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable

	(1st Applicant/Minor)	2nd Applicant / Guardian Details (If the Applicant is a Minor)
*Proof of Identity	Certified copy of any one of the following Proof of Identity to be submitted	Certified copy of any one of the following Proof of Identity to be submitted
Passport Details	Date of Issue <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Place of Issue <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of Issue <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Place of Issue <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Driving License	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Voter's Id Cards	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
*PAN Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> OR <input type="checkbox"/> Form 60 (Applicable for Basic Savings Bank Deposit Account Only)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> OR <input type="checkbox"/> Form 60 (Applicable for Basic Savings Bank Deposit Account Only)
UID (Aadhar)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
NREGA Job Card	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Others	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Identification Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Any document notified by the central government)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Identification Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Any document notified by the central government)
Remarks	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 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MODE OF OPERATION

Single Jointly (Debit card will not be issued) Either or Survivor Anyone or Survivor Former or Survivor Others (Please specify) _____
 We jointly agree and authorize DBS Bank India Limited to permit premature withdrawals of the fixed deposit by survivor/s in the event of death of the deposit holder/s before maturity.

FIXED DEPOSIT

Type of Deposit : Simple (quarterly / monthly payment) Reinvestment
Cheque/RTGS/NEFT Details : Cheque No Dated Bank Name _____
Amount in figure _____
Amount in words _____
Debit to DBS Account no. :
*Term Deposit Tenure : Year Days Months @ _____ %
Number of Receipts : Single receipt _____ receipts of INR _____ (min of INR 10,000)
Tax Status : No tax at source, FORM 15G/H submitted Tax to be deducted PAN No
(No TDS if interest is < INR 10,000 during a financial year) (prevailing rules of TDS will apply, if PAN No not available attach Form 60) (on all FD's places with us)
Interest Payment : Credit A/c No _____ Issue payorder @ RTGS / NEFT
Maturity Instructions : Auto renew principal and interest for same period
 Renew principal and interest for _____ days until further notice
 Renew principal for _____ days / months / years and pay interest to A/c No _____ or by payorder RTGS / NEFT
 Repay principal and interest to A/c No _____ or by payorder RTGS / NEFT
*Simple Interest rate will be paid on fixed deposits below 6 months. For fixed deposits of 6 months or above, interest will be compounded quarterly.

RTGS/NEFT Details (Real Time Gross Settlement/ National Electronic Funds Transfer)

Beneficiary Name*: _____
Bank Name: _____ Account Number: _____
Bank Address: _____ IFSC Code : _____

* Payment will be sent to 1st applicant only



ACKNOWLEDGEMENT SLIP (To be handed over to Customer)

We acknowledge the receipt of your Savings Account Opening form DBS Investment services form.
The terms & conditions, features and charges with regard to your account opening request has been explained to you by the relationship manager.
Nomination Form Received Yes No
The account will be opened as subject to KYC checks and post clearance of the initial payment of the cheque.
Relationship Manager Details:
Name _____ Signature _____ Date :

RECURRING DEPOSIT

First Installment Payment Details : Through Debit to my Savings Account

(Min Rs 1000/- Max 100000/-)

Monthly Installment Amount : Rs. _____/- Amount in words Rs _____

Tenure : _____(Months) @ _____% (minimum 6mths & multiples of 3 months thereafter & maximum 60mths)

Number of Recurring Deposits : One _____ RD's of Rs. _____ (each)
(minimum amount of each RD should be Rs.1000/-)

Maturity Instructions : Payment of deposit on Maturity by Transfer to my Savings / Current Account Number
(No Auto renewal Possible)

Standing Instruction Details Credit A/c No. Monthly Debit Amount (INR): _____
Debit account will be the same from where the 1st installment has been debited

DEBIT CARD APPLICATION

1st Applicant		2nd Applicant	
Name	<input type="text"/> <small>(Name to be mentioned on the debit card not to exceed beyond 20 characters including blank space)</small>	Name	<input type="text"/> <small>(Name to be mentioned on the debit card not to exceed beyond 20 characters including blank space)</small>
Type of Card	<input type="checkbox"/> Domestic Debit Card <input type="checkbox"/> International Debit Card <small>(can be used only in India)</small>	Type of Card	<input type="checkbox"/> Domestic Debit Card <input type="checkbox"/> International Debit Card <small>(can be used only in India)</small>

I/We declare and confirm that I/We have read and understood the terms and conditions available on the website of DBS Bank India Limited ("Bank") related to the Bank's Debit Card and international transaction limits relating to Bank's Debit Card including but not limited to the Bank's tariff regarding the operation/conduct of the accounts/deposits and agree to be bound and abide by them/any other rules that may be in force from time to time. I/We are aware of Charges/fees applicable for the Bank's International/Domestic Debit Cards. I/We hereby agree to be bound by the revised charges/tariff applicable from time to time available on the Bank's website for the Bank's International/Domestic Debit Cards.

I/We am/are aware that the Debit Cards are issued in different variants. I/We are aware that the Default domestic transaction limit on my/ our VISA Platinum Debit card is INR 100,000 and international transaction limit on my/our VISA Platinum Debit card is INR 25,000 is set for Debit cards issued to Savings Plus /Savings Power Plus and Basic Savings Bank Deposit Accounts. I/We are aware that the default domestic transaction limit on my/our VISA Infinite Debit card is INR 300,000 and the international transaction limit is INR 50,000 for Treasures, NRI Elite Treasures accounts. I/We agree that if our existing cards are domestic debit cards then our International limits will be Zero.

