

*Profession / Employment : Business Professional Salaried Student Others (Please specify) _____

*Profession Details : CA Doctor Lawyer Others (Please specify) _____

*Name of employer : _____

*Line of business / Industry : _____

*Income p.a. : Upto Rs 10,00,000 < Rs 10,00,000 to Rs 25,00,000 > Rs 25,00,000

*Source of funds : Salary Business Inheritance Savings Others (Please specify) _____

Existing DBS account : _____ CIF _____

* Purpose and Reason for opening the account : Savings Investments Family Maintenance Others (Please specify) _____

Mode of operation

Singly Jointly Either / Survivor Anyone or survivor

E-mail statement : I am agreeable to receiving electronic statements on request only

Customer benefits

Treasures Card : Yes No

Fixed Deposit

Type of deposit : Ordinary (quarterly payment) Cumulative

Currency : INR USD GBP JPY EURO AUD Others _____

Payment by : Foreign Currency Draft / Cheque Telegraphic Transfer
 Currency / Amount _____ Amount in words _____

Cheque Details : Cheque No _____ Dated _____ Drawn on _____

Debit to A/c : _____

Term deposit tenure : _____ Year _____ Days _____ Months @ _____ %

Number of receipts Single receipt _____ receipts of INR _____ (min of INR 50,000)

Interest payment : Credit A/c No _____ Issue a P/o

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 PO
 Repay principal and interest to A/c No _____ or by PO

Please note all cheques should be crossed and in favor of DBS Bank Ltd Fixed Deposit / Savings A/c (Your Name).

The sole/ first deposit holder will be regarded as the beneficial owner of the fixed deposit and considered as payee for the payment of interest on the fixed deposit and repayment of principal either on maturity or prematurely. The sole/first deposit holder will be regarded as the beneficial owner for the purpose of deduction of tax at source as required under the Income Tax Act, 1961 from the interest of such fixed deposit. In the absence of any maturity disposal instructions the FD will be rolled over for the above mentioned tenure at prevailing interest rate.

Declaration

It is my / our responsibility to obtain the terms and conditions from the Bank and read the same. I/We confirm that all the information given in this application form is true / correct / complete and up to the date in all respect and I/We have not withheld any information. I/We shall be held responsible for the same at all times if it is incorrect. I/We confirm having read and understood the rules and regulations of the bank including bank's tariff regarding the operation / conduct of the accounts / deposits and pertaining to phone banking, ATM / debit card, doorstep banking, internet banking and electronic banking facilities (collectively called '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 understand that the rules and tariff are subject to change without prior notice. I/We confirm being residents of India and agree to inform the bank of any change in residential status.

I/We undertake to strictly operate and use the account and said banking facilities in accordance with exchange control regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time. In the event of any failure on our part to comply with all or any of the guidelines/rule/law laid down by RBI, the bank, Government of India, or any other duly constituted body or authority, we agree to forfeit all rights to the account and the said banking facilities and further agree to be debarred from holding/operating and using the account and / or the said banking facilities. In the event of any default or breach committed by me/us of any of the aforesaid provision, guidelines, rules, indemnity, terms and conditions, or any law or statute, I/We shall indemnify the bank for any loss or damage that may be caused to it. The bank may adopt such action as it deems fit on the happening of such event.

I/We hereby expressly authorise the bank to disclose at any time and for any purpose any information whatsoever relating to my / our particulars, account, deposit, transactions or dealings with the bank to any court of competent jurisdiction, quasi judiciary authority, law enforcement agency, relevant wing of state government, RBI, Income tax authorities, statutory authorities, financial institutions, credit beaureaus / agents / vendors or any company which is an affiliate or associate or subsidiary or group company of the bank. I/We hereby indemnify and shall keep the bank indemnified from time to time and at all times against all and any act/actions, claims, proceedings, cost, charges, losses (direct or consequential) and expenses which the bank may suffer or incur or be put to for any reason whatsoever by reason of the bank having acted on the fax, message sent by me / us. If this account is opened, I/We accept and agree to be bound by the said terms and conditions. I/We understand and agree that the deposit shall be payable only at the branch in India where the deposit is placed and agree that no branch or office including the head office of DBS Bank Ltd outside India shall be liable for the deposit.

