

# CUSTOMER INFORMATION FORM (CIF)

(For Non Resident Individual)

Tick  boxes as applicable.

(Separate CIF to be filled for joint holder/s) \*Mandatory Fields



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

CKYC Number

Application Date

\*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

F	I	R	S	T						M	I	D	D	L	E	
					L	A	S	T								

NAME (as to appear on Account)

F	I	R	S	T						M	I	D	D	L	E	
					L	A	S	T								

**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

Maiden Name (if any)

(Prefix)		F	I	R	S	T						M	I	D	D	L	E
					L	A	S	T									

\*Mother's Name

(Prefix)		F	I	R	S	T						M	I	D	D	L	E
					L	A	S	T									

\*Date of Birth 



 \*Marital Status  Married  Unmarried  Others \_\_\_\_\_ Please specify

\*Gender  Male  Female  Transgender

\*Nationality Country Name 



 \*Date of becoming NRI:

\*  Father/  Spouse Name

(Prefix)		F	I	R	S	T						M	I	D	D	L	E
					L	A	S	T									

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 of Birth

## 3. ADDRESS DETAILS (Mention of Overseas Address is Mandatory)

OVERSEAS 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

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

PREFERRED MAILING ADDRESS  Same as Overseas Address  Same as Permanent 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	<input type="text"/>	*STD Code	<input type="text"/>	*Tel.	<input type="text"/>
RESIDENCE	*Country Code	<input type="text"/>	*STD Code	<input type="text"/>	*Tel.	<input type="text"/>
*MOBILE	*Country Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	<input type="text"/>	*STD Code	<input type="text"/>	*Tel.	<input type="text"/>
	*Email ID	<input type="text"/>				

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

#### 5. KNOW YOUR CUSTOMER (KYC) DOCUMENTS

**\*Identity document** Passport Number  Expiry Date  Issue Date

Place of Issue

**Visa type/ Residence Permit** (Not applicable for PIOs)  
 Type of Visa :  Temporary  Long term  Work  Student  Immigrant  Dependent  
 Resident Permit  Yes  No Visa/Residence permit expiry date  In case of temporary visa, fill in declaration

**\*PAN Card**  OR Form 60  Yes If PAN not available

**\*Proof of Address**  
 Passport  Voter ID card  Driving Licence  
 UID (Aadhaar)  NREGA Job Card  Simplified Measures  
 Document Type  (Applicable for Simplified Measures)  
 \*Document Identification number   
 Document Issue Date  \*Document Expiry Date   
 (Mandatory only for Passport / Driving Licence)

#### 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

**\*Source of Income**  Salary  Business Income  Investment Income  Agriculture  Others \_\_\_\_\_ Please Specify

**\*Gross Annual Income**  <= 60K  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**  Partnership  Private Ltd  Proprietorship  Public Ltd  Public Sector  Others \_\_\_\_\_ Please Specify

**Industry Type**  Manufacturing  Construction  NBFC  Non Profit Organization  Micro Enterprises  Others \_\_\_\_\_ Please Specify

#### 7. DIRECT BANKING CHANNELS

Internet Banking  Mobile Banking

**\*Type of Card**  Domestic  International  
 Domestic Debit card isn't applicable to NRE R-Kit.  
 Classic/Titanium  Platinum  Others \_\_\_\_\_  
 Default card will be issued if no category is mentioned.

- EMV Card will be issued
- These facilities are provide only for accounts where mode of operations is singly or either or survivor
- Only domestic debit cards will be issued to NRO Accounts
- No Net banking access will be provided to the mandate holder
- No Net banking access will be provided to the survivor in case of MoP former or survivor

#### 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  and I am his/her natural or lawful guardian appointed by the court order dated  (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 non-residents of India. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I/We, the undersigned have read and understood and agree to abide and be bound by all the provisions of the Terms & Conditions published on the bank's website www.rblbank.com governing the opening and operation of the accounts of all my / our accounts, present and future with RBL Bank and those relating to various services 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 authorise the Bank or its agents to make references/enquiries 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 hereby authorize RBL Bank to upload the details provided by me on the Central KYC Registry. I also authorise RBL Bank to download my KYC details from the Central KYC Registry basis the KYC number submitted by me.