- Note:
1. International transaction limit is set separately for POS transactions and ATM withdrawals etc.
 2. The international transaction limits on your Debit card cannot exceed your domestic limits
 3. If you select a domestic card only initially, you can call customer care or submit a mandate to change the card type and increase & activate the international limit
 4. In case you need to change the default International limit, you can call customer care or submit a mandate to change the card type

iBANKING / mBANKING

<input type="checkbox"/> 1st Appl.	<input type="checkbox"/> Yes, I would like to apply for iBanking & mBanking <input type="checkbox"/> Yes, I would like to apply for ibanking only kindly disable mBanking	<input type="checkbox"/> No, I would not like to apply for iBanking & mBanking
<input type="checkbox"/> 2nd Appl.	<input type="checkbox"/> Yes, I would like to apply for iBanking & mBanking <input type="checkbox"/> Yes, I would like to apply for ibanking only kindly disable mBanking	<input type="checkbox"/> No, I would not like to apply for iBanking & mBanking

I/We hereby confirm that I/We have applied for DBS Bank India Limited ("Bank") Internet Banking (iBanking)/ Mobile Banking (mBanking) Services and hereby agree that iBanking / mBanking Services shall be made available to me/us by the Bank from time to time. I/We acknowledge and confirm that my/our use of the iBanking / mBanking services shall be governed by the Bank's prevailing iBanking / mBanking Terms and Conditions (copies of which are available at any of the Bank's branches in India and on the Bank's web-site at www.dbsbank.in) and I/We hereby declare that I/We have read and fully understood the said terms and conditions and accept the same. I/We agree and understand that the Bank reserves the right to reject any application for iBanking / mBanking without providing any reason. I/We hereby instruct and authorise the Bank to mail/courier my/our Internet Banking ID and Password (collectively "Security Codes") relating to my/our access to the iBanking / mBanking services to my/our address as per the Bank's records and I/We agree that the risk of non-receipt and/or disclosure of the Security Codes to an unauthorised third party shall be fully borne by me/us. I/We confirm and agree that the Bank shall not be held responsible in any way for any losses that may be suffered by me/us as a result of such non receipt or disclosure of the Security Codes to an unauthorised third party. I/We agree that in case I/We have multiple accounts (where the mode of operation is single/either or survivor/anyone or survivor) maintained with the Bank, all such accounts shall be automatically linked to my/our User ID.

I/We shall be fully responsible for any of the linked accounts getting debited based on the instruction(s) given through my/our User ID and Password and I/We also agree that the Bank will not be responsible or held responsible and agree not to make any claim or demand against the Bank in this regard.

I/We are aware of charges/fees applicable for iBanking / mBanking Services. I/We hereby agree to be bound by the revised charges/fees applicable from time to time available on the Bank's website for iBanking / mBanking Services.

Note: Please note that for availing mobile banking services, customer needs to have internet banking access as well. Please note that for accessing mobile banking services, you need to have DBS iBanking user id and password.

Yes I/we confirm I/we have applied for debit card ibanking mBanking we accept the terms & conditions governing these services.

1st Applicant Signature

2nd Applicant Signature

CONSENT FOR MARKETING OFFERS (mandatory)

At DBS Bank India Limited we always strive to serve you better. One of our ways is to ensure that you are kept up to date with our latest promotions, as well as any products & services that may be suited to your needs.

- Yes, I/We would like to receive from DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS or MMS), fax, email and/or post.
- No, I/We do not wish to receive any DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS or MMS), fax, email and/or post. I understand that I/We will not be contacted only on the phone/mobile no.(s) / email id registered in your records.



Live more,
Bank less

Customer Care (24x7): **India Helpline (Toll Free)** : 1800 209 4555 / 1860 267 1234,
International Helpline : +91-44-66854555 / +91-44-49021150

Email: customercareindia@dbs.com | Visit us at: www.dbsbank.in

Please Note: If you have opted to receive marketing materials and information from us via, mobile messaging or telephone calls, you will receive, mobile messages or calls from us only if your number is not on the National Do-Not-Call Register.

Notwithstanding anything written herein above you may receive some communication from us (emails/sms/calls, etc) irrespective of you being on "The Do Not Disturb" list for the following reasons:

- In response to your queries you have made to DBS Bank India Limited in writing or verbally
- Calls made to verify the details furnished by you under any application to DBS Bank India Limited
- Calls made to conduct credit checks or card misuse related checks in the event of any irregular transaction being observed
- Calls made to abide by the regulations including for Internet banking passwords / change in static data

DECLARATION FOR OPENING BASIC SAVINGS BANK DEPOSIT (BSBD) ACCOUNT

I/We hereby declare and confirm that I/we am/are not holding nor I/we have applied for any other savings bank account with DBS Bank India Ltd. In the event if the existence of any other savings bank account (either singly or jointly with other person) is noticed by DBS Bank India Ltd. after opening BSBD account basis this application, I/We authorize DBS Bank India Ltd. to take necessary steps to close non-BSBD Account after thirty (30) days of opening BSBD Account without requirement of issuance of further notice to me or seeking my/our instructions. In the event of closure of my non-BSBD Account, I/We hereby authorize DBS Bank India Ltd. to transfer the available funds, if any, from my non-BSBD Account to my BSBD Account.

I/We hereby declare and confirm that I/we am/are not holding a BSBD account in any other bank. I/We hereby declare that what is stated above is true to the best of my/our knowledge and belief:

Date :

1st Applicant Signature

2nd Applicant Signature

CUSTOMER DECLARATION

I/We declare and confirm that I/We have read and understood the terms and conditions, Tariff schedules available on the website of DBS Bank India Limited related to the Bank's all products and services, but not limited to the Bank's tariff regarding the operation/conduct of the accounts/deposits and pertaining to general banking, phone banking, ATM/Debit Cards, Doorstep Banking, Mobile banking, Internet Banking and Electronic Banking facilities (collectively referred to as "the said banking facilities") and agree to be bound and abide by them/any other rules that may be in force from time to time. I/We are aware of Charges/fees applicable for the said banking facilities. I/We hereby agree to be bound by the revised charges/tariff applicable from time to time available on the Bank's website for the said all banking facilities. The terms and conditions for the said banking facilities will be in addition and not in derogation of the terms and conditions relating to the conduct of the my/our Account(s).

I/We am/are the beneficial owner(s) & ultimately own or have effective control of the above account.

FOR FIXED DEPOSIT:

- 1) I/We hereby agree and confirm that the premature withdrawal of Joint Holders deposits with "Either or Survivor/Former or Survivor" mandate is allowed by surviving account holder on the death of the other account holder subject to the mandate being made jointly at the time of account opening.
- 2) Accounts with nomination Deposit Accounts with either/ survivor: I/We hereby agree and confirm that the balance outstanding at the time of death of the depositor will be paid to the survivor(s) first. In case there are no survivors, the balance outstanding shall be paid to the nominee on verification of his/her identity. The proof of death of depositor through appropriate documentary evidence shall be obtained in all such cases.
- 3) Joint Deposit Accounts: I/We hereby agree and confirm that in the event of death of one of the joint account holders, the balance outstanding will be paid jointly to the survivor(s) and the nominee on verification of his/her identity. The proof of the death of the depositor through appropriate documentary evidence shall be obtained in all such cases.
- 4) I/We further agree and confirm that the premature withdrawal for joint accounts can be done only if we have instruction signed by both holders. If the primary holder is deceased, the FD would be closed and the settlement process to be followed.

