

Frequently Asked Questions

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INVEST FIRST



How do I login to Invest First?

Visit <https://netbanking.rblbank.com/RetailBank/> and login to Internet Banking using your Customer Id and Internet Banking Password.

The screenshot shows the RBL Bank Internet Banking Pre-Login page. The page is divided into three main sections: ACCOUNT LOGIN, NEW REGISTRATION / RESET PASSWORD, and IMPORTANT NEWS. The ACCOUNT LOGIN section has a text input field for 'User ID/Nick Name' which is circled in black. Below it are instructions and a 'SUBMIT' button. The NEW REGISTRATION / RESET PASSWORD section has links for 'New Registration' and 'Reset Password'. The IMPORTANT NEWS section is currently empty. There is also a 'SECURITY TIPS' section with a 'DO'S' icon and a list of tips. A 'NEED HELP?' link is at the bottom.

Where can I see Invest First section in Internet Banking?

Post logging into Internet Banking select **Investment Tab** in the tab section to view **Invest First**.

The screenshot shows the RBL Bank Internet Banking dashboard. At the top is the RBL BANK logo. Below it is a navigation menu with tabs: HOME, MY ACCOUNTS, LOANS, PAYMENTS, ALERT / E-STATEMENT, BILL PAY, INVESTMENTS, and LOGOUT. The 'INVESTMENTS' tab is circled in black. Below the navigation menu is a promotional banner for 'Introducing missed call service for account balance(s)' with a phone icon. To the right is an 'ACCOUNTS SUMMARY' table with columns for Account Number, Product Code, Account Status, and Available Balance. Below the table is a 'DEPOSIT SUMMARY' section.

What services are available on Invest First?

You can view all services under **Invest First** on the menu bar on the left.

The screenshot shows the RBL Bank Invest First interface. On the left, there is a menu with the following items: Accounts Overview, Transact, View / Cancel Request, Reports, and Fatca Request. The main content area is titled "MY INVESTMENT ACCOUNTS" and displays the following information:

- Accounts: 1
- Enabled for Online Transaction (?): **Yes**
- Total Amount Invested: 20,000.00 (INR)

Below this information, there is a dropdown menu with the text "Select account to view Holdings, Transactions or Capital Gain / Loss:" and a "GO" button. The dropdown menu is currently set to "- Related actions -".

Investment Account	Amount Invested	Current Value	Dividend	Gain/L	
				Realized	
36320	20,000.00	20,455.08	0.00	0.00	
Total	20,000.00	20,455.08	0.00	0.00	

How do I check if I have been activated to invest online through Invest First?

Please check your status for "Enabled for Online Transaction (?)". If you are activated then the status would be "Yes". If the status is "No", please visit your nearest branch or call our Customer Care on +91-22-61156300 to 99 or 18001238040

This screenshot is identical to the one above, but with a black box highlighting the text "Enabled for Online Transaction (?): Yes" in the account details section.

Are there any regulatory requirements (FATCA) to comply with?

Yes. Before one can start transacting, FATCA details are required to be submitted. Only those clients who are FATCA compliant are eligible to transact online through Invest First.

The screenshot shows the RBL Bank Invest First interface. The top navigation bar includes 'HOME' and 'INVESTMENTS'. The left sidebar lists menu items: 'Accounts Overview', 'Transact', 'View / Cancel Request', 'Reports', and 'Fatca Request'. The main content area is titled 'FATCA / CRS DECLARATION DETAILS' and displays a red warning icon with the text 'Please Enter Your FATCA Details'. Below this, a table asks 'Do you satisfy any of the criteria mentioned below?' with columns for 'Yes' and 'No'. The criteria listed are:

Do you satisfy any of the criteria mentioned below?	Yes	No
a. Citizen of any country other than India (dual / multiple) [including Green card]	<input type="radio"/>	<input checked="" type="radio"/>
b. Country of birth is any country other than India	<input type="radio"/>	<input checked="" type="radio"/>
c. Tax resident of ANY country / ies other than India	<input type="radio"/>	<input checked="" type="radio"/>
d. POA or a mandate holder who has an address outside India	<input type="radio"/>	<input checked="" type="radio"/>

What if the details I have entered in the FATCA form are not FATCA compliant?

