

Non Resident Indian Fixed Deposit Form/Fixed Deposit Renewal Form/Premature Closure Form



☐ **FIXED DEPOSIT** ☐ **FIXED DEPOSIT RENEWAL**

☐ **PRE-CLOSURE** (go to section 13) ☐ **PRE-CLOSURE & RE-BOOKING** (go to section 13)

1) Fixed Deposit ☐ NRE ☐ NRO ☐ FCNR⁺ Branch Name : _____
 2) Term Deposit Type ☐ Simple Fixed Deposit # ☐ Reinvestment / Cumulative Deposit** ☐ Quarterly Interest Pay ☐ Half Yearly + Interest Payout

Interest will be paid on maturity on Simple fixed deposits

**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.

Note : 1) Interest Payment is subjected to RBI guideline from time to time. (2) Please refer the latest interest rate chart at the branch or visit www.dbsbank.com (3) Interest payment is subject to tax deducted at source.

3) Currency ☐ INR ☐ USD ☐ GBP ☐ JPY ☐ EURO ☐ AUD ☐ SGD ☐ Others _____

4) Amount _____
In figures

5) Term Deposit Tenure _____
In words _____ Year _____ Days _____ Months @ _____ %

6) Value Date _____

7) Payment Mode ☐ Debit DBS A/C No. _____ ☐ Remittance / TT

Bank Name	Branch name & address	Amount
	Total	

8) Number of Receipts ☐ Single Receipt ☐ _____ receipt of INR _____ (min of INR 10,000)

9) Interest Payment ☐ to A/c number _____ OR ☐ PO OR
☐ NEFT / RTGS^{\$} OR ☐ Remittance (pl fill separate form)

10) PAN Number* (If no please submit Form 60) ☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No
 1st Applicant 2nd Applicant 3rd Applicant

Note : Please note that if you do not furnish your PAN to us, interest on your fixed deposit would be liable for tax deduction at source at higher rates as per the provisions of S.206AA of the Income-Tax Act, 1961.

11) Mode of Operation ☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Anyone or survivor
☐ We jointly agree and authorise DBS Bank Ltd to permit premature withdrawals of the fixed deposit by survivors in the event of death of the deposit holders before maturity. Please refer to last page for explanation of each mode of operation

12) Existing FD A/C No. _____

13) Maturity Disposal Instruction*/Premature Interest Payment* (Including premature closure)
☐ Auto Renew Principal and Interest for the same period.
☐ Renew Principal and Interest for _____ days/months/years until further notice.
☐ Renew Principal for _____ days/months/years and pay interest
☐ by payorder/demand draft ☐ RTGS/NEFT OR
☐ to DBS Account No. _____
☐ Repay Principal and Interest
☐ by payorder/demand draft ☐ RTGS/NEFT OR
☐ to DBS Account No. _____
☐ Repay _____ of the matured amount by payorder/demand draft/Credit to account / RTGS/NEFT and renew the balance amount of _____
 for _____ (tenure) at _____ % (interest rate) until further notice (auto renewal)
☐ RTGS/ NEFT Details (Real Time Gross Settlement/ National Electronic Funds Transfer^{\$})

Beneficiary Name _____
 Bank Name _____ Account Number _____
 Bank Address _____

 _____ IFSC Code _____

☐ Remittance :Kindly submit relevant form/documents

Important Notes : TDS*, when due and applicable will be deducted in accordance with the provisions of the Income-Tax Act, 1961, and the rules thereunder as in force. Such TDS* shall be recovered from savings/current/demand deposit account(s). Please contact our branch and submit the necessary documents, in case lower TDS applies as provided by the relevant tax treaties. These documents should be submitted along with the account opening form and also before the start of each new financial year. The DBS Bank reserves its right to reject any such claims. Hence, any claim for refund of TDS will lie directly with the Government of India and DBS Bank will not be liable in any manner. Interest on FCNR(B), NRE deposits will be paid once the deposit has completed at least 1 year.

CUSTOMER DECLARATION

I/We wish to open the above stated fixed deposit account ("Account") and declare that I/We have read the terms and conditions available on the Bank's website and which is also available at the Bank's branch and I/We further agree to abide by the terms and conditions governing Account and the respective services linked to my/our Account..

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

I/We hereby confirm and agree that I/We have understood and noted the following points.

I/ We understand 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.

I/We understand that the interest on premature withdrawal of NRO Term Deposits and NRE/FCNR (B) Deposits will be paid for the period that such deposit is held, at the rate prevailing on the date of placement of such deposit or the contracted rate, whichever is lower, subject to a deduction of a 1% penalty. This penalty is applicable for NRO and NRE deposits of INR 15 lakhs and above and for FCNR (B) deposits of any amount. USD FCNR deposits of 3 years or more cannot be withdrawn within a period of 365 days. In case the NRE Term Deposit closed prematurely, before the completion of the minimum period of 12 months, no interest shall be paid for the said NRE term deposit.

Additional penalty of 4% will be applicable for premature withdrawal of 3 years or more USD FCNR deposits after the expiry of 365 days. The Bank also may at its discretion additionally levy Swap cost for premature withdrawal of FCNR (B) deposits.

I/We hereby confirm that I/We have read and understood the rules, regulations, and guidelines as issued by RBI from time to time pertaining to the credits in the NRO account and any other regulations related to NRO fixed deposits.. Interest earned in NRO term deposit is subject to deduction of withholding tax @ 30% plus surcharge/cess (as applicable).

Applicant 1	Applicant 2	Applicant 3
Name _____	Name _____	Name _____
Signature _____	Signature _____	Signature _____
CIF ID <input type="text"/>	CIF ID <input type="text"/>	CIF ID <input type="text"/>

NOMINATION FORM DA1

Nomination under Sec 45ZA 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 below)

☐ I do not wish to assign a Nomination

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 _____

(to be filled in only if the nominee is a minor)

* 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

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

Witness 1		Witness 2	
Name _____	Address _____	Name _____	Address _____
Signature _____	Date _____	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 signatures. Only one person can be nominated per account.

^ While the nomination facility is optional, we recommend that you avail of the same.

FOR OFFICE USE ONLY

Information provided by:

Relationship Manager's Name _____

Relationship Manager Code _____ Relationship Manager Signature _____

Checklist verified by CSM Name _____ CSM Signature _____

Account Opening Authorised By : Name _____ Signature _____

To be filled by operations : Account No _____ Account Opening Date _____



Customer Care (24x7): **India Helpline (Toll Free) :** 1800 209 4555 / 1800 103 9897,
International Helpline : +91-44-66854555 / +91-44-49021150
 Email: customercareindia@dbs.com Visit us at: www.dbsbank.in

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