1st Applicant

Signature across
Photograph

1st Applicant Signature

2nd Applicant

Signature across
Photograph

2nd Applicant Signature

I had met with the above named applicant in-person and verified his/her identity & photograph and hereby certify that the applicant had signed above in my presence. I understand the consequences of verification done by me.

RM Signature : _____ RM Name : _____ RM Code : _____

ADDRESS DECLARATION (Please tick [✓] if applicable)

1st Applicant

2nd Applicant

This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank.

Residential address (Country of residence) Office address (Country of residence) Permanent

Kindly register my residence and/or communication address for all future correspondence.

1st Applicant Signature

This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank.

Residential address (Country of residence) Office address (Country of residence) Permanent

Kindly register my residence and/or communication address for all future correspondence.

2nd Applicant Signature

NOMINATION FORM DA1*

Nomination under Sec45ZA of the Banking Regulation Act, 1949, and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985, in respect of bank deposit

I wish to assign a Nomination **(fill Section A & Section B below)** I do not wish to assign a Nomination **(go directly to Section B below)**

Nominee name to be printed on the fixed deposit advise / account statement Yes No

Section A

I / We _____

nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by DBS Bank India Limited _____ (Name of the branch where account is held)

Deposit				Nominee				
Nature of	Distinguishing No.	Additional Details, if any	Share Percentage	Name	Address	Relationship with Depositor, if any	Age	If Nominee is a minor, his date of birth

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. _____ (name, address and age) _____ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Section B

Signature*** <small>1st Applicant Name</small>	Signature*** <small>2nd Applicant Name</small>	Signature*** <small>3rd Applicant Name</small>	Signature*** <small>4th Applicant Name</small>
---	---	---	---

Witness 1	
Name _____	_____
Address _____	_____
_____	_____
Signature _____	Date _____

Witness 2	
Name _____	_____
Address _____	_____
_____	_____
Signature _____	Date _____

* where the deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor. * strike out if not a minor.
 *** Thumb impressions must be attested by two witnesses. No witnesses are required in case of signature. Only one person can be nominated per account.
 ^ While the nomination facility is optional we recommend you avail of the same.

RELATED PARTY DETAILS AND PROOF OF IDENTITY [PoI]* (if applicable)

<input type="checkbox"/> Nominee: Name <small>(PoI if available)</small>	First Name	Middle Name	Last Name
<input type="checkbox"/> Guardian of Minor: Name <small>(Kindly submit PoI)</small>	First Name	Middle Name	Last Name
<input type="checkbox"/> Assignee: Name <small>(Kindly submit PoI)</small>	First Name	Middle Name	Last Name

PROOF OF IDENTITY [PoI] OF RELATED PERSON*

<input type="checkbox"/> A- Passport Number	Passport Expiry Date
<input type="checkbox"/> B- Voter ID Card	Driving License Expiry Date
<input type="checkbox"/> C- PAN Card	Identification Number
<input type="checkbox"/> D- Driving License	
<input type="checkbox"/> E- UID (Aadhaar)	
<input type="checkbox"/> F- NREGA Job Card	
<input type="checkbox"/> Z- Other (any document notified by the central government)	

NAME MISMATCH DECLARATION - 1st Applicant

This is to confirm that my name on application form differs from that of the name appearing on my passport / PAN card / other _____ (Specify document type) supporting document available with me. In view of the above, you are requested to open the account in the name of _____ as being my valid name and accept the same for all future correspondence and banking transactions.

I undertake to indemnify the Bank for any loss or damages that it may incur on account of permitting me in having different signatures / name for having transactions at my bank account maintained with your Bank.

1st Applicant Name _____ Signature _____ Date :

Authorized by Name _____ Signature _____ Date :

NAME MISMATCH DECLARATION - 2nd Applicant

This is to confirm that my name on application form differs from that of the name appearing on my passport / PAN card / other _____ (Specify document type) supporting document available with me. In view of the above, you are requested to open the account in the name of _____ as being my valid name and accept the same for all future correspondence and banking transactions.

I undertake to indemnify the Bank for any loss or damages that it may incur on account of permitting me in having different signatures / name for having transactions at my bank account maintained with your Bank.

2nd Applicant Name _____ Signature _____ Date :

Authorized by Name _____ Signature _____ Date :

SELF CERTIFICATION ON USA CITIZENSHIP/ TAX RESIDENCY STATUS AND COMMON REPORTING STANDARD*
INDIVIDUALS ONLY

1st Applicant

Tax Residency Status - USA (Please tick [✓] one of the boxes only)
For US federal income tax purposes, I represent and warrant that:

I am not a US person¹ / Tax Resident² / Green Card Holder.
Please provide one of the following documents:
• copy of non-US passport; or • non-US government issued identification.

Additionally, if you were born in the US, please provide:
• copy of certificate of loss of nationality of the US; or
• reasonable explanation that you do not have such a certificate:

I am a US person¹ / Tax Resident² / Green Card Holder.
Please provide your US Taxpayer Identification Number (TIN)³ or Social Security Number (SSN).

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|

I confirm that I am **no longer a US person¹**
Please provide one of the following documents:
• copy of non-US passport; or
• one of the following:
a) copy of certificate of loss of nationality of the US; or
b) I-407 Form; or
c) reasonable explanation that you do not have such a certificate:

2nd Applicant

Tax Residency Status - USA (Please tick [✓] one of the boxes only)
For US federal income tax purposes, I represent and warrant that:

I am not a US person¹ / Tax Resident² / Green Card Holder.
Please provide one of the following documents:
• copy of non-US passport; or • non-US government issued identification.

Additionally, if you were born in the US, please provide:
• copy of certificate of loss of nationality of the US; or
• reasonable explanation that you do not have such a certificate:

I am a US person¹ / Tax Resident² / Green Card Holder.
Please provide your US Taxpayer Identification Number (TIN)³ or Social Security Number (SSN).

