

ACCOUNT OPENING FORM
(For Resident Individual)

Tick boxes as applicable.

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



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

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

1st Applicant	F I R S T	M I D D L E
	L A S T	
2nd Applicant	F I R S T	M I D D L E
	L A S T	
3rd Applicant	F I R S T	M I D D L E
	L A S T	

2. CUSTOMER ID NO. (If existing)

1st Appl.	
2nd Appl.	
3rd Appl.	

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

<input type="checkbox"/> Saving Account _____ <small>Scheme Name</small>	<input type="checkbox"/> Current Account _____ <small>Scheme Name</small>
<input type="checkbox"/> Fixed Deposit _____ <small>Scheme Name</small>	<input type="checkbox"/> Flexi Fixed Deposit _____ <small>Scheme Name</small>
<input type="checkbox"/> Recurring Deposit _____ <small>Scheme Name</small>	*AMB ₹ _____ <small>(Average Monthly Balance)</small>

4. *MODE OF OPERATION

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

5. *MODE OF FUNDING

Initial Amount _____ In Words _____

Cash Amount
 Cheque No. _____ Date D D M M Y Y Y Y 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 <input type="checkbox"/> Yes <input type="checkbox"/> No <small>Disclaimer: No cheque book or debit card will be issued to survivor under Former and Survivor mode of operation.</small>	Debit Card <input type="checkbox"/> 1st Appl. <input type="checkbox"/> 2nd Appl. <input type="checkbox"/> 3rd Appl. <small>(Not Applicable for FD/RD)</small>
<p><input checked="" type="checkbox"/> SMS ALERT <input checked="" type="checkbox"/> EMAIL ALERT</p> <p>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 charges, visit your nearest branch or www.rblbank.com</p> <p style="font-size: small;">Please provide your e-mail address for receiving e-statements</p>	

6. FIXED DEPOSIT DETAILS

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

Amount in Words _____

Cash Amount
 Cheque No. _____ Date D D M M Y Y Y Y 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.

<p>Interest Payout Frequency:</p> <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> At Maturity	<p><input type="checkbox"/> Calendar <input type="checkbox"/> Anniversary</p> <p style="font-size: x-small;">If calendar selected, interest payout will be as per calendar days. If anniversary selected, interest payout will be as per deposit anniversary</p>
<p>Maturity Instructions</p> <input type="checkbox"/> Renew Principal & Interest <input type="checkbox"/> Renew Principal & Repay Interest <input type="checkbox"/> Do not Renew	
<p>Interest/Maturity payment to</p> <input type="checkbox"/> Account Number _____ OR <input type="checkbox"/> 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.

7. RECURRING DEPOSIT DETAILS

Monthly Installment Amount ₹ <input style="width:100%;" type="text"/> Amount in Words _____ _____ Tenure: <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> Months	MATURITY INSTRUCTIONS <small>(Auto renewal not supported)</small> (Payment of Deposit on Maturity by) <input type="checkbox"/> Transfer to Account No. <input style="width:100%;" type="text"/> Branch Code <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> OR <input type="checkbox"/> DD/PO
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Standing Instruction For Recurring Deposit
 I/We authorise RBL Bank to debit Monthly Installment of ₹ from 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.

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

I/We require 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.

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

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

Name _____ Signature*** _____ Address _____ Date <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> Place _____	Name _____ Signature*** _____ Address _____ Date <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> Place _____
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***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

9. FOR CORPORATE SALARY ACCOUNTS

Company Name <input style="width:100%;" type="text"/>	Company Code <input style="width:100%;" type="text"/>
Employee Code <input style="width:100%;" type="text"/>	Designation <input style="width:100%;" type="text"/>
Designated officer's Name _____	Date <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/>
Designated officer's Signature	Company Seal

10. 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 _____

11. FOR OFFICE USE ONLY

Saving Account <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 3 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Current Account <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 4 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Scheme Code Prefix Preferred/R-KIT Account Number	Scheme Code Prefix Preferred/R-KIT Account Number	
Fixed Deposit <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 7 0 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Recurring Deposit <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 7 5 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Scheme Code Prefix	Scheme Code Prefix	
*Branch Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> *LC Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> LG Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Bus. Seg <input type="text"/> <input type="text"/> <input type="text"/>		
Sourcing Code Lead Generator		
*Funds Parked at Account <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	*Funds Branch Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Transaction ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
*Value Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Promo Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	MIS Code.3 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Risk Categorization <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H	MIS Code.5 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	MIS Code.6 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		Sourced By Sign & EID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		Checked By Sign & EID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>


12. MOST IMPORTANT TERMS & CONDITIONS


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

- 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.
 - 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.
 - 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.
 - Benefits provided basis the Customer Relationship Value are outlined in the Schedule of Benefits along with how the Customer Relationship Value is calculated.
 - 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.
 - 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.
 - 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.
 - The Bank does not charge any folio charges.
 - Issuance of cheque books, cheque return charges is outlined in the Schedule of charges.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - Deliverables, if any, will be sent to the mailing / communication address as per the latest records available with the Bank.
 - Ensuring security of relevant pins and password will be the responsibility of the customer.
 - No liability would arise on the bank if any of these details are shared with unauthorized personnel by the customer.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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:**
- 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.
 - 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.
 - Tax deducted at source will be as per Income Tax Rules applicable at the time.
 - Non submission of PAN by the depositor(s) will attract higher TDS as per applicable income Tax Rules.
 - In case form 15G/Hi is submitted to the Bank, PAN to be mandatorily mentioned on the form and the same should be updated in the Bank records.
 - Maturity Amount mentioned on the Fixed Deposit Advice/Receipt is subject to TDS if applicable, as per Income Tax Act from time to time.
 - 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.
 - In case of FCNR (Foreign Currency Non Resident), the denominator is taken as 360 days in line with the prevailing regulatory guidelines.
 - E-Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the customer's 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.


13. ACKNOWLEDGMENT


Received application for	<input type="checkbox"/> Saving	<input type="checkbox"/> Current	<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> Recurring Deposit Account	Ref No. <input type="text"/>
Initial Payment Details					
Initial Amount ₹ <input type="text"/>	In words <input type="text"/>				
<input type="checkbox"/> Cheque No <input type="text"/>	Date <input type="text"/>	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"/>	<input type="checkbox"/> Cash Amount ₹ <input type="text"/>			
<small>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</small>					
Amount <input type="text"/>	Tenure <input type="text"/>	Interest Rate <input type="text"/>	% p.a.		
<small>Only for FD or RD - Monthly Installment</small>					
Received duly completed Nomination FORM DA1	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="text"/>	Emp. ID <input type="text"/>	<input type="text"/>
Name of Bank Official (Checked by) <input type="text"/>	Signature of Bank Official <input type="text"/>		Date <input type="text"/>	<input type="text"/>	
<small>Please Quote your reference No. for any communication</small>					


 **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