# بنكالدوحة DOHA BANK

# FIXED DEPOSIT/ RECURRING DEPOSIT

APPLICATION FORM FOR EXISTING CUSTOMERS

Date: DDMMMYYYY	A/c No. :	
Instructions for filling up the form:  1) Please fill form in BLOCK LETTERS only.  2) "PAN is Mandatory. If PAN is not available, please fill up Form 60 separately".  3) Period of RD should be only in multiples of 12 months.  4) Fields marked * are mandatory.  5) Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.		
A/c. to be opened at Type of A/c: Resident	NRE NRO FCNR RD	
A) PERSONAL DETAILS*  APPLICANT TITLE (Mr./Ms./Mrs.) FULL NAME (Please leave space between words  FIRST	CUSTOMER I.D. PAN CARD NO.	
SECOND	CUSTOMER I.D. PAN CARD NO.	
THIRD	CUSTOMER I.DPAN CARD NO	
B) MODE OF REPAYMENT*: (Please ✓ one) Self Either or survivor	Anyone or survivor Others (pls. specify)	
C) TYPE DEPOSIT ACCOUNT*: INR FCNR: USD Deposit/Installment Amount: Period: Amount in words:	GBP EUR JPY Years Months Days	
Auto Renewal: Yes No (No auto renewal for Recurring Deposits)  Interest Payout: Cumulative (Reinvestment) Quarterly (except Recurring Deposits)  Repayment instructions: Credit to SB account  NEFT/RTGS: Bank Branch A/c No  Standing Instruction for RD: Kindly debit my A/c no.	Draft payable at branch	
D) MODE OF DEPOSIT		
Debit to Account	Amount	
E) NOMINATION DETAILS (FORM DA1) Nomination Required: Y N Print Nominee Name: Y N  Nomination under Section 45 ZA 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) (Address) nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the above account, may be returned by DOHA BANK.  NOMINEE (Only one individual nominee permitted)		
Name	Address : Please ✔ if same as primary applicant	
If different from primary applicant  Relationship with depositor, if any  Age Years  If nominee is a minor, his / her date of birth: D D M M Y Y Y Y Y (*Strike out  * As the nominee is a minor on this date, I / We appoint (name)  Address: Same as primary applicant  If different from primary applicant	if nominee is not a minor) Relationship with the minor*	
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.	
Signature of witness	** Signature of primary depositor	
Name	Name	
Address	Address	
Date: Place Signature of Joint holder(s)  DECLARATION:- I/We have read and understood the Terms and Conditions (refer to our website www.dohabank.co.in) governing the opening of an account with DOHA BANK and those relating to various services. I/We accept and agree to abide by the same, including those excluding/limiting the Bank's liability.  Signature of Bank Official in whose presence signed		
Signature Signature  First Applicant Second Applicant The	Signature  Date: DDMMYYYYY  EMP. No.	

**DECLARATION BY THE BRANCH**I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained and verified.

The Account may please be set up in Finacle.

For **DOHA BANK** 

#### Important Terms and Conditions for Fixed/Recurring Deposit Holders

- · No interest is payable if the deposit is prematurely closed before the completion of the minimum prescribed period.
  - (a) In case of NRO/Resident Deposits, no interest will be paid if the deposit is prematurely withdrawn before completion of 7 days.
  - (b) For NRE/FCNR deposits closed prior to completion of one year no interest will be paid.
- Premature withdrawal of Resident Term deposits/FCNR/NRE/NRO/RFC Deposits shall be subject to a penalty of 1% on the interest rate
  payable for the tenor the deposit has been held with the Bank.
- Interest earned on Term Deposit (other than NRE a/c held by Non-Resident) is subject to tax deduction at source (TDS) in accordance with and subject to provisions of Income Tax Act, 1961.
- For TDS exemption, form 15G/15H needs to be submitted in April every year. The Bank shall not be liable for any consequences arising
  due to delay or non submission of Form 15G/15H.
- Interest earned in NRO deposits is subject to deduction of withholding tax.
- · Currently, there is no TDS deduction for NRE deposits.
- As per the amendments by the Income Tax Department, Bank will not be able to generate TDS certificate for customer's account from Tax Information Network in case the PAN is not registered with the Bank.
- Funds from an NRO Savings Account cannot be used to open an NRE Fixed Deposit.
- The interest payout for Quarterly Deposits is applied on simple interest basis.
- · FCNR deposits are opened for period ranging between 12 months and five years. Interest is compounded on half yearly basis.
- Please refer the latest interest rate chart at the branch or visit www.dohabank.co.in.

#### Accounts with survivor/nominee clause:

- In the case of a deposit account of a deceased depositor, where the depositor had utilized the nomination facility and made a valid nomination or where the account was opened with the survivorship clause ("either or survivor" or "anyone or survivor" or "former or survivor" or "latter or survivor"), payment of the balance in the deposit account to the survivor(s)/nominee of a deceased deposit account holder will be made, provided: i. the identity of the survivor(s)/nominee and the fact of the death of the account holder, is established through appropriate documentary evidence. ii. there is no order from the competent court restraining the bank from making the payment from the account of the deceased. In such cases, payment to the survivor(s)/nominee of the deceased depositors will be made without insisting on production of succession certificate, letter of administration or probate, etc. or obtaining any bond of indemnity or surety from the survivor(s)/nominee, irrespective of the amount standing to the credit of the deceased account holder.
- The survivor(s) / nominee would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor, i.e., such payment shall not affect the right or claim which any person may have against the survivor(s)/nominee to whom the payment is made.
- . The payment made to the survivor(s) / nominee, subject to the foregoing conditions, would constitute a full discharge of the bank's liability.
- In case of term deposits with "Either or Survivor" or "Former or Survivor" mandate, premature withdrawal on death of one of the depositors of the deposit by the surviving joint depositor/s will be permitted only if there is a mandate from all the depositors to this effect.

### Accounts without survivor/nominee clause:

• In case where the deceased depositor had not made any nomination or for the accounts other than those styled as "either or survivor" (such as single or jointly operated accounts), we will adopt a simplified procedure for repayment to the legal heir(s) of the depositor, keeping in view the imperative need to avoid inconvenience and undue hardship to the common person. The threshold limit fixed for Doha Bank, India is INR 100,000/- up to which claims in respect of the deceased depositors could be settled without insisting on production of any documentation other than a letter of indemnity, death certificate and identification documents of the nominee.

## For the attention of NRE/FCNR account holders:

"By agreeing to maintain the NRE Savings account/NRE Fixed Deposit/FCNR deposit you confirm that you are complying with all the
relevant provisions of Foreign Exchange Management Act, 1999, as also any rules/ regulations and notifications made there under."
These deposits and their payments are governed by the laws in effect from time to time in India and are payable only at the branch of Doha
Bank in India where the deposits were made. Doha Bank has discretion to allow withdrawal at other branches in India.

(Signature of the Applicant(s)	