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|

I confirm that I am **no longer a US person¹**
Please provide one of the following documents:
• copy of non-US passport; or
• one of the following:
a) copy of certificate of loss of nationality of the US; or
b) I-407 Form; or
c) reasonable explanation that you do not have such a certificate:

TAX RESIDENCY STATUS - INDIA AND COUNTRIES OTHER THAN USA

I am a Tax Resident² of India. I am a Tax Resident² of a country other than India and USA.
 I am a Tax Resident² of India and _____ (please specify)

Please provide one of the following documents: passport copy; or Government issued identification

Country of Tax Residency ²	Tax Identification Number (TIN) ³ or equivalent If no TIN Available, enter Reason* & explanation B
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

I am a Tax Resident² of India. I am a Tax Resident² of a country other than India and USA.
 I am a Tax Resident² of India and _____ (please specify)

Please provide one of the following documents: passport copy; or Government issued identification

Country of Tax Residency ²	Tax Identification Number (TIN) ³ or equivalent If no TIN Available, enter Reason* & explanation B
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____
_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ _____ <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C _____

- *Reasons :** A - I am resident of a country/jurisdiction which does not issue TIN to its residents.
B - I am otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason).
C - TIN is not required. (Note: To be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).
- If your country/jurisdiction of tax residence did not include the country of your residential address, please tick the following box as confirmation:
 I am not a tax resident of the country(ies) where I am residing. By checking this box, I also confirm that I am not a tax resident of any countries other than those I have declared above.
 - In the absence of the above confirmation, DBS Bank India Limited may have to disclose your account information to tax authority based on your information held in our records. In addition, you may not be able to open additional accounts or purchase investments with us.

NOTES

- Definition of "US person" : A citizen or permanent resident of the United States (e.g. US Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); US corporations, partnerships, estates and trusts; Any other person that is not a foreign (i.e. non-US) person (as defined under US federal tax law).
- Definition of "Tax Resident" Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website : <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760> In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.
- A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual & and is used to identify the individual for the purpose of administering tax laws of such jurisdiction.

- I agree that DBS Bank India Limited ("DBS") may disclose and transfer to its branches, subsidiaries, affiliates or representative offices located in any jurisdiction the information contained in this form, and any information relating to my accounts and products with DBS Bank India Limited, in connection with or to facilitate their compliance with applicable laws and regulations.
- I certify that the information above is true, accurate and complete. If any information changes, I shall immediately inform DBS Bank India Limited within 30 calendar days of the change, and provide supporting documents if required.
- I consent to DBS Bank India Limited collecting, using and disclosing information (including disclosing information to any Singapore or other government authority or agency) that I have provided for the purpose of complying with applicable laws and regulations.
- For parent/guardian/trustee/authorised representative signing on behalf of the Account Holder named above: I warrant that I have the legal right to sign this certification and either have obtained the Account Holder's consent or have the right to consent on his/her behalf to such collection, use, disclosure and processing of his/her personal data by DBS Bank India Limited for the purposes of this certification.

1st Applicant Signature

2nd Applicant Signature

1) Please sign as per Bank's records.
2) Thumbprints must be affixed in the presence of a bank staff.
3) If you are signing this form on behalf of a person per clause 4 above, please provide your name and NRIC/Passport number next to your signature/thumbprint.
Refer to page 10 for bank verification details

Date : | | | | | | | | | | | | | | | |

FINANCIAL PROFILING FORM (Individual / HUF)

A GUIDE TO OUR SERVICES

1. We, DBS Bank India Limited (DBS), are a banking company incorporated in Singapore and having its branch offices in India, we provide certain services and market, distribute and refer certain third party products and services.
2. The DBS Bank India Limited representative who has contacted you is authorised to shortlist products for you from our list of product providers.
3. We have contractual arrangements with various product providers. For the list of product providers, please contact your Relationship Manager/Service Manager.
4. The information that you provide in this form will form the basis for us to shortlist investment products for your consideration. If you do not provide complete and accurate disclosures in the financial needs analysis process, any product that is short listed may not be appropriate for your needs and financial situation.
5. Disclosure of Interests: We may receive different fees, remuneration or benefits (including commissions / trailer fees / incentives) from product providers for marketing distributing & referring or selling their products to you.
We and our affiliates (including the directors and/or employees) may also perform or seek to perform broking, investment banking and other financial services for the product providers.
6. Reviews: We suggest you to review your financial objectives and situation on a regular basis (at least annually) or when significant changes in your economic situation and/or personal circumstances warrant it. Please inform our representative to update your records to ensure we have your updated information at all times.
7. If you have any queries after the transaction, you may contact:
 - Your Relationship Manager
 - Our Customer Service Manager

Risk Profiling Questionnaire		Score	<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3
1	What is your ideal investment time period?				
	A. Less than 1 year	5			
	B. 1 to less than 3 years	6			
	C. 3 to 7 years	7			
	D. More than 7 years	8			
2.	What kind of instruments have you invested in before or are currently invested in? (you may select more than one)				
	A. - Savings Accounts - Fixed Deposits				
	B. - Life Insurance - General Insurance				
	C. Liquid/Money Market Funds - Short Term Bonds - Debt/Income Funds - Capital Protection Oriented Funds				
	D. Equity Funds Stocks PMS				
	E. - Principal or Non Principal Protected Structures (e.g. Equity-linked Debentures) - Currency/Interest Rate Futures Trading - Commodities Trading - Private Equity Funds - Offshore Investment Products				
	F. Leveraged Investment Products				
3	Which option below can accurately describe your investment knowledge and experience?				
	A. I have no investments or insurance knowledge or experience	5			
	B. Minimal: I have limited knowledge or experience of investments or insurance.	6			
	C. Moderate: I have knowledge or experience of any of the following: stocks, bond/debt funds, balanced funds	7			
	D. Good: Apart from the products like stock, bond/debt funds, balanced funds, I have knowledge or experience of any of the following: equity funds, fund of funds, PMS	8			
	E. Extensive: Apart from the products like equity funds, fund of funds, PMS, I have knowledge or experience of any of the following: private equity funds, principal and non principal protected structures, offshore investment products and leveraged investments, commodities/currency and interest rates futures.	9			
4	How much average potential capital loss is acceptable to you in a negative return year? Higher returns generally means taking on greater risk?				
	A 4% Minimal capital loss	0			
	B 10% Small capital loss	8			
	C 16% Moderate capital loss	11			
	D 36% High capital loss	14			
	E > 36% Significant capital loss	17			
5	Taking into account my overall cash flow and net worth, I feel secure about my financial situation over the next 12 months?				
	A I disagree	5			
	B I somewhat agree	6			
	C I agree	7			
	D I strongly agree	9			
	Total				