If you have clicked "Yes" for any of the questions on the FATCA form then you need to submit FATCA Declaration Form (Individuals). Kindly download this form from the link **marked below** and visit your nearest branch to submit the FATCA Declaration form (Individuals). For further queries visit nearest RBL Bank branch.

The screenshot shows the RBL Bank Invest First interface. The top navigation bar includes 'HOME' and 'INVESTMENTS'. The left sidebar lists menu items: 'Accounts Overview', 'Transact', 'View / Cancel Request', 'Reports', and 'Fatca Request'. The main content area is titled 'FATCA / CRS DECLARATION DETAILS' and displays a red warning icon with the text 'Kindly download the FATCA form from download link & submit the duly filled form to nearest bra'. Below this, a table shows 'FATCA / CRS Declaration Details' with a 'Customer Relationship Number (CRN)' of 'XXXX7396'. The table asks 'Do you satisfy any of the criteria mentioned below?' with columns for 'Yes' and 'No'. The criteria listed are:

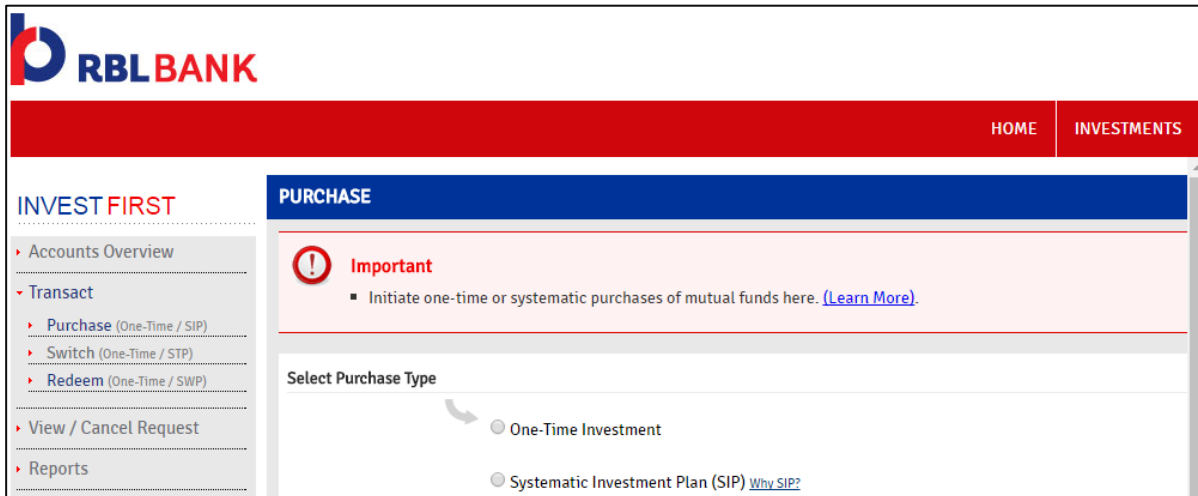
Do you satisfy any of the criteria mentioned below?	Yes	No
a. Citizen of any country other than India (dual / multiple) [including Green card]	<input checked="" type="radio"/>	<input type="radio"/>
b. Country of birth is any country other than India	<input type="radio"/>	<input checked="" type="radio"/>
c. Tax resident of ANY country / ies other than India	<input type="radio"/>	<input checked="" type="radio"/>
d. POA or a mandate holder who has an address outside India	<input type="radio"/>	<input checked="" type="radio"/>
e. Address or telephone number outside India	<input type="radio"/>	<input checked="" type="radio"/>

Below the table, there are two dropdown menus: 'Source of Wealth' set to 'Salary' and 'Income Slab' set to '>5 <=10 Lacs'. At the bottom, a 'Download' button is circled in black.

What kind of Mutual Fund transactions can I perform through Invest First?

