CUSTOMER INFORMATION FORM
(For Resident Individual)

RBL BANK
apno ka bank

Tick ☑ boxes as applicable.
(Separate CIF to be filled for joint holder/s) *Mandatory Fields

(Please fill the form in BLOCK LETTERS only. THIS IS A MACHINE READABLE FORM AND WILL PASS THROUGH A SCANNER)

Save a tree
Green initiative inside

CKYC Number
if KYC number is provided section 1 B is optional

Application Date D D M M Y Y Y Y

*Capacity of Customer ☐ Individual ☐ Auth. Signatory ☐ Guardian ☐ Other _____ (Please Specify) ☐ R-KIT

1. PERSONAL DETAIL (Fill in Section 1.B if the details differ with KYC registry)

*Title ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others _____ Please Specify

*Full Name
Same as ID proof
FIRST MIDDLE
LAST

Name (as on Account)
FIRST MIDDLE
LAST

Section 1A

*Aadhaar Number
(Aadhaar number will be linked with Government subsidies/Payments.)

*Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Others _____ please specify

*Category ☐ SC ☐ ST ☐ OBC ☐ Not Applicable ☐ Others _____ please specify

Minor ☐ Yes ☐ No
(Please Provide Guardian Details)

Section 1B

*Mother's Name
(Prefix) FIRST MIDDLE
LAST

Maiden Name
(if any)
(Prefix) FIRST MIDDLE
LAST

*Date of Birth D D M M Y Y Y Y *Marital Status ☐ Married ☐ Unmarried ☐ Others _____ please specify

*Gender ☐ Male ☐ Female ☐ Transgender

*Nationality ☐ India ☐ Others Country Name
(If ticked on Others)

* ☐ Father/ ☐ Spouse Name
(Prefix) FIRST MIDDLE
LAST
If PAN not available Father's name is mandatory

*Are you a Politically Exposed Person or related to one ☐ Yes ☐ No

2. FATCA / CRS Annexure

*RESIDENCE FOR TAX PURPOSE IN JURISDICTION(S) OUTSIDE INDIA ☐ Yes (if Yes, mention the following details) ☐ No (if it is NO rest of the fields are not mandatory)

Tax Identification Number or equivalent

Country of Jurisdiction of Residence

City of Birth

Country Name of Birth

3. ADDRESS DETAILS

PERMANENT ADDRESS (For Bank Use:- Officially Valid Document submitted as Address Proof ☐)

*Address Type ☐ Residential ☐ Business ☐ Registered Office

*Address Line 1

Address 2

Landmark *City

*State *Country *Pin Code

CURRENT ADDRESS (For Bank Use:- Officially Valid Document submitted as Address Proof ☐)

*Address Type ☐ Residential ☐ Business ☐ Registered Office

*Address Line 1

Address 2

Landmark *City

*State *Country *Pin Code

PREFERRED MAILING ADDRESS ☐ Same as Permanent Address ☐ Same as Current Address

*Address Type ☐ Residential ☐ Business ☐ Registered Office

*Address Line 1

Address 2

Landmark *City

*State *Country *Pin Code

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked Yes)

*Address Type ☐ Residential ☐ Business ☐ Registered Office

*Address Line 1

Address 2

Landmark *City

*State *Country *Pin Code

4. CONTACT DETAILS

All communications will be sent on mobile no./email id. If email id is provided, email statements will be provided to the customer.

OFFICE *Country Code ____ *STD Code ____ *Tel. ____

RESIDENCE *Country Code ____ *STD Code ____ *Tel. ____

*MOBILE *Country Code ____ ____

In-case Mobile number is not provided, you will not receive timely information on important notification and transaction alerts in your account from Bank.

