

5. *MODE OF FUNDING (Contd..)

Debit my RBL Bank Account Number

Disclaimer: In case of insufficient funds in NRE Account, a lien shall be marked by the Bank on the same for recovery of applicable service charges

^If the Initial amount of account opening is in cash then customer should visit the branch in person and obtain official receipt.

@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. <Applicant's Name >'

6. DEPOSIT DETAILS

I/We wish to book a Callable FD Non - Callable FD (Declaration in prescribed format is mandatory.)

Amount ₹ Currency Date

Amount in words ₹

Remittance from remitting bank bank address
 of currency and amount

Cash^

Cheque No.@ Date Drawn on Bank Branch

Debit my RBL Bank Account Number

Tenure (Not applicable for RD & SD) Months Days Rate of Interest % p.a.

Interest Pay out Frequency Monthly Quarterly Yearly At Maturity Half Yearly (FCNR Only)

Interest Pay Out as per: Calendar days Deposit Anniversary

Maturity Instructions: Renew Principal & Interest Renew Principal & Repay Interest Do not Renew

Interest/Maturity payment to DD/PO OR Account Number

In case you wish to credit the fixed deposit maturity proceeds to other bank, kindly provide us with a cancelled cheque of the beneficiary bank.

Sweep-In Instruction: Sweep-In Facility Yes No Saving / Current Account Number

For Premature withdrawal of joint FD/RD/SD having mode of operation 'Either or Survivor' or 'Former or Survivor', I/we agree in the event of death of one of the depositors, the bank shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request.

Callable deposits - Customers can perform partial / full premature withdrawal.

Non-Callable deposits - Customers cannot perform premature withdrawal.

^If the deposit amount of account opening is in cash then customer should visit the branch in person and obtain official receipt.

@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. <Applicant's name>'

Note: i. In case if we do not receive specific instruction from you before maturity of the Fixed Deposit, we will renew the Fixed Deposit for the original term as of the Fixed Deposit, at the applicable rate of interest prevailing on the day of maturity / renewal of Deposit. On full / partial pre-mature withdrawal of the FD, the interest will be paid at the rate applicable for the period for which the FD has actually remained with the bank, subject to a penalty of 1%. ii. In case of insufficient balance, the linked Term Deposit shall be broken prematurely on Last In First Out basis (in the order of set-up of Sweep in instructions) and the required amount shall be transferred to the Saving / Current Account. This facility is allowed if First account holder is common in the Saving / Current Account and Fixed Deposit Account. In case of the Saving / Current Account enjoying OD facility against FD, then Sweep-in facility will not be allowed. iii. On pre-mature withdrawal of the RD / SD, the interest will be calculated at rate applicable for the period for which RD / SD has actually remained with the bank, subject to a penalty of 1%. Penalty for missing instalments will be 1% of instalment amount for each month instalment missed. This penalty will be deducted from maturity amount. Maturity Proceeds of RD/SD will be credited only to the account the monthly instalments are debited from. iv. To avail senior citizen Rate of Interest, ensure Date of Birth is updated in Bank account. Special rates available for staff and senior citizens are not applicable for NRE / NRO / FCNR / RFC deposits.

7. GST DETAILS (GSTIN will be mapped only to the account which is getting opened through this form)

GSTIN

8. *NOMINATION FORM DA1 (A. Please choose one of the available option B. Appointee name and account holder should not be same)

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 require nomination facility

I/We do not required nomination facility. I/We understand & acknowledge the risk & consequences associated with nomination not given by me

As per RBI guidelines, I/We confirm that I/we have been explained about the benefits of nomination facility to my/our bank account by the RBL Bank official.

However, I/we state that in-spite of the explanation of the said benefits; I/we do not wish to nominate any person to the above mentioned Bank Account. Request you to kindly process my / our account opening form without the nomination facility.

*I/We Whom in the event of my/our/minor's death the amount of deposit in the account may be returned by RBL Bank Ltd.

Nomination details to be displayed on statement / passbook: Yes No

Nature of Deposit Distinguishing No.