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days.  
 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 registr  on I/We m  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)

Please affix recent  
Passport Size Photo  
Please Sign across  
the Photograph

Signature

Name

Date

Place



**ACCOUNT OPENING FORM**  
(For Non 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 : \_\_\_\_\_

**12. \*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

**13. CUSTOMER ID NO. (If existing)**

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

**14. \*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>

**15. \*MODE OF OPERATION**

Singly   
  Jointly (No Net Banking or No Debit Card will be issued)   
  Either or Survivor   
  Former or Survivor (No transactional rights will be provided to survivor)   
  Anyone or Survivor   
  Others \_\_\_\_\_

**16. \*MODE OF FUNDING**

Initial Amount \_\_\_\_\_ In Words \_\_\_\_\_

Remittance from remitting bank \_\_\_\_\_ bank address \_\_\_\_\_  
 \_\_\_\_\_ of currency \_\_\_\_\_ and amount \_\_\_\_\_

Cash Amount   
  Cheque No. \_\_\_\_\_ Date DDMMYYYY Drawn on \_\_\_\_\_  
 \_\_\_\_\_ Branch

Debit my RBL Bank Account Number \_\_\_\_\_ Branch Code \_\_\_\_\_

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


**Cheque Book**     Yes     No   
 **Debit Card**     1st Appl.     2nd Appl.     3rd Appl. (Not Applicable for FD/RD)

**SMS ALERT**     **EMAIL ALERT**

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

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](http://www.rblbank.com)

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



**17. FIXED DEPOSIT DETAILS**

Amount \_\_\_\_\_ Currency \_\_\_\_\_ Months \_\_\_\_\_ Days \_\_\_\_\_ Interest Rate \_\_\_\_\_ % p.a.

Amount in Words \_\_\_\_\_

Remittance from remitting bank \_\_\_\_\_ bank address \_\_\_\_\_  
 \_\_\_\_\_ of currency \_\_\_\_\_ and amount \_\_\_\_\_

Cheque No. \_\_\_\_\_ Date DDMMYYYY Drawn on \_\_\_\_\_  
 \_\_\_\_\_ Branch     Debit to my RBL Bank A/c \_\_\_\_\_ Branch Code \_\_\_\_\_

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

**Interest Payout Frequency:**   
  Monthly     Quarterly     Half Yearly Applicable only for FCNR deposits   
  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 \_\_\_\_\_

Remit to Bank account No. \_\_\_\_\_ SWIFT Code/ IBAN \_\_\_\_\_

Bank Name & Address \_\_\_\_\_

**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.

### 18. RECURRING DEPOSIT DETAILS

Monthly Installment Amount ₹ <input type="text"/>	<b>MATURITY INSTRUCTIONS</b> <small>(Auto renewal not supported)</small> (Payment of Deposit on Maturity by) <input type="checkbox"/> Transfer to Account No. <input type="text"/> Branch Code <input type="text"/> OR <input type="checkbox"/> DD/PO
Amount in Words _____ _____	
Tenure: <input type="text"/> Months	

#### Standing Instruction For Recurring Deposit

I/We authorise RBL Bank to debit Monthly Installment of ₹  from  DD  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.

### 19. 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 <input type="text"/> Place _____	Name _____ Signature*** _____ Address _____ Date <input 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

### 20. FOR CORPORATE SALARY ACCOUNTS/SEAFARER ACCOUNTS

Company Name <input type="text"/>	Company Code <input type="text"/>
Employee Code <input type="text"/>	Designation <input type="text"/>
Designated officer's Name _____	Date <input type="text"/>
Designated officer's Signature	Company Seal

### 21. FOR OFFICE USE ONLY

Saving Account <input type="text"/> <b>30</b> <input type="text"/> <small>Scheme Code      Prefix      Preferred/R-KIT Account Number</small>	Current Account <input type="text"/> <b>40</b> <input type="text"/> <small>Scheme Code      Prefix      Preferred/R-KIT Account Number</small>		
Fixed Deposit <input type="text"/> <b>70</b> <input type="text"/> <small>Scheme Code      Prefix</small>	Recurring Deposit <input type="text"/> <b>75</b> <input type="text"/> <small>Scheme Code      Prefix</small>		
*Branch Code <input type="text"/>	*LC Code <input type="text"/>	LG Code <input type="text"/>	Bus. Seg <input type="text"/>
<small>Sourcing Code</small>		<small>Lead Generator</small>	
*Funds Parked at Account <input type="text"/>	*Funds Branch Code <input type="text"/>		
Transaction ID <input type="text"/>			
*Value Date <input type="text"/>	Promo Code <input type="text"/>	MIS Code.3 <input type="text"/>	
Risk Categorization <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H	MIS Code.5 <input type="text"/>	MIS Code.6 <input type="text"/>	
<small>Sourced By Sign &amp; EID</small>		<small>Checked By Sign &amp; EID</small>	

**22. DECLARATIONS**

- THE PERSON OF INDIAN ORIGIN (PIO) DECLARATION (IF APPLICABLE) (Proof is Mandatory)**  
I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. Please select as applicable to you:
- I held an Indian passport in the past.
- My father/ mother/ grandfather/ grandmother (name) \_\_\_\_\_ is/ was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955.
- I am the spouse of an Indian citizen The father/ mother / grandfather/ grandmother (name) \_\_\_\_\_ of my spouse is/was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955.