These deposits and their payments are governed by the law in effect from time to time in India and are payable at the branch of the DBS Bank Ltd in India where the deposits were made. The branch has the discretion to allow withdrawal at any other branch in India. I/We agree that at our request DBS Bank Ltd (DBS) shall send me/us the monthly / quarterly statement(s) of accounts via e-mail, to the e-mail address specified by me / us. I/We understand that internet transmission lines are not encrypted and that e-mail is not a secure means of transmission. I/We acknowledge the risk of possible unauthorised alteration of data and / or unauthorised usage thereof to whatsoever purposes. I/We agree to exempt DBS from any and all responsibility / liability arising from such misuse and agree not to hold the DBS responsible for any such misuse and further agree to hold DBS free and harmless from all losses, costs, damages, expenses that may be suffered by me / us due to any errors, delays or problems in transmission or unauthorised / illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission

I/We hereby declare that I am / We are Non Resident Indian(s) of Indian origin. I/We further confirm that myself / ourselves / Parents / Grandparents was / were citizens of India by virtue of constitution of India or citizenship Act 1955 (57 of 1955). I/We understand that the above account will be opened on the basis of the statements / declarations made by me / us and I/We also agree that if any of the statements / declarations made herein is found to be not correct or false in material particulars, you are not bound to pay any interest on any deposit made by me / us and the Bank may close the account immediately without reference to me / us.

Declaration under section 10(5) of FEMA 1999

I/We hereby declare that all foreign exchange transactions as may be entrusted by us to you or entered into from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid act or of any rule, regulation, notification, direction, or order made thereunder. I/We also hereby agree to undertake to give such

information / document that will reasonably satisfy you about the transaction in terms of the above declaration. I/We also understand that if I/We refuse to comply with any such requirement or (make only unsatisfactory compliant therewith) the bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me/us, report the matter to RBI. I/We are the citizens of _____ and hereby undertake to inform DBS bank Ltd of any change in my/our domicile status. For the purpose of and in the course of providing services/ certain services, the Bank is / may be required to engage the services of specialised another service providers / agents. I/We confirm and agree that the Bank may furnish any information regarding my / our account / deposits to these service providers / agents. I / We wish to open the above stated account and agree to abide by the terms and conditions governing accounts / deposits and the respective services linked to my / our Account / Deposits which have been furnished to me / us. I / We authorise you to honour all payment instructions signed in accordance with the stated signature requirements. I / We agree not to overdraw my / our account without prior agreement and approval. I / We declare that the above information given herein by me/us is true and correct, which the Bank is entitled to verify directly or through third party agent

Term Deposit

In the event of the death of the depositor/s, premature termination of term deposits would be allowed subject to the following conditions 1. Guidelines given in the RBI circular DBOD No Leg.BC.95/09.07.005/2004-05 dated June 09,2005, shall be followed and this would include any amendments thereto 2. The threshold amount eligible for such requests would be as per the policy of the bank which is subject to change. 3. The bank would entertain requests only if it is satisfied with the eligibility of the claimant's / nominees as per the criteria set by RBI. 4. In approved cases, subject to conditions stated above, the bank shall not levy any penal charges for premature termination. 5. For all other term deposits, the prevailing terms and conditions would apply.

The Bank would issue a 'deposit confirmation' for the term deposits placed with the bank. The same are for the purpose of intimation to the customer of having placed deposits with the bank, and shall not be treated as deposit receipts. In the event of a part withdrawal of the term deposit/s, a fresh deposit confirmation shall be issued by the bank for the reduced amount of the deposit. No sooner this is issued to the customer, the earlier or the old deposit confirmation in the hands of the deposit holder shall be treated as cancelled, without any further notice on the part of the bank.