Additional detils (if any) Nominee Name

Nominee Address

Relationship with the Depositor (if any) *Date of Birth of Nominee

** As the nominee is a minor on this date. I/We appoint to

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

Relationship with the minor : Address : Same as primary applicant

Address if different from primary applicant :

Signature of 1st Applicant	Signature of 2nd Applicant	Signature of 3rd Applicant
----------------------------	----------------------------	----------------------------

***Witness

Name <input type="text"/>	Name <input type="text"/>
---------------------------	---------------------------

Signature*** <input type="text"/>	Signature*** <input type="text"/>
-----------------------------------	-----------------------------------

Address <input type="text"/>	Address <input type="text"/>
------------------------------	------------------------------

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Date <input type="text"/> Place <input type="text"/>	Date <input type="text"/> Place <input type="text"/>
--	--

*** Witness(es) - Required only in case of thumb impression Thumb impression(s) to be attested by two witness. Two witness signature on be combination of Both Bank officials or Both third party or 1 third party and 1 Bank official.

** In case nominee is a minor the nomination must be signed by person lawfully entitled to act on behalf of minor

NRIAOF/Dec-23/Ver1.0

9. FOR CORPORATE SALARY ACCOUNTS / SEAFARER ACCOUNTS

Company Name		Company Code	
Employee Code		Designation	
Designated Officer's Name		Date	DDMMYY
Designated officer's Signature		Company Seal	

10. *DECLARATIONS

(i) 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 any of the statements/declarations made herein is found to be not correct in material particulars, The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/FEMA 1999 as amended thereon.

(ii) I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/c, Non-Resident (External) Account scheme, Non-Resident (Ordinary) Account scheme as per stipulations laid down by the Reserve Bank of India in this regard from time to time.

(iii) I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.

(iv) I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India.

(v) If the foreign currency cheque(s)/Drafts for collection is/are returned unpaid at any time, the amount may be recovered by debiting my/our account/deposit account as per applicable exchange rate or refund on demand if my/our account does not have sufficient balance to recover the amount with interest and/or any other charges. The Bank will not be responsible for any loss or damage due to loss or miscarriage of the foreign currency cheque(s)/Drafts or for any delay in collection transmission and otherwise of any remittance howsoever caused.

(vi) In case of any shortfall of funds in NRE/ NRO account, I/ we hereby expressly authorize RBL Bank to debit my/ our linked NRE/ NRO PIS Savings account and execute the transactions.

(vii) I/We declare, confirm, agree that I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.

(viii) RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails:
 Yes, Bank can contact me No, Bank may not contact me

(ix) I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group companies/Associates/Subsidiaries/Affiliates/Joint Ventures of RBL Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.
 Yes No, I do not consent to share, disclose, exchange, or use my information/data.

(x) I/We hereby agree and undertake to send Instructions to RBL Bank by email from the email address registered with the bank. I/we hereby further agree and undertake to exempt RBL Bank from any and all responsibility of such misuse and receipt of information through my registered email ID, and hold RBL Bank harmless for any costs or losses that I/We may incur due to any errors, delays or problems in transmission or otherwise caused by using the Internet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction.

(xi) I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.

(xii) I/We further unconditionally and irrevocably authorize RBL Bank to debit my/our Account annually with an amount equivalent to the fee and charge for use of the debit card. I/We confirm that the attached photograph(s) is/are the present true identities of me/us. I/We accept full responsibility to my/our debit card and agree not to make any claims against RBL Bank in respect thereto. This condition applies in addition to the Terms and Conditions of the Debit Card Member Agreement as updated on www.rblbank.com and governs the use of my card(s).

(xiii) I/We am/are non-resident Indian(s)/ Overseas Citizens of India/ Person(s) of Indian origin and not residents of any country where opening or maintaining of the account is prohibited by the law and regulatory requirement of such country or by the applicable laws in India or by the Reserve Bank of India.