FAX Number *Country Code ____ *STD Code ____ *Tel. ____

*Email ID ____

Please provide your e-mail address for receiving e-statements

5. KNOW YOUR CUSTOMER (KYC) DOCUMENTS

***Proof of identity** ☐ Passport ☐ Voter ID card ☐ Driving Licence ☐ PAN Card

☐ UID (Aadhaar) ☐ NREGA Job Card ☐ Simplified Measures Account ☐ Small Account ☐ Others _____

Document Type ____ (Applicable to Simplified measures and Small account)

*Document Identification number ____

Document Issue Date D D M M Y Y Y Y *Document Expiry Date (Mandatory only for Passport / Driving Licence) D D M M Y Y Y Y

***PAN Card** ____ OR Form 60 (If PAN not available) ☐ Yes

***Proof of Address** ☐ Passport ☐ Voter ID card ☐ Driving Licence

☐ UID (Aadhaar) ☐ NREGA Job Card ☐ Simplified Measures Account ☐ Small Account ☐ Others _____

Document Type ____ (Applicable to Simplified measures and Small account)

*Document Identification number ____

Document Issue Date D D M M Y Y Y Y *Document Expiry Date (Mandatory only for Passport / Driving Licence) D D M M Y Y Y Y

6. CUSTOMER PROFILER

***Educational Qualification** ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others _____ Please Specify

***Employment Type** ☐ Salaried ☐ Self-employed ☐ Politician ☐ Professional ☐ Housewife ☐ Retired ☐ Student ☐ Others _____ Please Specify

If Salaried, Employed with ☐ Government ☐ Partnership ☐ Private Ltd ☐ Proprietorship ☐ Public Ltd ☐ Public Sector ☐ Others _____ Please Specify

***Occupation** ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Others _____ Please Specify

If Agriculturist ☐ Landless Laborer ☐ Below 2.5 Acres of Land ☐ 2.5 - 5 Acres of Land ☐ Above 5 Acres of Land

***Source of Income** ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Others _____ Please Specify

***Gross Annual Income** ☐ <= 60 K ☐ 60K-1.2 Lakh ☐ 1.2 - 2 Lakh ☐ 2-3 Lakh ☐ 3-5 Lakh ☐ 5-10 Lakh ☐ 10-50 Lakh ☐ >50 Lakh

Type of Company (Other than Salaried) ☐ Partnership ☐ Private Ltd ☐ Proprietorship ☐ Public Ltd ☐ Public Sector ☐ Others _____ Please Specify

Industry Type (Self employee Businessman) ☐ Manufacturing ☐ Construction ☐ NBFC ☐ Non Profit Organization ☐ Micro Enterprises ☐ Others _____ Please Specify

7. DIRECT BANKING CHANNELS

☐ Internet Banking ☐ Mobile Banking

- EMV Card will be issued
- No Net banking access will be provided to the survivor in case of MoP former or survivor

***Type of Card** ☐ Domestic ☐ International

Domestic Card isn't applicable for R-Kit.

☐ Classic/Titanium ☐ Platinum ☐ Others _____

Default card will be issued if no category is mentioned.

8. GUARDIAN DETAILS FOR MINOR (Mandatory Only If Applicant is Minor)

Name of Parent/Guardian _____ Customer ID ____

I hereby declare that the date of birth of the minor, who is my ____ is D D M M Y Y Y Y and I am his/her natural or lawful guardian appointed by the court order dated D D M M Y Y Y Y (copy enclosed). I shall represent the said minor in all transaction of any description in the above account until the said minor attains majority. I agree to indemnify RBL Bank against all claims of the minor or any person claiming through him/her for withdrawal/transactions made by me in his/her account.

_____

Guardian's Signature

9. DECLARATION

I/We am / are residents of India. I/We, declare that the information furnished by me/us is true and correct. I/We, the undersigned have read and understood and agree to abide and be bound by all the provision of the Terms & Conditions published on the bank's website www.rblbank.com governing the opening of all my/our accounts, present and future with RBL Bank and those relating to various service including but not limited to ATMs/Debit Card/Mobile Banking/Internet Banking/Phone Banking/Bill Payment Facility etc. I/We understand that the Bank may at its sole discretion discontinue any of the services completely or partially without any notice to me/us. I agree that the Bank may debit my account for service charges as applicable from time to time. I/We agree that if the premature withdrawal is permitted at my/our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Bank / Reserve Bank of India from time to time. I/We authorised the Bank or its agents to make reference/ enquires as may be necessary and to exchange / share / part with any/all information with credit bureaus/statutory bodies/other agencies as may be deemed necessary or appropriate.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I/we hereby consent to uploading the required information on CKYC Registry.