Note: The Risk Profiling will be done on the owner of the funds. If there is more than one owner, the Risk Profiling may be done on any one of the owners, to be selected by you. (Please choose the right option above)

Please choose your Risk Profile based on the above responses

Risk Score Range	Risk Profile	Description
<input type="checkbox"/> 15 to 24 - C1	Defensive	- Your priority is protecting your capital and you are willing to accept minimal risks . In return, you understand that you may receive minimal or low returns.
<input type="checkbox"/> 25 to 29 - C2	Conservative	- Your priority is to maintain your investment capital while seeking some investment returns. - You would prefer to achieve limited returns higher than short-term deposit rates by investing in low risk-rated products which have simple structure are not exposed to high volatility or low liquidity.
<input type="checkbox"/> 30 to 34 - C3	Moderate	- Your goal is to obtain moderate investment returns, either through income or capital appreciation, and are willing to take on moderate investment risk - You are willing to invest in moderately risk-rated products which are not exposed to high volatility or low liquidity.
<input type="checkbox"/> 35 to 39 - C4	Balanced	- Your goal is to obtain higher investment returns, either through income or capital appreciation, and are willing to take on higher investment risk. - You are willing to bear with more volatile returns, lower liquidity , and some risk of losing part of the principle investment.
<input type="checkbox"/> 40 to 43 - C5	Dynamic	- Your focus on maximizing investment returns opportunistically in an unconstrained manner , and you are willing to take on high levels of investment risk to do so. - You are comfortable with investing in complex or risk product with higher expected returns but also higher risk of loss, and you are prepared for volatile returns, low liquidity, and the possibility of losing part or all of your capital.

Who owns the funds of this investment? (you can select more than one) Applicant 1 Applicant 2 Applicant 3

Risk Profiling Questionnaire to be done on: Applicant 1 Applicant 2 Applicant 3

Purpose & Reason for opening the Account : Savings Growth Family Maintenance Other _____

Mode of Operations # Applicable for investment : Single Joint Either or Survivor Former or survivor Anyone or Survivor

Household Relationship : Yes No If Yes, Relationship Name: _____

Financial Profiling Customer No.: _____

CLIENT'S DECLARATION & WARRANTY

Mandatory for all Clients: (To be completed by the client only)

I/We have completed the Financial Profiling Form myself/ourselves. For any question which may be unfamiliar to me/us, your representative has explained to me/us its meaning. **OR**
 Your representative will complete the form on my/our behalf using information provided by me/us. I/We acknowledge that the completed form has been checked by me and is in accordance with my/our response.

Mandatory for Joint Investments: (To be completed by the client only)

We _____ / _____ / _____ declare that _____ / _____ / _____ is/are the Owner(s) of the Funds and confirm that the Financial Profiling has been done on the owner(s) of funds. We authorize any of the joint holder(s) of the account to sign any transaction documents for and on behalf of us and we confirm that any such execution by any of the joint holder(s) shall bind us. We undertake that if the joint holder signing the transaction form (signatory) has not been profiled, then the owner(s) of the funds will discuss the transaction with the signatory and authorize him/her to sign the transaction form.

I/We request DBS Bank India Limited to undertake Financial Profiling services in the name(s) as mentioned in the form with the Bank on the terms and conditions set out hereinafter. The financial profiling services are being undertaken for investing into various financial instruments. I/We understand and acknowledge that the value of the products is subject to fluctuations and past performance may not be indication of the performance in future.

I/We acknowledge that I/we understand the following:

- Before making a decision to invest in any investment product, I/We will ensure that I/We understand the features of the investment product(s), the benefits and risks involved in investing in that product(s), and assess the suitability of the product(s) against my/our risk appetite, financial means and investment objectives. Otherwise, I/We will not invest in the investment product(s). If I/We wish to do so nonetheless, I/We will ensure that I/we obtain relevant independent advice on such matters as is appropriate before investing in such product(s).
- I/We understand that DBS Bank India Limited has the absolute discretion to decline the sale, referral or distribution of any product to any person while DBS Bank India Limited has its own internal guidelines relating to the sale, referral or distribution of products, investors should seek advice from their own financial adviser and assess the suitability of the product(s) against their risk appetite, financial means and investment objectives before making any investment decision. Investors should not rely on DBS Bank India Limited internal guidelines relating to the sale, referral or distribution as the basis, whether solely or otherwise, for their investment decision.
- I/We confirm having read and understood and agree(s) to be bound by any amendments and additions to the terms and conditions as may be communicated by the Bank to the Sole/First Applicant from time to time. In case of Joint Applicants, all the Applicants will be joint and severally bound by the Terms and Conditions.
- I/We declare that all the details in relationship record of the Applicant(s) are true and correct and any instructions given to the Bank to transact business on behalf of the Applicant(s) shall be in conformity with the applicable laws as maybe in force from time to time.
- I/We will go through the advice given to me by the Bank and will consult any other professional if required before investing in the products short-listed by the Bank. The Bank does not guarantee safety of capital or performance of the investments into the financial products with the Bank. The bank's financial profiling process is only an advice to assist in my investments and does not result in any commitment on performance and returns of the financial products.
- At the time of entering into specific transactions, I confirm that I/we have gone through the Bank's website www.dbs.com/in for the updated Tariff for Mutual Fund Transactions (If Applicable) and for the updated commission structure payable to the Bank by AMCs for different competing schemes of various Mutual Funds/Insurance Products/Other Referral Products offered by the Bank. In addition, I/We understand that DBS Bank India Limited has a revenue sharing arrangement with its channel partner for client referrals made to them.
- For clients interested in purchase and sale of Corporate Bonds, DBS Bank India Limited will refer the clients to its referral partners. DBS Bank India Limited does not take responsibility for the product suitability and quality of corporate bonds purchased by the client and the client should seek independent advice before making investment.
- For clients interested in purchase and sale of stocks and equity linked underlings in primary & secondary market, DBS Bank India Limited refers the clients to its referral partners DBS Bank India Limited does not take any responsibility for the quality of stocks bought by the client and/or advice provided by its referral partners and the client should take independent advice before making investments.
- By signing below, I hereby apply for DBS Bank India Limited (Bank) Internet Banking Services as may be made available to me by the Bank from time to time. Further I acknowledge that my use of the Internet Banking Services shall be governed by the Bank's prevailing Internet Banking Terms and Conditions (copies of which are available at any of the Bank's branches in India and on the Bank's web-site at www.dbsbank.in) and I declare that I have read and fully understood the said terms and conditions and accept the same. I agree and understand that the Bank reserves the right to reject any application for internet banking without providing any reason. I hereby instruct and authorize the Bank to mail / courier my internet banking ID and Password (collectively "Security Codes") relating to my access to the Internet Banking Services to my address as per the Bank's records and I agree that the risk of non-receipt and / or disclosure of the Security Codes to an unauthorized third party shall be fully borne by me. I confirm and agree that the Bank shall not be held responsible in any way for any losses that may be suffered by me as a result of such non receipt or disclosure of the Security Codes to an unauthorized third party. I agree that in case I have multiple accounts (where the mode of operation is single/either or survivor/anyone or survivor) maintained with the Bank, all such accounts shall be automatically linked to my User ID.
- I/We am/are the beneficial owner(s) & ultimately own or have effective control of the above account.
- I/We understand for the clients who are interested in availing Loan Against Securities (LAS), DBS Bank India Limited (Bank) refers such clients to BAJAJ FINANCE LTD (BFL). I/We hereby confirm that I/We are hereby approaching BAJAJ FINANCE LTD (BFL) for the LAS without any form of solicitation or inducement being exercised on me/us by DBS Bank India Limited or its staff. I/We understand that DBS Bank India Limited does not take any responsibility for the advice provided by BAJAJ FINANCE LTD (BFL) and the I/We will ensure to take independent advice before availing this facility and also DBS Bank India Limited earns referral fees which. Is subject to change from time to time.
- I/We hereby provide my/our consent for sharing my details mentioned above with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email.

