

PERSONAL DETAILS

(Please fill in block letters only)

*First Name _____ Middle Name _____ *Surname _____

Name of the Minor (Master/ Miss) _____

*By the Guardian (Mr. / Ms / Dr.) _____

*Date of birth: DD _____ MM _____ YYYY _____

*Relationship with the Guardian: Son _____ Daughter _____ Others _____

*Mother's Maiden Name: _____

*Nature of Guardianship: Natural Court order (Please affix a copy)

*Home Address: _____

Pin code: _____ Phone: _____

Fax : _____ Mobile: _____

e-mail id: _____

*Mailing address (if different from above): _____

Pin code: _____ Phone: _____

Fax: _____ Mobile: _____

PAN/GIR No. of Applicant's Guardian: _____

OR

FORM 60/61

(to be filled by those who do not have either PAN or GIR No.)

Are you a Tax Assessee Yes No

If yes, details of Ward/Circle/Range where the last return of income was filed _____

Reason for not having PAN/GIR No. _____

I _____ do hereby declare that what is stated is true to te best of my knowledge and belief.

Verified at _____ this _____ day of _____ 200_____

Signature of the declarant _____

INITIAL PAYMENT DETAILS*

PAYMENT BY Cash Cheque No.:

Drawn on: _____ (Bank)

Amount Rs.: _____ Debit to A/c No.:

TERM DEPOSIT DETAILS

TERM DEPOSIT Classic Re-investment Recurring

Amount Rs.: _____ Tenure: _____ D _____ M _____ Y

Amount in words: _____

Interest Payment Instructions:

Monthly Quarterly On Maturity

Maturity Instructions:

Renew Principal + Interest Renew Principal only

Repay the deposit Other: _____

Renew for further period of: _____ D _____ M _____ Y

Maturity proceeds of deposit or interest: _____

Transfer to my A/c No.: _____ with _____ (Branch)

Send the proceeds by pay order / demand draft drawn on _____ (Place)

RECURRING DEPOSIT DETAILS

Amount of Installment: _____ Rs. _____ Period _____ Months

Rate of Interest: _____ % p.a.

Monthly Installment will be collected through:

Cash / Cheque Debit to Account No. _____

On maturity:

Credit the proceeds to account No. _____

Send the proceeds by pay order / demand draft drawn on _____ (Place)

DECLARATION TO BE GIVEN BY THE GUARDIAN *

I hereby declare that I am the natural guardian / lawful guardian appointed by the Court order dated _____ (copy enclosed) of Master / Miss _____

(applicant's name). I shall represent the said minor in operating the bank account till he / she attains majority. I agree to indemnify the Bank against any claims for any transactions made in the account(s).

Guardian's signature: _____ Guardian's name: _____

Guardian's Address (if different from the Applicant): _____

REQUEST FOR ATM / DEBIT CARD

• Request for issue of ATM / Debit Card with Rs. 1000/- daily withdrawal limit(mid-night to mid-night). Yes No

I have read all the terms and conditions for ATM/ Debit/ Banking Account. I authorise Development Credit Bank (DCB) Ltd. to issue DCB Debit/ ATM Card to minor. I acknowledge that the issue and usage of Debit/ATM Card/ Banking Account is governed by the terms and conditons as in force from time to time and agree to be bound by the same. I acknowledge that it is my responsibility to obtain a copy of and read the same. I accept that the terms and conditons are liable to be amended by DCB Ltd. from time to time. I further unconditionally irrevocably authorise DCB Ltd. to debit my account annually with an amount equivalent to the fee and charges for use of the ATM/Debit Card. I hereby confirm that this account will be operated by me (the guardian). I also undertake to indemnify bank against any transaction carried out by minors using ATM/Debit Card or any other channel.

Signature of Guardian _____

#Fields with (*) are mandatory

Standing Instructions for Insurance Premium

Please Debit Annual Premium for Life Insurance of Rs. _____ to DCB Account No. _____ on or after the _____ Day of every year.

The first Premium payment may be debited from the _____ day of _____ ,200_____

I authorize DCB to debit from the aforesaid account any amount of revised annual premium as advised by Birla Sunlife Insurance Company Ltd. to DCB from time to time. I hereby agree & undertake to maintain the requisite balance in this account to enable DCB to debit the Annual Premium for the Insurance cover. I shall not hold DCB responsible for non-provision/lapse of insurance cover on grounds of DCB not being able to debit my account for reasons of non-availability of funds or for any other reason whatsoever.

Guardian's Name _____

Guardian's Signature _____

Date: _____

OTHER INSTRUCTIONS

- Cheque Book
- ATM / Debit Card
- Utility Bill Payment*
- Nomination
- Insurance (Life)*
- Insurance (General)*
- Investment Products*
- Statement by e-mail: If yes, E-mail Id: _____

* Please complete separate forms.