Do Not Disturb Consent : I/We ☐ consent ☐ do not consent to receive information/service etc for marketing purposes through Telephone/Mobile/SMS/Email by the Bank/its agents. I/We am/are aware that post registration I/We may receive a call from the Bank to verify the Correctness of request for registration

10. CUSTOMER SIGNATURE (Sign within the box and use black ink for Signature)

Signature

Please affix recent Passport Size Photo Please Sign across the Photograph

Name _____

Date D D M M Y Y Y Y

Place _____

11. PERSONAL LOAN

I am a Salaried Resident Individual and wish to apply for a Personal Loan ☐ for the purpose of _____

Declaration & Confirmation:

I, declare that all the particulars and the information given in the application form is true, correct and complete to the best of knowledge & belief and no material information has been with held/suppressed. I confirm that the funds shall be used for the above stated purpose and will not be used for speculative or antisocial purpose. I understand that the section of this loan is at the sole direction of the Bank and upon my/our executing necessary security(ies) and other formalities as required by the Bank. I hereby authorise and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us herein/related documents executed in relation to the facilities availed from the Bank, to the Bank, its affiliates, Credit Bureaus/Rating Agencies, Services Providers, bank/financial institution, governmental / regulatory authorities, third parties for KYC information, credit risk analysis, or for other related purposes that the Bank may deem fit. I confirm that the executive collecting the application/document has/have informed me that RBL Bank would update the loan decision in approximately 10 working days from the date of receipt of the complete application from with all requisite documents. The loan terms as sanctioned are valid for a period of 30 days only. Where for some reasons, there is a delay in concluding the loan, RBL Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I am ok to give consent for any future individual loan, credit line & credit card application through an in-person meeting/registered e-mail/call through centre on registered telephone or mobile/Net-banking/SMS sent by the Bank or its agents.

I confirm that I have read and understood the above Declaration & Confirmation and that the details provide on the form are correct.

Refer our website www.rblbank.com for the product features, online application for personal loans and latest schedule of fees & charges.

Applicant Signature

12. CREDIT CARDS

☐ I want to apply for RBL Bank Credit Card and agree to be contacted by RBL Bank for the same

- I authorize RBL Bank to use my application details and attached KYC for my RBL Bank credit card application. I have read and understood the credit features and most important terms and conditions (MITC) as mentioned on www.rblbank.com and the same will also be sent to me on my email id mentioned in this application form.
- I authorize RBL Bank to contact me, as required, for the purposes of my Credit card application. I hereby authorize RBL Bank to verify my details mentioned in the application form with and Credit History with credit bureau. I provide my consent to RBL Bank to call me for issuance, upgrade or downgrade of my credit card basis my telephonic, email, OTP based consent if I qualify for the same. Credit Card approval and credit limit is at the sole discretion and option of RBL Bank.
- I authorize RBL Bank to raise debits on my Salary account 8 days after the Payment Due Date, in a scenario of NIL Payment OR Less than Minimum Amount Due (MAD) received towards Credit Card Bill. I/We understand that the Bank will not be held responsible for execution of standing instruction/s in case of changes to the operating mandate in the future, unless specifically communicated in writing by me/us.

Applicant Signature

13. BANK USE SECTION

Application type ☐ New ☐ Update

Account type ☐ Normal ☐ Simplified (for low risk customer) ☐ Small

Document Received ☐ Certified Copies

I have met Mr./Ms. _____ in person. 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,

☐ I confirm that I have visited the residential address of the applicant and confirm that the applicants resides in the address mentioned in the account opening form.

Signature of Bank Official

Emp ID

Name of the Emp.