Signature	Signature	Signature
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CIF 1

CIF 2

CIF 3

Date :

I had met with the above named applicant in-person and verified his/her identity & photograph and hereby certify that the applicant had signed above in my presence. I understand the consequences of verification done by me.

RM Signature : _____ RM Name : _____ RM Code : _____

I am aware that this form has been completed by the Bank's representative. I have checked the content of the form before signing.

DBS INVESTMENT SERVICES FORM

ARN-155319

EUIN

Date:

Branch Name & Code _____

Category: Resident Individual HUF Sole Proprietorship Company Others _____

I/We wish to avail investment services offered by DBS Bank India Limited I/We hereby provide my/our details for availing the Investment Services.

	1st Applicant	2nd Applicant
Name (Mr/Ms)	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Pan No	<input type="text"/>	<input type="text"/>
KYC Compliant	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
KYC Number	<input type="text"/>	<input type="text"/>
Residence No	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Office No	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Fax No	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	STD Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mobile No	+ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	+ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Place of Birth	<input type="text"/>	<input type="text"/>
Country of Birth	<input type="text"/>	<input type="text"/>
Country of Residence	<input type="text"/>	<input type="text"/>
Residence Address	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>
Office Address	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>	<input type="text"/> <input type="text"/> City <input type="text"/> Pin code <input type="text"/>
Communication Option	<input type="checkbox"/> Resident <input type="checkbox"/> Office	<input type="checkbox"/> Resident <input type="checkbox"/> Office
Occupation	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others (Please Specify) _____	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> Agriculture <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others (Please Specify) _____
Status	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/OCI <input type="checkbox"/> Others (Please Specify) _____	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/OCI <input type="checkbox"/> Others (Please Specify) _____
Net Worth <small>(Should not be older than 1 year)</small>	Rs _____	Rs _____
Net Worth Date	<input type="text"/>	<input type="text"/>
Country/Countries of Tax Residency	<input type="text"/>	<input type="text"/>
Tax Reference Number <small>*Mandatory where tax residency is other than India</small>	<input type="text"/>	<input type="text"/>

Gross Annual Income : 1st Applicant Below Rs.1 Lac Rs 1-5 Lac Rs 5-15 Lacs Rs >15 Lacs
 2nd Applicant Below Rs.1 Lac Rs 1-5 Lac Rs 5-15 Lacs Rs >15 Lacs

Mode of Holding (of Investment)

Mode of Holding : Single Any One or Survivor

Documents Enclosed [Please tick(✓)]

Pan Proof* MF KYC Compliance Status Proof*

Declaration(s) [Please tick(✓)]

Note: Please Fill the MF KYC form if you are not MF KYC Complied. Fields marked with (*) are mandatory

I/We hereby declare that all the information and particulars given by me/us in this Investment Services Form are true to the best of my/our knowledge and belief. I/We agree to immediately inform the Bank if there is any change in any information given in this form or in the Annexure(s) (if any) to this form. I/We also declare and agree that if any of the above statements are found to be incorrect or false or any information or particulars have been suppressed or omitted there from, DBS Bank India Limited has a right to terminate the Investment Services. I/We agree and declare that any and all tax liability will be my/our sole responsibility. I/We shall provide such information/document as may be requested by the Bank/AMFI/SEBI. I/We undertake to execute and deliver to the Bank such other documents as may be specified by the Bank or required from me/us for compliance or updating of records. I/We agree that if I/We fail to give such information or documents, you shall have the right to terminate the Investment Services.

I/We agree to abide by the applicable terms and conditions, rules and regulations governing the investment services. I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) through DBS Bank India Limited (whether through iBanking or through Financial Transaction Form as the case may be) is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulation or any statute or legislation laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We hereby confirm that no action has been taken by SEBI/Stock Exchange or any authority for violation of securities law or other economic offences against me/us.

I/We hereby declare that I/We do not hold investment/Interest in any body corporate which enables me/us to obtain price sensitive information.

Place _____

Date :

Terms and Conditions for DBS Investment Services Form

These Terms and Conditions for investment services ("**Terms and Conditions**") apply to and govern your usage of DBS investment services. These Terms and Conditions are in addition to the general terms and conditions applicable to your Account/s and documents signed/accepted by You from time to time including iBanking Terms and Conditions.

Individual Customers: In case of individual customers, the investments in mutual fund/s can be made through iBanking or by submitting Financial Transaction Form at any nearest DBS Bank India Limited branch for every transaction.

Non-Individual Customers: In case of non-individual customer, the investments in mutual fund/s can be made only by submitting Financial Transaction Form at any nearest DBS Bank India Limited branch for every transaction.