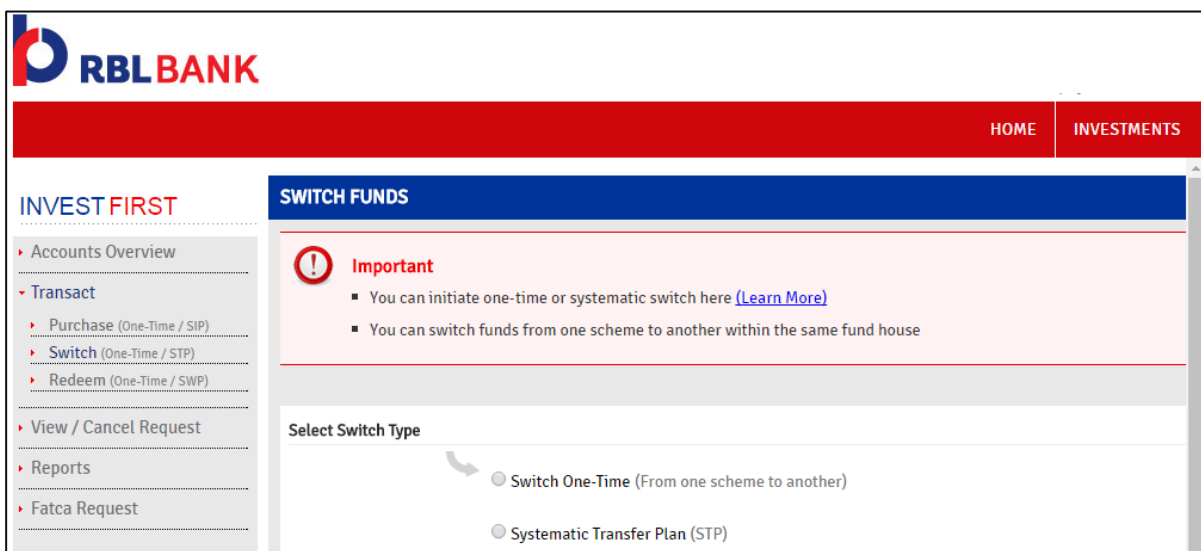
Once activated, you can perform the following transactions,

- 1) **Purchase** : Invest in Mutual Funds with either making a **Lump-sum (One-Time Investment)** or **Regularly by way of Systematic Investment Plan (SIP)**



The screenshot shows the RBL BANK INVEST FIRST interface for the PURCHASE section. The top navigation bar includes HOME and INVESTMENTS. The left sidebar lists navigation options: Accounts Overview, Transact (with sub-options for Purchase, Switch, and Redeem), View / Cancel Request, and Reports. The main content area features a blue header for PURCHASE, an important notice about initiating purchases, and a 'Select Purchase Type' section with radio buttons for One-Time Investment and Systematic Investment Plan (SIP).

- 2) **Switch** : Switch your existing investment either partially or fully in a **Single Transaction (One-Time Investment)** from one scheme to another or in a **Systematic manner over a period of time (Systematic Transfer Plan)**



The screenshot shows the RBL BANK INVEST FIRST interface for the SWITCH FUNDS section. The top navigation bar includes HOME and INVESTMENTS. The left sidebar lists navigation options: Accounts Overview, Transact (with sub-options for Purchase, Switch, and Redeem), View / Cancel Request, Reports, and Fatca Request. The main content area features a blue header for SWITCH FUNDS, an important notice about initiating switches, and a 'Select Switch Type' section with radio buttons for Switch One-Time (From one scheme to another) and Systematic Transfer Plan (STP).

3) **Redemption:** You can redeem all Investments either fully or partially by selecting Redeem option in a Single Transaction or over a period of time (**Systematic Withdrawal Plan**)

REDEEM FUNDS

Important

- Initiate one-time or systematic redemptions of mutual funds online here ([Learn More](#)).
- You can select maximum 3 funds at a time for redemption.

Select Investment Account:

Scheme Name	Folio No	Total units	Available Units for redemption (.)
<input checked="" type="checkbox"/> ICICI PRUDENTIAL VALUE DISCOVERY FUND GROWTH		44.6950	44.6950

REDEEM fund selected

Where can I view or cancel my requests?

You can view your requests for **Lump-Sum (One-Time)** or **Recurring Investment** by clicking on the **“View/Cancel Request”** link in the menu bar on the left. Please note that you can cancel request only before the specific cut-off time applicable for the scheme.

VIEW / CANCEL REQUEST - RECURRING

Important

- Future requests can be cancelled only till a calendar day prior to the next execution date.

Select the relevant account and date range to get details of your systematic transactions

Time Period * To:

Investment Account

Bank Account

SHOW REQUESTS -OR- Download as: **DOWNLOAD** -OR- **Print**

Bank Account: Investment account no: Period:

Select: **CANCEL REQUEST**

Ref. No	Scheme Name	Type	Inv. Account	Bank Account	Net Amount	Units	Frequency	Start Date	End
<input checked="" type="radio"/>	ICICI PRUDENTIAL VALUE DISCOVERY FUND GROWTH	SIP	36320		5,000.00		Monthly	07 May 2016	07 O

Select: **CANCEL REQUEST**

How do I know my holdings in Mutual Funds?