(xiv) I/We hereby authorize the bank to share my personal Know Your Customer (KYC) documents which are in foreign language to its third-party service provider who shall send it further to their subcontractors for the purpose of translation thereof in English language. I/We understand and agree that the translation process is required to be conducted by the Bank to ascertain the details and validity mentioned in my/our personal KYC documents in foreign language which is a part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing. While the Bank and its service providers will ensure that the documents are handled/shared safely, the bank will not be held liable in case of any misapplication of these documents. I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs. I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me. I hereby consent to receive information from CKYC Registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to RBL Bank. I/we hereby consent to uploading the required information on CKYC Registry. I hereby grant my consent to download and store my records from CKYC Registry for the purpose of verification of my identity and address. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.
 There is no change in my KYC details updated under my Customer ID (Tick if applicable else submit a fresh CIF).
 (Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)

11. *CUSTOMER SIGNATURE

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

12. MANDATE LETTER

MANDATE LETTER (For non-resident individual account holder) ONLY A RESIDENT INDIVIDUAL CAN BE THE MANDATE HOLDER Date DDMMYY

Resident Mandate Holder Name F I R S T M I D D L E L A S T

Existing customer CIF No.

New Customer-fill New CIF form (for Resident Individual) along with KYC documents

NRE Savings A/c No. Mandate Cheque Book Mandate Debit Card

NRO Savings A/c No. Mandate Cheque Book Mandate Debit Card

13. ACKNOWLEDGEMENT

Received application for <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Fixed Deposit <input type="checkbox"/> FCNR <input type="checkbox"/> Smart Deposit <input type="checkbox"/> Product	Ref No.
Initial Payment Details	
Initial Amount ₹ <input type="text"/> In words <input type="text"/>	
<input type="checkbox"/> Cash ₹ <input type="text"/>	
<input type="checkbox"/> Cheque No <input type="text"/> Date DDMMYY Drawn on <input type="text"/> Bank <input type="text"/> Branch <input type="text"/>	
<input type="checkbox"/> Debit to my RBL Bank A/c <input type="text"/> Branch Code <input type="text"/> Note: DD/PO/Cheque subject to clearance	
Remittance from remitting bank <input type="text"/> Bank Address <input type="text"/>	
Amount (Only for FD) <input type="text"/> Tenure <input type="text"/> Interest Rate <input type="text"/> % p.a.	
Received duly completed Nomination FORM DA1 <input type="checkbox"/> Yes <input type="checkbox"/> No	Employee ID <input type="text"/>
Name of Bank Official (Checked by) <input type="text"/>	Date DDMMYY
Please Quote your reference No. for any communication	Signature of Bank Official

Customer Service : +91 22 61156300	Email us at : For Resident/Non Individual Customers: customercare@rblbank.com For Non Resident Customers: nrbanking@rblbank.com	Website : www.rblbank.com
SMS Banking : Type HELP & send to 9223366333	MoBank Scan here to download the latest version of RBL MoBank - mobile banking app	Login to Internet Banking: www.rblbank.com and enjoy easy access to your account
		Debit Card : Best in class features & benefits

12. MANDATE LETTER (Contd..)

- 1) I/We hereby authorise the Mandate Holder:
 - a) to draw cheques on the Account for local payments only.
 - b) to deposit the cheques eligible to be deposited in the Non-Resident Rupee (NRE) / Non-Resident Ordinary Rupee (NRO) account (NRO) on behalf of the Account holder(s) as permitted by RBI regulations.
 - c) to operate the account to facilitate making investments in India, applicable where in the account holder(s) or a bank designated by the account holder(s) is eligible to make investments in India.
- 2) I/We declare that as per Exchange Control guidelines issued by RBI, the Mandate Holder can exercise the authority conferred by this letter to withdraw for local payments only and make investment in India where I/We hold general permission or have obtained specific permission from RBI.
- 3) I/We hereby undertake that I/We and our/my Mandate Holder shall comply with provision of the Foreign Exchange Management Act, 1999 and all regulations issued by the RBI thereof, including but not limited to the Foreign Management (Deposit) Regulations, 2000 and Foreign Management (Deposit) Regulations, 2016 as amended from time to time.
- 4) The specimen signature and details of the Mandate Holder who has been authorised to operate the Account is given below. This signature has been duly attested and verified by me/us.
- 5) This authority to the Mandate Holder shall continue in force until I/We expressly revoke it by notice in writing delivered to you. Bank may take up to 2 working days to update the same on records and shall not be responsible for any transaction processed till such date of update of records.
- 6) I/We declare that as per Foreign Exchange Management Act and regulations issued by RBI (as maybe amended from time to time), the Mandate Holder cannot make payments by way of gifts to a resident on behalf of us/me or transfer funds from a NRO account to another NRI's NRO account or transfer funds from NRE account to another NRI's NRE account.
- 7) I/We are aware only domestic debit card shall be issued on written request to Mandate holder, the charges of which shall be debited to the Account for which the Mandate Holder has been appointed.
- 8) Any repatriation outside India by the Mandate Holder shall be permitted only to the Account holder subject to compliance with any prescribed documentation requirement and also within the framework of the said Foreign Exchange Management Act and regulations issued by RBI (as maybe amended from time to time).