Name of the Minor to be printed on the ATM / Debit Card and Cheque book:

(Master/Ms)

Grid for printing name

DECLARATION: I have read and understood the terms and conditions governing the opening of an account with DCB and those relating to various services including but not limited to ATM Card / Debit Card. I accept and agree to be bound by the said terms and conditions. Including those limiting / excluding Banks liabilities. I understand that the Bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me. I agree that the Bank may debit my account for service charges as applicable from time to time. I confirm that I am a resident of India. I hereby declare that the information furnished above is true and correct to the best of my knowledge.

Yours faithfully,

Name

Signature of the Guardian

Date:

INTRODUCTION (By DCB Account Holder)

I confirm the identity and address of the Applicant(s). I have known the applicant(s) for the last months / years.

Signature of Introducer:

Introducer's Name:

A/c No.:

Branch:

* Signed in my presence: (MCS/BM/RM)

NOMINATION FORM DA 1

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2 (1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

I/We Name(s) and address(es) of depositor(s)

nominate the following person to whom, in the event of my /our / minor's death, the amount of deposit in the account(s), particulars whereof are given below, may be returned by Development Credit Bank Ltd.(DCB) Branch.

All Deposits under Customer Code No.

This nomination shall apply to all types of deposit, accounts under this Customer Code made from time to time including renewals thereof.

Name:

Address:

Age: Date of Birth: (if minor)

Relationship:

**As the nominee is a minor on this date I / we appoint Shri. / Smt. / Kum.

Age:

Address:

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

Witness(es)*** *Signature(s) / Thumb Impression(s) of depositor(s)

Name:

Signature:***

Address:

Place: Date:

Nomination No.:

For DCB Ltd.:

(Authorised Signatory)

*Where 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 nominee is not a minor.

***Thumb impression(s) shall be attested by two witnesses and signature(s) will be attested by one witness.

FOR BANK USE

Opening Date: Customer Code:

Account Number:

Signature on Account opening Form Tallies with the signature on the Cash Deposit Slip

I authorize opening of the account

Signature of the MCS/ BM, Code No.:

SSU/RPC/NPC:

Opened By: Signature: Code No.:

Verified By: Signature: Code No.:

Thank You Letter to Introducer Sent on: (DD/MM/YYYY)

Welcome Letter to Customer Sent on: (DD/MM/YYYY)