Under the reports section please click on link **“Holdings”** to view all your consolidated holdings.

INVEST FIRST

- Accounts Overview
- Transact
- View / Cancel Request
- Reports
 - Holdings
 - Transactions
 - Capital Gain/Loss
 - Fatca Request

HOLDINGS

As On Date *

Investment Account *

SHOW REPORT
 -OR- Download as : PDF
DOWNLOAD
Print

Investment account no: Period: 16 May 2016

Scheme	Amount Invested	Avg. Cost (NAV)	Current Market Value	Current NAV	Current Units	Dividend	Realiz
EQUITY FUND							
ICICI PRUDENTIAL VALUE DISCOVERY FUND GROWTH	5,000.00	111.8693	4,987.96	111.6000	44.6950	0.00	C
RELIANCE EQUITY OPPORTUNITIES FUND - GROWTH PLAN GROWTH OPTION	15,000.00	65.2969	15,467.12	67.3303	229.7200	0.00	C
EQUITY FUND Total							
	20,000.00		20,455.08			0.00	C

Where can I view all my transactions?

Under the reports section please click on link **“Transactions”**. Select a date range for which you want to view transactions for.

INVEST FIRST

- Accounts Overview
- Transact
- View / Cancel Request
- Reports
 - Holdings
 - Transactions
 - Capital Gain/Loss
 - Fatca Request

TRANSACTIONS

Date Range * To: (You can generate the statement for a maximum p

Investment Account *

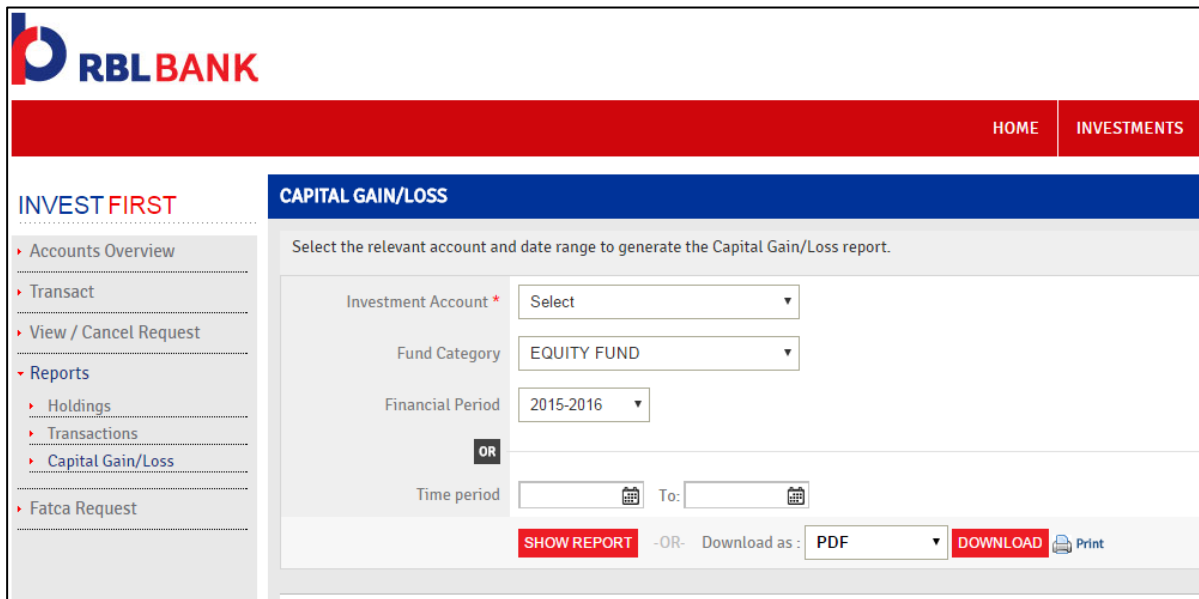
SHOW REPORT
 -OR- Download as : PDF
DOWNLOAD
Print

Investment account no: Period: 01 Mar 2016 to 16 May 2016

Transaction Date	Scheme	Purchase			Sale			Balance		
		Units	NAV	Value	Units	NAV	Value	Units	NAV	Va
EQUITY FUND										
ICICI PRUDENTIAL VALUE DISCOVERY FUND GROWTH :										
09/05/2016	Systematic Investment Plan	44.6950	111.8700	5,000.00						
Summary										
	Total							44.6950	111.600	

Where can view my Capital Gain/Loss Report?