1. Definitions: Words used but not defined in these Terms and Conditions shall have the same meaning as set out in the iBanking terms and conditions.

I. "Account" means any account (including your joint accounts) maintained with us which is processed by you through the iBanking Services, and includes any other Account in addition to or in substitution for the Account originally accessed by you through the iBanking Services;

II. "Unit" shall mean the interest of an investor, which consists of one undivided share in the net assets of the scheme.

III. "Net Asset Value ("NAV")" of the units of the scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date."

IV. "Purchase" shall mean subscription to the units of the various schemes of the Mutual Fund.

V. "Redemption" shall mean sale of the units of the various schemes of the Mutual Fund.

VI. "Switch" shall mean an option to the investor to shift his existing investment in any of the schemes of the Mutual Fund to another scheme of the Mutual Fund."

VII. "Systematic Investment Plan (SIP)" shall mean an option available to the investor for investing in a specified frequency of months in a specified scheme of the Mutual Fund for a constant sum of investment.

VIII. "Load" shall mean a charge, which the concerned Asset Management Company ("AMC") may collect on exit from a scheme.

IX. "Business Day" means a day other than: a. Saturday and Sunday; b. Bank Holiday or c. Day on which banks are normally open for business. Provided that, with respect to a Scheme this definition shall at all times be subject to the definition of Business Day in the Offer Document of respective schemes of various AMCs.

X. "You" and "your" shall mean the customer.

2. Authorisation : You hereby appoint and irrevocably authorise DBS Bank India Limited ("the Bank"), its authorized employees / agents as your agent/distributor to act on your instructions provided to the Bank, including electronic instructions on the internet banking portal of the Bank ("iBanking") to purchase, redeem and/or switch units of mutual funds ("Transaction Instructions"), on the Terms and Conditions mentioned herein. You hereby state that all the acts, deeds and things done by the Bank based on the Transaction Instructions shall be binding on You.

You hereby, jointly and severally, nominate and appoint the Bank as your lawful Attorney to perform or execute all or any of the following act and things relating to and in connection with Your investments, including:

- a) to subscribe to the units of mutual funds on your behalf and to pay for the said units so purchased on your instructions which may be provided either in writing or over iBanking.
 - b) to receive the account statement pertaining to the aforesaid mutual fund units and to acknowledge receipt of the same.
 - c) to redeem/sell the mutual fund units held by me/us (whether solely or jointly or with another or others) and to receive the payment of the redemption/ sale price and to acknowledge receipt of the same.
 - d) to sign all such writings and to do all such acts as may be required for purchasing / switching/ redeeming/selling any mutual fund unit/s.
 - e) to collect and deposit monies in an Account opened in Your name with the Bank and to make such debits in the said Account as may be necessary for acting on your Transaction Instruction/s.
 - f) to appoint and engage brokers and other agents for the purpose of the powers conferred herein and to give instructions and orders to brokers and agents including instructions and orders of sale, purchase, transfer, splitting and consolidation of mutual fund units and pay remuneration, brokerage, commission and other sums to such brokers and agents.
 - g) to correspond with and give notice to the corresponding asset management company of mutual fund units and matters related to nomination/change in investment plans/any other changes that may be necessitated.
 - h) to mark a lien/pledge/hypothecate/create charge on units of mutual funds on your behalf, upon your specific instructions either in writing or electronically over iBanking and to sign all such writings and do all such acts as may be required for such acts;
 - i) to make necessary application(s) for and on your behalf to any officials or authorities in India (or outside), including but not limited to, the Central Government and/ or the Reserve Bank of India and/ or the Income Tax authorities and/ or Securities and Exchange Board of India in connection with your purchase, sale/transfer, holding and continuing to hold units of mutual funds and disclose such information as may be required or necessary, and to represent You in all respects before such authority or authorities and establish without encumbrance the ownership of the units in your name.
3. You understand and acknowledge that this service will be activated only upon receipt of the following documents by the Bank:
- (i) DBS Investment Services Form.
 - (ii) KYC Acknowledgement Letter from the Asset Management Company.
 - (iii) Self-attested copy of PAN Card.
 - (iv) You will complete the financial profiling with the Bank before providing any Transaction Instructions.
 - (v) Any other document in the form and manner required by the Bank.
4. You agree and acknowledge that:
- (i) You are responsible to ensure that the details including your personal and bank related details provided for giving Transaction Instructions are correct. You agree that this Service shall be linked to your Account.
 - (ii) The Transaction Instructions shall be processed subject to availability of sufficient and clear funds in the Account.
 - (iii) Redemption requests can be given for all Open Ended Schemes at any time. However Redemption requests for Closed Ended Schemes can be given only on the dates specified by the AMC's.
 - (iv) Any Transaction Instruction placed on a non-Business Day or after the cut off time will be processed on the next Business Day and the NAV would be the NAV applicable on the day on which it is processed.
 - (v) You hereby understand and agree that the Transaction Instruction once placed over iBanking cannot be cancelled.
 - (vi) You state and agree that you have read and understood the Scheme Information Document/Key Information Document / Offer Document before providing the Transaction Instruction.
 - (vii) You have gone through the Bank's website www.dbs.com/in for the updated commission structure payable to the Bank by AMCs for different competing schemes of various Mutual Funds.
 - (viii) The Bank at its discretion, may not carry out Transaction Instructions where the Bank has reasons to believe that the Transaction Instructions are not genuine or are otherwise improper or unclear or raise a doubt or for any reason beyond the control of the Bank. The decision of the Bank in this regard will be final and binding.

(ix) by clicking on the "I agree" button, you agree to be legally bound by the relevant Terms and Conditions made available to you from time to time either electronically or otherwise.

(x) You agree and acknowledge that in case of individual customers, You can make investments in mutual fund/s through iBanking or by submitting Financial Transaction Form at your nearest DBS Bank India Limited branch for every transaction.

(xi) You agree and acknowledge that in case of non-individual customer, you need to necessarily submit Financial Transaction Form at your nearest DBS Bank India Limited branch for every transaction.