- SEAFARERS ACCOUNT OPENING DECLARATION (if Applicable)**  
I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with company \_\_\_\_\_ registered in \_\_\_\_\_ (address of the principal). I request you to open a NRE/NRO Savings Account in my name on the basis of the submitted documents.
- I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract OR I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered.
- Accordingly, I will have the Non-Resident accounts opened in my name redesignated to Resident accounts.

**Temporary Visa Declarations.** Date 

D	D	M	M	Y	Y	Y	Y
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To, The Branch Manager, Branch \_\_\_\_\_  
I/We have submitted the bank my/our temporary visas work/Residence dated 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 expiring on 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

. I/We hereby agree to furnish the bank with copies of my/our regular visa/s immediately on issuance and confirm that I/We donot have any objections if' the bank freezes transactions in the account or closes the account if I/We donot submit copies of regular visas within 3 months form the date of expiry of Visa.

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

1. I/We hereby declare that I am/ We are non-resident Indians or Persons of Indian Origin. 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.
2. 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.
3. I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
4. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.
5. 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.
6. The Bank is authorised to arrange a correspondent bank/agentfor realising the proceeds of foreign currency cheque(s)/Drafts.
7. 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.
8. If the foreign currency cheque(s)/Drafts for collection is/are returned unpaid at any time, the returning and other charges may be debited to my/our account or recovered from my deposit amount.
9. If any foreign currency cheque(s)/Drafts credited to my/our account provisionally prior to final realisation under your cheque collection services is returned unpaid, the amount may be recovered from my/our account/deposit account at the appropriate exchange rate along with interest applicable at such rates as may be decided by you. I/We undertake to refund the amount, if already drawn by me/us, immediately on demand if our account does not have sufficient balance to recover the amount with interest and/or any other charges.
10. 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).
11. The Interest rates offered on FCNR deposits are linked to LIBOR, hence in certain scenarios, Interest rates offered may be less than the premature penalty levied. Please ask the Branch staff for more details.
12. 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.

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

Name \_\_\_\_\_ Name \_\_\_\_\_ Name \_\_\_\_\_

## 23. MANDATE LETTER

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

D	D	M	M	Y	Y	Y	Y
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Resident Mandate Holder Name

Existing customer CIF No.

New Customer-fill New CIF form along with KYC documents

NRE Savings A/c No.

Mandate Cheque Book

NRO Savings A/c No.

Mandate Cheque Book

1) I/We hereby authorise the mandate holder.

- to draw cheques on the account for local payments only.
- to deposit the cheques eligible to be deposited in the NRE/NRO account on behalf of the account holder(s) as permitted by RBI regulations.
- 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 FEMA issued by the RBI and the Foreign Exchange Management Act, 1999 and all regulations thereof, including the Foreign Management (Deposit) Regulations, 2000 to Foreign Management (Deposit) Regulations, 2016 and as amended from time to time.

4) The specimen signature of the mandate who has been authorised to operate upon the account is given below. This signature has been duly attested and verified by me/us.

5) This authority shall continue in force until I/We expressly revoke it by notice in writing delivered to you.

6) I/We declared that as for foreign exchange guideline issued by RBI the mandate holders are not allowed to make payments by way of gifts to resident on behalf of the account holder.

7) I/We are aware only domestic debit card shall be issued on request to Mandate holder, the charges of which shall be debited to the account for which the mandate has been appointed.

*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  Name  Name



## 24. 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/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.
  - Maturity Amount mentioned on the Fixed Deposit Advise/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 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.
  - 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](http://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](http://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.

**25. ACKNOWLEDGMENT**

Received application for  Saving  Current  Fixed Deposit  Recurring Deposit Account Ref No.

**Initial Payment Details**

Initial Amount ₹  In words \_\_\_\_\_

Cheque No  Date  Drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch \_\_\_\_\_

Debit to my RBL Bank A/c  Branch Code   Cash Amount ₹ \_\_\_\_\_

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

Remittance from remitting bank \_\_\_\_\_ Bank Address \_\_\_\_\_

\_\_\_\_\_ Currency \_\_\_\_\_ and Amount \_\_\_\_\_

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

Please Quote your reference No. for any communication

**Customer Service:**  
**1800 123 8040 (Toll Free when in India)**  
**(91-22) 61156300/99**

**Email us at:**  
 nribanking@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