You can view it under Reports section by clicking on the Capital Gain/Loss link in the menu bar on the left.



The screenshot shows the RBL Bank Invest First web interface. At the top, there is a red navigation bar with 'HOME' and 'INVESTMENTS' links. Below this, the 'INVEST FIRST' logo is on the left, and a blue header for 'CAPITAL GAIN/LOSS' is on the right. A sidebar menu on the left lists various options: Accounts Overview, Transact, View / Cancel Request, Reports (with sub-items: Holdings, Transactions, Capital Gain/Loss), and Fatca Request. The main content area is titled 'CAPITAL GAIN/LOSS' and contains the instruction: 'Select the relevant account and date range to generate the Capital Gain/Loss report.' Below this instruction are three dropdown menus: 'Investment Account *' (set to 'Select'), 'Fund Category' (set to 'EQUITY FUND'), and 'Financial Period' (set to '2015-2016'). There is an 'OR' separator between the dropdowns and a 'Time period' section with two date pickers. At the bottom of the form, there is a red 'SHOW REPORT' button, a '-OR-' separator, a 'Download as:' dropdown menu (set to 'PDF'), a red 'DOWNLOAD' button, and a 'Print' icon.

How can I shift my offline Investments done with RBL Bank to Online mode?

Please fill the offline to online form, attached in **Annexure 1**, to shift your offline investments with RBL Bank to online Mode. The Form has to be submitted to your nearest RBL Bank branch. Once offline folios have been successfully converted into online mode, one can transact online for these folios. Please note that close ended schemes and on-going SIPs cannot be transferred from offline to online. TAT for conversion of Investments from offline to online is 10 working days under normal scenario, subject to validity of Forms & Signatures.

Where can I call for any queries related to Invest First?

Please visit calls our Customer Care on **+91-22-61156300 to 99** or **18001238040** or visit you nearest branch or contact you dedicated Relationship Manager for any further queries on **Invest First**.

Disclaimer: All Investments in Mutual Funds and other securities are subject to market risks and the returns may fluctuate from time to time. Past performance does not guarantee future returns. Mutual Funds are subject to market risks including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices can go up or down. Please read the Key Information Memorandum(s)/Scheme Investment Document(s) & Statement of Additional Information carefully before investing. Past performance may or may not be sustained in future. RBL Bank acts as a distributor and does not warrant its completeness and accuracy. It does not constitute an offer to sell or a solicitation to buy any security or other financial instrument. The mailer has been prepared solely for information purposes only. RBL Bank Limited (formerly: The Ratnakar Bank Limited) nor its related companies, employees warrant accuracy of the information contained in the mailer and disclaims all liabilities which may arise from the contents of this mailer. The information in the mailer should not be relied upon as a substitute for detailed professional advice and/or basis for formulating future investment decisions. RBL Bank Savings Account is necessary to View/Transact online.

ANNEXURE 1



MF Offline to Online Conversion Form

Branch Manager
RBL Bank Ltd.
Address
City

Dear Sir / Madam

I/We will like to convert the following of my /our existing Offline Folio(s) with RBL Bank Broker code into Online Folios with RBL Bank to transact online under the Invest First facility. Kindly do the needful as per details provided below:

Sr No.	Folio No.	Scheme Name	Option

Sd/ 1st Holder

Sd/ 2nd Holder

Sd/ 3rd Holder

Name of
1st Holder

Name of
2nd Holder

Name of
3rd Holder

CIF: _____
ID 1st Holder

CIF: _____
ID 2nd Holder

CIF: _____
ID 3rd Holder

Place: _____

Date: _____

Note:

1. Applicable only for Folios with Mode of Holding Singly and Anyone or Survivor basis
2. Folios with NIL balance and ongoing SIP will not be converted to Online mode
3. Close ended schemes will not be converted from Offline to Online mode

For Bank use only

Signature : _____ Sd/: _____ Employee Id: _____
Verified by _____ of Employee
(Name of Employee)