1st Applicant
Signature across
Photograph

2nd Applicant
Signature across
Photograph

3rd Applicant
Signature across
Photograph

Signature

Signature

Signature

1st Applicant Name

2nd Applicant Name

3rd Applicant Name

Signed in the Presence of

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

The Person of Indian Origin (PIO) Declaration (If applicable)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions (Please pick the choice applicable to you)

I held an Indian passport in the past My father / mother / grandfather / grandmother _____ (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 The father / mother / grandfather / grandmother _____ (name) of my spouse is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act,1955

Signature

Signature

Signature

1st Applicant Name

2nd Applicant Name

3rd Applicant Name

Yours faithfully,

Witnessed by _____

Bank official / Solicitor / Notary Public,

Seafarers Account Opening Declaration (If applicable)

I hereby declare and confirm that I am a Non - Resident Indian and I am presently / was on contract with _____ (company) registered in _____ (address of the principal). I request you to open a NRE/NRO account in my name on the basis of the submitted documents.

I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of Non - Resident Indian is altered. Accordingly, I will have the Non - Resident accounts opened in my name redesignated to Resident / Resident Foreign Currency (RFC) accounts (as applicable)

Signature _____

Date _____

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 Ltd. _____ (Name of the branch where account is held)

Deposit / Account _____ Nature of Deposit _____ Distinguishing No _____

Additional details, if any _____

Full name & address of nominee : _____

Date of birth _____ relationship with the Depositor _____

* As the nominee is a minor on this date, I/We appoint _____ (As guardian)
Name, address and age

to receive the amount of the deposit in the A/c on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee

Section B

Signature***	Signature***	Signature***
1st Applicant Name	2nd Applicant Name	3rd Applicant Name

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. Only one person can be nominated per account.

DTAA DECLARATION FORM (where applicable)

To
 The Operations Manager
 DBS Bank Ltd

I _____ (full name and address) having understood the provisions of the Indian Income – tax Act, 1961, in particular those related to tax residence and the scope of income taxation, declare and confirm that:

- I am/ will be a non resident within the meaning of Indian Income- tax Act, 1961 for the Financial Year _____ (i.e. the period from 1st April 20____ to 31st March 20____). I am a tax resident of _____ within the meaning of the Agreement for Avoidance of Double Taxation between India and _____ ("the tax treaty" for short) and therefore, entitled to the benefits of the tax treaty. I am the beneficial owner of the interest to be paid by the bank during the aforesaid year and Article 11 of the tax treaty will govern the Indian income tax liability on such interest. As such, the Indian income tax will be limited to _____ % of the gross interest to be paid.
- I undertake to promptly inform the Bank in writing should there be any changes in the facts/status given above. I also undertake to indemnify the Bank for any tax loss (including but not limited to tax, interest and penalty) suffered by the Bank as a result of either relying on the declaration (either for the whole of the financial year under consideration or for part of the financial year under consideration) or my delay/default in confirming the change, if any, in the facts/status mentioned above. The obligation to indemnify shall survive indefinitely
- I also undertake to provide fresh tax declaration to the Bank for every financial year, if applicable, latest by 24th March*. I confirm that my delay or failure to provide such fresh tax declaration will allow the Bank to apply the income tax rate provided in the Indian Income – tax Act, 1961 ignoring the lower rates in the tax treaty. My claim, if any, for refund of excess Indian income tax, if any, will lie directly against the Indian income tax department, Ministry of Finance, Government of India & the Bank will not be liable for the same in any manner.

Yours faithfully,

Signature _____

Place _____

Indian Income Tax Permanent Account Number (PAN)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

* To illustrate, the above tax declaration if applicable for financial year 2008-09 will have to be submitted to the Bank by 24th March 2008.

Important Note: This is NOT available/applicable to individuals who are either "Resident" or "Resident but Not Ordinarily Resident" in India, as defined under the Indian Income- tax Act, 1961.