*Signature of Mandate Holder

I have read and understood all the conditions stated above and hereby agree to company with same. I will operate the account by signing as under:

*Signature of 1st Applicant	*Signature of 2nd Applicant	*Signature of 3rd Applicant
Name <input style="width: 90%;" type="text"/>	Name <input style="width: 90%;" type="text"/>	Name <input style="width: 90%;" type="text"/>

14. *FOR OFFICE USE ONLY

*LC Code (Sourcing Code) <input style="width: 100%;" type="text"/>	*LG Code (Lead Generator) <input style="width: 100%;" type="text"/>	Signature of Bank Official & stamp
* Primary Relationship Manager ID: <input style="width: 100%;" type="text"/>	Secondary Relationship Manger ID: <input style="width: 100%;" type="text"/>	
*Branch Code: <input style="width: 100%;" type="text"/>	*Branch Name: <input style="width: 100%;" type="text"/>	
*Emp Name: <input style="width: 100%;" type="text"/>	*Emp ID: <input style="width: 100%;" type="text"/>	
*Emp Designation: <input style="width: 100%;" type="text"/>		
Lat: <input style="width: 100%;" type="text"/> Long: <input style="width: 100%;" type="text"/> (Applicable to face to face customers)		
*Sourcing Branch Code: <input style="width: 100%;" type="text"/>	*Business Segment: <input style="width: 100%;" type="text"/>	Customer Segment: <input style="width: 100%;" type="text"/>
*Funds Parked Branch code <input style="width: 100%;" type="text"/>	*Value Date: <input style="width: 100%;" type="text"/>	Signature of Bank official
*Funds Parked at Account: <input style="width: 100%;" type="text"/>		
*URN/Transaction ID: <input style="width: 100%;" type="text"/>	(URN not applicable for R-Kit)	
*Risk Categorization <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H		
Promo Code 1: <input style="width: 100%;" type="text"/>	Promo Code 2: <input style="width: 100%;" type="text"/>	
MIS Code 1: <input style="width: 100%;" type="text"/>	MIS Code 2: <input style="width: 100%;" type="text"/>	
MIS Code 3: <input style="width: 100%;" type="text"/>	MIS Code 4: <input style="width: 100%;" type="text"/>	
MIS Code 5: <input style="width: 100%;" type="text"/>		

Checked by
(Name of Bank official)

*Emp. ID:

Site Verification

- Face to Face Customers: I have visited Mr. / Ms. at his/her current address. I hereby confirm the identity and address. The form has been filled and signed in my presence. The original documents have been verified by me.
- For Non-Face to Face Customers: I confirm that we have obtained ID and address documents as per the KYC policy from the customer and have spoken to the customer on Contact Number:
- CKYC Digilocker Receipt of physical third-party certified copies

Note: 1. All supporting documents must be self-attested by all the applicants and signature should be in the same ink as used in the form. 2. Please provide clear copies of the documents. 3. Kindly ensure correctness in Initial Payment Cheque/DD. (DD slip is mandatory for verification of Remitter name). The cheque/DD cannot be sent for clearing with any type of alteration on it and same will be discarded at our end.