Terms and Conditions (Indemnity) for issuance of ATM/Debit Card to Minor

I authorise Development Credit Bank (DCB) Ltd. To issue a DCB Debit cum ATM card to the Cardholder. I acknowledge that the issue and usage of the Card is governed by the terms and conditions as in force from time to time and agree to be bound by the same. I acknowledge that it is my/our responsibility to obtain a copy of and read the same. I accept the terms and conditions are liable to be amended by DCB from time to time. I unconditionally and irrevocably authorise DCB to debit the Account with any amount equivalent to the fee and charge for the use of the Debit Card. Additional Terms and Conditions for Issuance of Cards for Minors: "The Account" means the Junior Saver account of the Cardholder with DCB who is represented in all transactions by the Guardian until attainment of majority. "Cardholder" means the minor, to whom a Card is issued by DCB, at the request of the Guardian. "Guardian" means the guardian of the Cardholder at whose request DCB issues the Card to the Cardholder. The Guardian and DCB are hereinafter collectively referred to as the "Parties". All indemnities/ undertakings/ representations to be made by the Cardholder in respect of the Terms and Conditions of ATM/Debit Cards shall be deemed to have been made by the Guardian. Undertakings/ Representations and Warranties: The Guardian agrees, confirms and undertakes that: (i) DCB issuing the Card to the Cardholder with DCB, solely at the request of and at the sole risk and liability of the guardian. (ii) The Guardian is the legal and / or natural guardian of the cardholder on the specific understanding that all amounts paid to or the order of the Cardholder on the basis of the said Card and all commission/fees, interest, costs, charges, expenses in relation thereto shall be debited to the Account. (iii) The Guardian is solely and exclusively bound by these terms and conditions for issue of the Card to the Cardholder and the Guardian further agrees, confirms and undertakes that he is solely and exclusively liable and responsible for all charges/ expenses/ other monies incurred/ due and payable on the Card and debited by DCB from the Account. (iv) All charge slips in respect of the Card signed by the Cardholder shall be deemed to have signed by the Guardian. (v) The issue of the Card to the Cardholder by DCB at the sole and exclusive request of the Guardian constitutes supply by the Guardian of necessary services to the condition in life of the Cardholder in terms of section 68 of the Indian Contract Act, 1872. (vi) Subject to there being adequate credit balance in the Account (in accordance with DCB's applicable rules) the Cardholder will be permitted to use the Card for cash withdrawals of an amount of Rs 1000/- (Rupees One Thousand only) and for expenses/purchases of goods by use of the Card of an amount of Rs 1000/- (Rupees One Thousand only) daily (the daily limit) or such other further amount as DCB may specify, and DCB shall be entitled to refuse to authorise any intended withdrawal/expenses/purchases if the amount of such withdrawal/expenses/purchases is wholly or in part in excess of such daily limit, even though there may be adequate balance in the Account. (vii) The Card issued to the Cardholder shall not be used for purchases of alcoholic beverages, tobacco product and /or similar goods or services by the Cardholder. The Guardian further agrees, confirms and undertakes that in the event that expenses are incurred on the Card issued by the Cardholder which pertain to the purchase of any or all of the aforesaid goods and/or services, the Guardian shall be deemed to have consented to the said expenses being incurred. (viii) The continuance of the Card issued to the Cardholder, being a special facility issued at the request of the Guardian, will be solely dependent on the continuation of the Account. (ix) The Guardian/ Cardholder shall have no claim for damages or otherwise against DCB or its Affiliates, in the event of refusal by any person, to honour the Card, presented by the Cardholder, on the grounds of his minority or in the event that the daily limit has been exhausted or otherwise howsoever. (x) DCB shall be entitled to refuse authorisation for any withdrawal/ expenses/purchases in excess of the daily limits or in the event of DCB being under a reasonable apprehension that a fraud is sought to be perpetrated or there exist circumstances which in the reasonable opinion of DCB merit that authorisation should be refused. (xi) Without prejudice to the provisions of the foregoing clause, if DCB acting in good faith, permits withdrawal/ expenses/purchases in excess of the daily limit, the debit made to the Account by DCB in excess of the available credit balance, shall be treated as a temporary overdraft (however nothing contained in this clause shall entitle the Guardian to claim overdraft) and carry interest as per DCB's rules generally applicable to overdraft accounts. The Guardian shall, without demur or default, make payment to DCB of all amounts within 7 (seven) days of DCB notifying the Guardian of the same, so as to bring the Account to the required minimum credit balance, failing which DCB may close the Account and cancel Card without prejudice to DCB's right to recover the balance outstanding in the Account. A notice signed by an officer of DCB shall be conclusive evidence of the fact of the amount outstanding and the Guardian shall not be entitled to question or dispute the same. (xii) The Card is a discretionary facility granted by DCB at the request of the Guardian and may be withdrawn by DCB at any time at its sole discretion. (xiii) The death or insolvency of the Guardian or the fact that the Minor has attained the age of majority shall not affect the liability of the Guardian hereunder. (xiv) The liability of the Guardian will be binding on his/hers/its heirs, executors and administrators and his/her/its estate and effects. (xv) The Guardian shall do, perform and execute and cause to be done, performed and executed any act, deed, matter or thing which DCB may require for DCB's further security. (xvi) Any notice from DCB in respect of the Account/ Card may be given by DCB by delivering it to the Guardian personally or by posting it to the latest address recorded with DCB. The Guardian must notify DCB of any change to his/her address. Proof of posting to such last notified address shall be conclusive proof of the notification at the time when it ought to be delivered in due course by post even if the notification may be returned through the post undelivered. DCB may also give notice of variation of these additional terms and conditions by displaying a notice on or within the immediate vicinity of the site of an ATM/branch of DCB or by press advertisement or by message in the Account Statement. Indemnification: The Guardian hereby agrees, undertakes to indemnify, defend and hold harmless DCB and its respective directors, officers, employees, representatives, agents and assigns from and against any and all liability including but not limited to liabilities to third parties, judgements, damages, losses, claims, costs and expenses, including attorneys fees and expenses arising from or related to: (i) a breach by the Guardian of its obligations under these Additional Terms (ii) the acts, errors, representations, misrepresentations, wilful misconduct or negligence of Guardian in performance of the Guardian's obligations under these Additional Terms. (iii) the issuance of the Card to the Cardholder. The Guardian hereby declares that this Indemnity is in addition to and not by way of limitation of or in substitution for, any other indemnity or security that the DCB may hold or any other indemnity which the Guardian may have previously given to DCB or may hereafter give to DCB and that this indemnity will not evoke or limit any such other indemnity.

Date: Guardian's Signature

PHOTOGRAPH

Guardian's photograph

Guardian should sign across photograph.

ACKNOWLEDGEMENT

We acknowledge your Nomination Form DA1 relating to, Customer Code:

in the name of

held with us. Please quote the Nomination Number

in all future correspondence with us in this regard. For DCB Ltd.