Emp. Designation

Emp. Branch

*Staff Indicator Staff ID (for RBL Bank emp. Only) *Branch Code *Constitution ☐ Individual ☐ Pensioner (Other than RBL) ☐ RBL Staff Ex/Existing ☐ NRI ☐ Foreign National

Customer Type ☐ Individual ☐ HNI ☐ Foreign national ☐ Foreign students ☐ Person of Indian Origin

*LC Code (Sourcing Code) LG Code (Lead Generator) Walk-in customer ☐ Yes ☐ No

*Primary Relationship Manager ID Secondary Relationship Manger ID

Weaker Section (Only for Assets) ☐ Blind ☐ Illiterate ☐ Incapacited ☐ PEP ☐ Relative to PEP ☐ Differently Abled Persons (DAP) ☐ Not Applicable.

*BSR Type of Organization MIS Code.1

*Business Segment MIS Code.2 MIS Code.3 MIS Code.4

MIS Code.5 MIS Code.6 4th Line Embossing (For approved cases only)

Signature of Bank official (Checked by)

Emp. ID

Name of Emp.

Emp. designation

ACCOUNT OPENING FORM
(For Resident Individual)

RBL BANK
apno ka bank

Tick ☑ boxes as applicable.

(Please fill the form in BLOCK LETTERS only. THIS IS A MACHINE READABLE FORM AND WILL PASS THROUGH A SCANNER)

Save a tree
Green initiative inside

I/we hereby request RBL Bank to open my/our Account at your _____ branch and Branch Code : ____

14. *APPLICANT(S) FULL NAME (Fill separate CIF form for each Account Holder)

1st Applicant FIRST ____ MIDDLE ____
LAST ____

2nd Applicant FIRST ____ MIDDLE ____
LAST ____

3rd Applicant FIRST ____ MIDDLE ____
LAST ____

15. CUSTOMER ID NO. (If existing)

1st Appl. ____

2nd Appl. ____

3rd Appl. ____

16. *NATURE OF ACCOUNT(S) to be open

☐ Saving Account _____ Scheme Name ☐ Current Account _____ Scheme Name

☐ Fixed Deposit _____ Scheme Name ☐ Flexi Fixed Deposit _____ Scheme Name

☐ Recurring Deposit _____ Scheme Name *AMB (Average Monthly Balance) ₹ ____

17. *MODE OF OPERATION

☐ Singly ☐ Jointly (No Net Banking or No Debit Card will be issued) ☐ Either or Survivor ☐ Former or Survivor (No transaction rights to survivor) ☐ Anyone or Survivor ☐ Others _____

18. *MODE OF FUNDING

Initial Amount ____ In Words _____

☐ Cash Amount ☐ Cheque No ____ Date DDMMYYYY Drawn on _____

_____ Branch

☐ Debit my RBL Bank Account Number ____ Branch Code ____

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

Cheque Book ☐ Yes ☐ No

Debit Card (Not Applicable for FD/RD) ☐ 1st Appl. ☐ 2nd Appl. ☐ 3rd Appl.

Disclaimer: No cheque book or debit card will be issued to survivor under Former and Survivor mode of operation.

☐ SMS ALERT ☐ EMAIL ALERT

You will be registered for e-mail/SMS alerts and the following alerts: Credit/Debit transactions greater than Rs 5000 for current account and Rs 2000 for saving account. For applicable chargers, visit your nearest branch or www.rblbank.com

Please provide your e-mail address for receiving e-statements

Save a tree

19. FIXED DEPOSIT DETAILS

Amount ____ Currency ____ Months ____ Days ____ Interest Rate ____.____ % p.a.

Amount in Words _____

☐ Cash Amount ☐ Cheque No. ____ Date DDMMYYYY Drawn on _____

_____ Branch ☐ Debit to my RBL Bank A/c ____ Branch Code ____

Note: If the initial amount of account opening is in cash customer should visit the branch in person and obtain official receipt.

Interest Payout Frequency: ☐ Monthly ☐ Quarterly ☐ At Maturity ☐ Calendar ☐ Anniversary

If calendar selected, interest payout will be as per calendar days.
If anniversary selected, interest payout will be as per deposit anniversary

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

Interest/Maturity payment to ☐ Account Number ____ OR ☐ DD/PO

Branch Code ____

Sweep-In Instruction

☐ Sweep-in is the facility of linking Savings / Current Account with Term Deposit Account. 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.