15. MOST IMPORTANT TERMS & CONDITIONS

Current & Savings Account	Fixed Deposits
<ol style="list-style-type: none"> 1. On activation of the A/c customer may request for free personalised passbook and / or cheque book by visiting nearest branch. Customers will receive monthly E-Statements on registered Email ID. Physical statements are provided on customer's specific request. Cash withdrawals from Savings Account (subject to applicable limits) permitted using withdrawal slips accompanied by passbook and identification documents subject to applicable limits. 2. Savings account interest is paid quarterly on daily closing balance at rates announced by the Bank from time to time. Any change in Savings Bank interest rates shall be informed to the customers via SMS/Email/or any other mode as deemed fit by the Bank. For latest rate of interest please visit www.rblbank.com. 3. All physical deliverables will be sent to 'Preferred Mailing Address' and digital deliverables on current registered Email ID or Mobile No. 4. Bank provides Standing Instruction ('SI') facility for auto debit of accounts for payment to registered payees. Bank will not be held liable for failure to execute the SI for shortage of funds or for delays caused by third parties involved in performance of SI. 5. Bank charges apply for below services at rates indicated in Schedule of Charges displayed on website and on Notice Board of Branches. <ul style="list-style-type: none"> • Cash Deposits & withdrawals, Non-maintenance of minimum balance prescribed depending on category of accounts, SMS alerts, Remittances, A/c. closure charges etc. 6. Debit Card is/will be, dispatched in an 'inactive' status. To activate, you must first generate your PIN. ATM and POS transactions within India are activated by default. 7. The transaction rights/limits of the Debit Card can be enabled/disabled/modified, through following options - Internet banking/Mobile banking/IVR/Branch. 8. Debit card Fee will be applicable as per schedule of charges on www.rblbank.com >> Service Charges & Fees 9. Accounts with no customer induced debit or credit transactions for continuous period of 24 months will be categorised as 'Dormant Account'. No transactions will be permitted till the customer activates the account by visiting the Bank's Branch and submitting required documents. 10. Deposits in bank accounts are insured with DICGC up to amounts stipulated by regulations from time to time. For details on deposit insurance, please log onto www.dicgc.org.in 11. Bank has Grievance Redressal policy displayed under 'Customer Services on Banks website www.rblbank.com for redressal of customer grievances. To register your grievance, please visit your nearest branch or log on to Customer Services on Banks website www.rblbank.com or call 91 22 61156300 	<ol style="list-style-type: none"> 1. Interest at contracted rate is compounded quarterly. Year for the purpose of interest computation is taken as 365 days. On pre-mature closure of deposit, interest at the applicable rate for the actual no. of days the deposit remained with the Bank or contracted rate whichever lower subject to pre-mature penalty if any will be paid to customer. No interest payable if deposit remained with Bank for a duration less than minimum tenure. 2. E-Fixed Deposit advices will be sent to the current registered email ID. 3. Instructions for renewal, closure of deposits (fully or partial) may be given up to 2 days prior to maturity date. Upon auto renewal, the maturity value less TDS if any shall be renewed from maturity date. 4. Form 15G/H submitted without PAN No. is invalid and will not be processed. 5. Interest paid will be subject to Tax Deduction at Source (TDS) at applicable rates. Applications without PAN No. will attract higher TDS as per Income Tax rules. 6. Upon pre-mature closure of deposit, excess interest paid will be recovered from the principal amount. Tax deducted at source and deposited with the government will not be refunded. Customers can claim a refund from the Income Tax authorities. 7. No interest will be paid on premature withdrawal of FCNR & NRE deposit before completion of one year. 8. The Bank pays interest on quarterly basis in case of domestic/NRE/NRO deposits and half yearly for FCNR deposits. If monthly interest pay-out is opted for, then the interest pay out on monthly basis will be at discounted rates. Further, interest earned on Non-Resident External (NRE) accounts and Foreign Currency Non-Resident (FCNR) accounts are tax free in India. Hence, there would be no TDS. However, interest earned on the Non-Resident Ordinary Account (NRO) is taxable and TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. 9. In case of FCNR (Foreign Currency Non-Resident), the denominator is taken as 360 days in line with the prevailing regulatory guidelines. Interest rates offered on FCNR deposits are linked to Overnight ARR and hence may vary across currencies and tenures. In certain scenarios, the interest rate offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principal as well as the accrued interest

For detailed terms and condition, please visit www.rblbank.com >> Others >> Most Important Terms and Condition