5. In case of Savings Account held jointly by individuals, the mode of operation of the Savings Account should necessarily be "Anyone or Survivor". In order to avail the investment services through Savings Account held jointly, You will have to first register the names of the individuals with whom you wish to make investments in mutual fund/s jointly. After the individuals are successfully registered with DBS Bank India Limited as your joint holder/s, You can start making investments in your joint name. An individual who is 18 years or above and who has a PAN card can be only registered as joint holder. Currently, you can appoint maximum 2 individuals as joint holders. There is no limit on different combination of joint holders while making investments. It is mandatory that the Joint holder is KYC & KRA Compliant as per CVL & NDSL. There would be no change allowed in the holding pattern once the iBanking facility is activated. The only changes allowed would be in case of an unfortunate event of demise of any of the Joint Holders as per the set process of DBS Bank India Limited

6. You declare that the particulars and information given in the Investment Services Form (and all documents referred or provided herewith) are true, correct, complete and up to date in all respects.

You further agree that any false / misleading information given by you or suppression of any material fact will render your account(s) and/or the services being provided to You, liable for termination. You agree to forthwith communicate any changes in the details provided to the Bank. You agree to indemnify the Bank against any fraud or any loss or damage suffered by the Bank due to submission of any incorrect particulars by you or your failure to update any of the information provided to us.

7. You hereby agree and acknowledge that the Bank shall provide this service on a best effort basis. Neither Bank nor any of the AMC shall be liable for damage or other costs or any failure to perform its obligations, arising in any way out of: a System failure including failure of ancillary or associated systems, or fluctuation of power, or other environmental conditions or for any circumstances of acts of God, floods, epidemics quarantine, riot or civil commotion and war or any other like reasons beyond the reasonable control of the Bank; or b. Accident, transportation, neglect, misuse, errors, frauds, of the clients or agents or any third party; c. Any fault in any attachments or associated equipment of the clients; or d Any incidental, special or consequential damages including without limitation of loss of profit. The role of the Bank is only to facilitate the Transaction Instructions. However, the Bank shall not be responsible / liable for any losses/damages/costs incurred by us for reasons not falling within the aforesaid role of the Bank.

8. You understand that any amount invested through the online platform is not a deposit with the Bank and is not insured by the Bank. The same is not endorsed or guaranteed and does not constitute obligations of the Bank or any of the subsidiaries associated or affiliated companies whose role is only as described in these Terms and Conditions.

9. You are aware that investment in mutual funds is subject to investment and market risks, including the possible loss of principal amount invested. You hereby confirm and understand that You will undertake the investments only after understanding the risks and reading the scheme information documents. You acknowledge that the Bank is not providing Tax Advisory and that You shall be guided by the advice of your independent tax advisor in relation to any new product/investment. You shall not hold Bank responsible for any of the losses which occur to you.

10. You further agree to indemnify and keep indemnified the Bank against all losses, liabilities, claims (including third party claims), actions, suits, proceedings damages, including reasonable attorney fees, that the Bank may incur/suffer as a result of misrepresentation by You and breach of Your obligations as contained herein.

11. Nomination : You hereby confirm that the nomination for the units will be informed by You at the time of every purchase and shall apply to your transaction/s. In case of any changes in the nomination mentioned by you earlier, the same will be intimated through a written request to Bank and AMCs directly and the changes shall apply for all future transactions after the receipt of the intimation at the Bank and respective AMCs relevant office/department within stipulated time period. (Applicable only in case of individual single/joint savings account)

12. You acknowledge that any notice or other correspondence addressed by the Bank to You may be addressed to the first holder at the address registered with the Bank or to such address, as the Bank may be aware.

13. All Transaction Instructions and all other acts done by the Bank for You pursuant to these Terms and Conditions shall be at your risk and cost and in consideration thereof. You agree to pay charges/fees as per the Bank's schedule of charges/fees as may be applicable from time to time. You agree and understand that the Bank's charges / fees are in addition to those levied by the AMC including Load. The Bank is authorised to debit the Account for such charges/fees. All fees, charges and reimbursement of expenditure shall be paid or made in full by You without any counter claim, set off or withholding. All your liabilities and obligations hereunder to the Bank shall be joint or several.

14. You agree that the Bank may at its sole discretion vary the Terms and Conditions from time to time and You agree to abide by the same.

15. You agree and acknowledge that any and all disputes and differences arising out of, under or in connection with these Terms and Conditions or anything done hereunder shall be within the exclusive jurisdiction to the courts of Mumbai. Further these Terms and Conditions are subject to and shall be conducted in accordance with the laws prevalent in India.

16. You are aware that Bank never asks for any sensitive information like ID, passwords etc. You agree that Bank will not be made liable for any phishing attack or any such cyber frauds.

17. Rights of Lien and set off: The Bank is authorised to debit the Account for all costs, charges as may be payable by You hereunder. The Bank will have charge and right of Lien and set off on all your accounts/deposits/securities/units in Bank's possession or custody and all monies standing to your credit with or in any account in any branch of the Bank (whether in your sole name or jointly with any other or others) for all sums due or payable by You to the Bank hereunder. In the event of default on your part in discharging your obligations to the Bank hereunder, the Bank shall be entitled to enforce the charge by sale of such mutual fund units/securities and to appropriate the net proceeds or any credit balance aforesaid in liquidation of your liabilities to the Bank.

18. You agree and acknowledge that Units purchased by giving instructions through the online mode will be instructed for redemption through online and offline mode as well. You acknowledge that units purchased offline cannot be redeemed through iBanking until a prior written request/ instruction is given by you to the Bank and AMC for conversion of offline units to online mode through this service.

19. You agree that either party may terminate the aforesaid services by giving 30 days prior notice in writing to the other party provided that You shall not be relieved of your obligations hereunder notwithstanding such termination incurred prior to the date on which such termination shall become effective. The Bank may at its discretion withdraw any of the services provided herein at any time.

20. You hereby confirm that the Transaction Instructions are being provided without any interaction or advice by the Bank and/ or its employees. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the Bank or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the Bank.

1st Applicant
Signature across
Photograph

1st Applicant Signature

2nd Applicant
Signature across
Photograph

2nd Applicant Signature

FOR OFFICE USE – To be filled after the account has been set up.

Bank Account Details (Mandatory)

Name of Bank:	DBS Bank India Limited	*Branch Address :	
		Branch City	
		Pin code	
*Account Number 1 :			
*Account Number 2 :			
*Account Type :	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> Others (Please specify) _____		
9 Digit MICR Code :		IFSC Code (11 Digit)	
CIF 1 :		CIF 2 :	
First Holder		Second Holder	