Savings / Current Account No. ____ Branch Code ____

Note: 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. If you have been issued FD receipt against your deposit and your maturity instruction is "Do Not Renew "you would be required to surrender the discharge FD receipt to the branch after which the maturity proceed will be handed over to you/ credited to your account.

20. RECURRING DEPOSIT DETAILS

Monthly Installment Amount ₹

Amount in Words

Tenure: Months

MATURITY INSTRUCTIONS
(Auto renewal not supported)

(Payment of Deposit on Maturity by)

☐ Transfer to Account No.

Branch Code OR ☐ DD/PO

Standing Instruction For Recurring Deposit

☐ I/We authorise RBL Bank to debit Monthly Installment of ₹ from D D M M Y Y Y Y

from my/our Operative Account No. Branch Code

In case of Fixed Deposits and Recurring Deposits having mode of operation as 'Either or Survivor' or 'Former or Survivor', we consent for pre-mature withdrawal of the Fixed or Recurring deposit by one of the joint holder(s) on the death of the other.

Tick the box ☐ only if the aforesaid term is not consented.

21. NOMINATION FORM DA1 (Please choose one of the available option)

☐ I/We require nomination facility.

☐ I/We hereby confirm that I/We do not require any nomination facility.

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.

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.

I ☐ agree/ ☐ do not agree for the name of my nominee to be displayed on Fixed Deposit Advice/Statement of Account and/or other documents/letters.

Details of Deposits		Nominee				
Nature of Deposit & Distinguishing No.	Additional details, if any	Name	Address	Relationship with Depositor, if any	Age	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

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

Witness(es)-Required only if the depositor is giving thumb impression and not signature.

Name

Signature***

Address

Date D D M M Y Y Y Y Place

Name

Signature***

Address

Date D D M M Y Y Y Y Place

***Thumb impression(s) to be attested by two witness

** 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 minor

22. FOR CORPORATE SALARY ACCOUNTS

Company Name Company Code

Employee Code Designation

Designated officer's Name Date D D M M Y Y Y Y

Designated officer's Signature

Company Seal

23. DECLARATION

I/We declare, confirm, agree:

a. That all the particulars and information given in the Application Form are true, correct, complete and up to date in all respects and I/we have not with-held any information.

b. That I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.

Declaration under 'Foreign contribution (Regulation) Act, 2010 and foreign contribution (Regulation) Rules, 2011'

1. I/We confirm that as part of the regular operations, I/We do not receive any foreign contribution from abroad and if in future we will be receiving the same then we will inform the bank in advance with sufficient notice.

OR

2. I/We confirm that as a part of the regular operation, we receive foreign contribution from abroad. Separate approval from ministry of home affairs (MHA) has been sought for crediting the foreign contribution with the FCRA account with _____ Bank which has been opened specifically for such FCRA credits and I/We confirm that in the account with RBL Bank, no foreign contributions will be credited. I/We also confirm that approval obtained for the FCRA account specific as well as Bank and Branch specific.

   I/We accept and agree to be bound by the terms and conditions of RBL Bank.

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

Name_____ Name_____ Name_____

24. FOR OFFICE USE ONLY

Saving Account [ ] Scheme Code [3 0] Prefix [ ] Preferred/R-KIT Account Number

Current Account [ ] Scheme Code [4 0] Prefix [ ] Preferred/R-KIT Account Number

Fixed Deposit [ ] Scheme Code [7 0] Prefix [ ]

Recurring Deposit [ ] Scheme Code [7 5] Prefix [ ]

*Branch Code [ ] *LC Code [ ] Sourcing Code LG Code [ ] Lead Generator Bus. Seg [ ]

*Funds Parked at Account [ ] *Funds Branch Code [ ]

Transaction ID [ ]

*Value Date [D D M M Y Y Y Y] Promo Code [ ] MIS Code.3 [ ]

Risk Categorization ☐ L ☐ M ☐ H MIS Code.5 [ ] MIS Code.6 [ ]

Sourced By Sign & EID	Checked By Sign & EID

RBL BANK
apno ka bank

25. MOST IMPORTANT TERMS & CONDITIONS

Savings/Current Bank Account- Most Important Terms & Conditions:

1. A Savings Bank account to be used only to route transactions which are non-business/non-commercial in nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to take action as it deems fit. The number of permissible deposit and withdrawal without any charge and the corresponding charges beyond the permissible limit is outlined in the Schedule of charges.
2. Cash deposit Facility is available at Home Branch as well as at non-home branch. Specific charges for these facilities are outlined in the Schedule of Charges.
3. Savings/Current Bank Account stipulates Average Monthly Balance to be maintained for each of the product variants offered by the Bank. Average Monthly Balance is calculated by adding up the balances at the end of every day of the month and dividing it by number of days in the month. Non maintenance of Average Monthly Balance in the account will attract levy of charges as outlined in the Schedule of charges.
4. Benefits provided basis the Customer Relationship Value are outlined in the Schedule of Benefits along with how the Customer Relationship Value is calculated.
5. Payment of Interest on Savings Bank account shall be calculated on a daily product basis. Interest shall be paid on Savings bank account at the rate and frequency decided by the Bank within the general guidelines issued by RBI.
6. Cash withdrawal using withdrawal slip is permissible only at the Home Branch by the account holder himself upon presentation of the Passbook. The limits for such withdrawals are decided by the Bank from time to time.
7. All customers are provided a passbook, free of charge at the time of account opening. Customers having a valid e-mail address registered with the bank shall also receive e-statements. Physical statements are provided to customers upon request. The charges for duplicate passbook, statements are outlined in the schedule of charges.
8. The Bank does not charge any folio charges.
9. Issuance of cheque books, cheque return charges is outlined in the Schedule of charges.
10. The bank provides facility for customers to set up standing instruction for direct debit to the Savings/Current Bank account to make payment to registered payees. The Bank will be held harmless from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of Standing Instructions either on account of non-availability of sufficient funds in the account or delays in the mail/courier service or for any other reason whatsoever or for the Bank being unable to accept the Standing Instructions for any reason and from all costs, charges and expenses that the Bank may be put to incur in that behalf.
11. The customers have the option to transfer accounts from one branch to another without incurring any additional charge. The customer may opt for account closure and shall not be charged account closure charges for a period up to 14 days from the date of first credit into the account, post which account closure charges as outlined in the schedule of charges shall be levied.
12. As per prevailing Reserve Bank of India Guidelines, any account with no customer induced transaction for a period of 24 months is categorized as a "Dormant Account". Once an account is classified as Dormant, no transactions will be allowed in the account and the customer is required to visit an RBL BANK branch with a valid Identification & Signature proof. Subsequent to the successful verification of the documents submitted, the account would be made operative. No charges shall accrue for activating a dormant account.
13. The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.
14. Bank provides SMS/email alert facility to all customers. All alerts mandated by the prevailing regulations are sent free of cost. Customers may opt for other alerts, charges for which are outlined in the schedule of charges.
15. All relevant policies including Code of Commitments to Customers and Grievance Redressal Policy are made available at the branches and at the Bank's website.
16. The Debit/ATM Card/ Internet Banking & Mobile Banking facility will be issued / enabled to the mentioned account/mandate holders should they choose to register for it and any transactions done through them will be automatically debited to the corresponding accounts maintained with the Bank.
17. Deliverables, if any, will be sent to the mailing / communication address as per the latest records available with the Bank.
18. Ensuring security of relevant pins and password will be the responsibility of the customer.
19. No liability would arise on the bank if any of these details are shared with unauthorized personnel by the customer.
20. In case of any changes in the terms and conditions/ fees and charges the Bank notifies its customer 30 days in advance by any one of the communication mode i.e. SMS, E-mail or Physical letter.
21. All account holders are insured in accordance with the terms prescribed by Deposit Insurance and Credit Guarantee Corporation (DICGC) or such other agencies as mandated by law or regulation, from time to time. For further details on the deposit insurance provided by DICGC, please visit / log on to www.dicgc.org.in.
22. If no salary credits are made in the Salary Account for a continuous period of 90 days, the Bank reserves the rights to change the status of the Salary Account to Bank's regular Savings Account without any intimation to the customer or his/her organisation and the terms and conditions as applicable to the regular savings account shall apply to the account from the date of change of the status. Cases where the salary account was opened with relaxed KYC, the bank reserves the right to ask for further KYC documents and conduct a fresh due diligence.
23. The Minor can open a Savings Bank Account and the same can be operated by the natural and / or lawful guardian or court appointed guardian.
24. Once the minor attains majority, the account shall be frozen and intimation shall be sent to the erstwhile minor for submission of the fresh account opening form along with KYC documents to be kept on record and for all operational purposes.

Fixed Deposits:

25. If a deposit is prematurely withdrawn (either partially or completely), the interest payable and the applicable penalty would be calculated as per the Bank's Policy.
26. Customers can give instructions for auto renewal, auto closure or any other maturity instructions two days prior to the date of maturity. In case of auto renewal the entire maturity value, subject to deduction of tax at source, shall be renewed from maturity date.
27. Tax deducted at source will be as per Income Tax Rules applicable at the time.
28. Non submission of PAN by the depositor(s) will attract higher TDS as per applicable income Tax Rules.
29. In case form 15G/H is being submitted to the Bank, PAN to be mandatorily mentioned on the form and the same should be updated in the Bank records.
30. Maturity Amount mentioned on the Fixed Deposit Advise/Receipt is subject to TDS if applicable, as per Income Tax Act from time to time.
31. For the purpose of interest rate calculation for actual number of days (in case interest is calculated for incomplete month), the denominator is taken as 365 days irrespective of the leap year.
32. In case of FCNR (Foreign Currency Non Resident), the denominator is taken as 360 days in line with the prevailing regulatory guidelines.
33. E-Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the customers' responsibility to update the Bank for any change in registered email ID. In case you fail to receive E- Fixed Deposit advice, please contact / visit the nearest RBL Bank Branch.
34. The Bank pays interest on quarterly basis in case of domestic and NRE/NRO deposits. If monthly interest payout is opted for, then the interest pay out on monthly basis will be at discounted rates.
35. Bank is entitled to deduct tax on your deposits. The TDS amount could be deducted either from the interest component or the principal value, in case of any shortfall on account of pre-mature closure or breach of TDS threshold limits, wherever the TDS exemption certificate have not been submitted.
36. Interest rates offered on FCNR deposits are linked to LIBOR 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.
37. RBL Bank is a member of the Banking Codes and Standards Board of India(BCSBI), an independent body to promote a good and a fair banking practices in India. You can view the BCSBI code of banks commitment to its customers, on our website www.rblbank.com.
38. The Bank has a clearly defined Grievance Redressal process for speedy and effective redressal of customer grievance. For registering your grievances, kindly contact the Branch Manager or our phone banking executives. You can also visit us at www.rblbank.com for registering your grievance. If required, grievance can be escalated to the Regional Nodal Officer of your region and the Principal Nodal Officer. The contact details of Nodal Officers are displayed at our branches and website.

26. ACKNOWLEDGMENT

Received application for ☐ Saving ☐ Current ☐ Fixed Deposit ☐ Recurring Deposit Account

Ref No.

Initial Payment Details

Initial Amount ₹ _____ In words _____

☐ Cheque No _____ Date D D M M Y Y Y Y Drawn on _____ Bank _____ Branch

☐ Debit to my RBL Bank A/c _____ Branch Code _____ ☐ Cash Amount ₹ _____

Note: If the Initial amount of account opening is in cash then customer should visit the branch in person and obtain official receipt. DD/PO/Cheque subject to clearance

Amount _____ Tenure _____ Interest Rate _____ % p.a.

Only for FD or RD - Monthly Installment

Received duly completed Nomination FORM DA1 ☐ Yes ☐ No

Emp. ID _____

Name of Bank Official (Checked by) _____

Signature of Bank Official

Date D D M M Y Y Y Y

Please Quote your reference No. for any communication

Customer Service: 18001238040 (Toll Free)

Email us at: customercare@rblbank.com

Website: www.rblbank.com

SMS Banking: Type HELP & send to 9223366333

Internet Banking: To apply visit nearest branch

Debit Card: Best in class features & benefits

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