

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"/>
FAX Number	*Country Code	<input type="text"/>	*STD Code	<input type="text"/>	*Tel.	<input type="text"/>
	*Email ID	<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.
Please provide your e-mail address for receiving e-statements

5. KNOW YOUR CUSTOMER (KYC) DOCUMENTS

*Proof of identity	<input type="checkbox"/> Passport	<input type="checkbox"/> Voter ID card	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> PAN Card
	<input type="checkbox"/> UID (Aadhaar)	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Simplified Measures Account	<input type="checkbox"/> Small Account <input type="checkbox"/> Others _____
Document Type	<input type="text"/>			
*Document Identification number	<input type="text"/>			
Document Issue Date	<input type="text"/>		*Document Expiry Date	<input type="text"/>
	<small>(D D M M Y Y Y Y)</small>		<small>(Mandatory only for Passport / Driving Licence)</small>	
*PAN Card	<input type="text"/>	OR	Form 60	<input type="checkbox"/> Yes
			<small>If PAN not available</small>	
*Proof of Address	<input type="checkbox"/> Passport	<input type="checkbox"/> Voter ID card	<input type="checkbox"/> Driving Licence	
	<input type="checkbox"/> UID (Aadhaar)	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Simplified Measures Account	<input type="checkbox"/> Small Account <input type="checkbox"/> Others _____
Document Type	<input type="text"/>			
*Document Identification number	<input type="text"/>			
Document Issue Date	<input type="text"/>		*Document Expiry Date	<input type="text"/>
	<small>(D D M M Y Y Y Y)</small>		<small>(Mandatory only for Passport / Driving Licence)</small>	

6. CUSTOMER PROFILER

*Educational Qualification	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Professional	<input type="checkbox"/> Others _____	<small>Please Specify</small>
*Employment Type	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Politician	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Others _____
If Salaried, Employed with	<input type="checkbox"/> Government	<input type="checkbox"/> Partnership	<input type="checkbox"/> Private Ltd	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Public Ltd	<input type="checkbox"/> Public Sector <input type="checkbox"/> Others _____
*Occupation	<input type="checkbox"/> Doctor	<input type="checkbox"/> CA/CS	<input type="checkbox"/> Lawyer	<input type="checkbox"/> Architect	<input type="checkbox"/> Engineer	<input type="checkbox"/> Consultant <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others _____
If Agriculturist	<input type="checkbox"/> Landless Laborer	<input type="checkbox"/> Below 2.5 Acres of Land	<input type="checkbox"/> 2.5 - 5 Acres of Land	<input type="checkbox"/> Above 5 Acres of Land		
*Source of Income	<input type="checkbox"/> Salary	<input type="checkbox"/> Business Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others _____	<small>Please Specify</small>
*Gross Annual Income	<input type="checkbox"/> <= 60 K	<input type="checkbox"/> 60K-1.2 Lakh	<input type="checkbox"/> 1.2 - 2 Lakh	<input type="checkbox"/> 2-3 Lakh	<input type="checkbox"/> 3-5 Lakh	<input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-50 Lakh <input type="checkbox"/> >50 Lakh
Type of Company	<input type="checkbox"/> Partnership	<input type="checkbox"/> Private Ltd	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Public Ltd	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Others _____
Industry Type	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Construction	<input type="checkbox"/> NBFC	<input type="checkbox"/> Non Profit Organization	<input type="checkbox"/> Micro Enterprises	<input type="checkbox"/> Others _____
<small>(Other than Salaried)</small>						<small>Please Specify</small>
<small>(Self employee Businessman)</small>						<small>Please Specify</small>

7. DIRECT BANKING CHANNELS

<input type="checkbox"/> Internet Banking	<input type="checkbox"/> Mobile Banking	<ul style="list-style-type: none"> • 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	<input type="checkbox"/> Domestic	<input type="checkbox"/> International
	<small>Domestic Card isn't applicable for R-Kit.</small>	
	<input type="checkbox"/> Classic/Titanium	<input type="checkbox"/> Platinum <input type="checkbox"/> Others _____
	<small>Default card will be issued if no category is mentioned.</small>	

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 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
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Name _____

Date

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 withheld/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 form 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.

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 RBL Staff NRI Foreign National (Other than RBL) Ex/Existing

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 PEP CRPE Do not call Only for Assets

*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)

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 : _____

14. *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

15. CUSTOMER ID NO. (If existing)

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

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

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

17. *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 _____

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 <input type="checkbox"/> Yes <input type="checkbox"/> No	Debit Card <input type="checkbox"/> 1st Appl. <input type="checkbox"/> 2nd Appl. <input type="checkbox"/> 3rd Appl.
Disclaimer: No cheque book or debit card will be issued to survivor under Former and Survivor mode of operation.	<input checked="" type="checkbox"/> SMS ALERT <input type="checkbox"/> 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 charges, visit your nearest branch or www.rblbank.com Please provide your e-mail address for receiving e-statements

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: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> At Maturity	<input type="checkbox"/> Calendar <input type="checkbox"/> 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 <input type="checkbox"/> Renew Principal & Interest <input type="checkbox"/> Renew Principal & Repay Interest <input type="checkbox"/> Do not Renew	
Interest/Maturity payment to <input type="checkbox"/> Account Number _____ Branch Code _____	OR <input type="checkbox"/> DD/PO

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

Standing Instruction For Recurring Deposit

I/We authorise RBL Bank to debit Monthly Installment of ₹ from from from my/our Operative Account No. Branch Code

In case of Fixed Deposits & recurring Deposits having mode of operations as 'Either or Survivor' or 'Former or Survivor' Account holders can mandate premature withdrawal by one of the joint depositors on the death of other. Please select Yes No

*In case of 'Yes' Permit the bank to allow premature withdrawal of the deposit by the surviving joint depositor(s) on the death of any one or more of the joint depositors.

Standing Instruction date will be same as Recurring deposit value date.

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.

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

22. FOR CORPORATE SALARY 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

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 <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"/> 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"/>	
Fixed Deposit <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"/> 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"/>	
*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"/>
*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"/>		*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"/>		
*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"/>	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"/>
		Checked By Sign & EID <input type="text"/>


25. 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 transaction 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. Nonmaintenance 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/15H 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 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.
 - FD Advice will be sent to the registered mailing address for new Fixed Deposit only and not for renewed Fixed Deposit. FD advises on renewed FD will be sent on specific request received from the customer.
 - 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.


26. 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.
Initial Payment Details					
Initial Amount ₹	_____				In words _____
<input type="checkbox"/> Cheque No	_____	Date	DDMMYY	Drawn on _____	Bank _____ Branch _____
<input type="checkbox"/> Debit to my RBL Bank A/c	_____	Branch Code	_____	<input type="checkbox"/> Cash Amount ₹	_____
<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 _____	Tenure _____	Interest Rate _____	% 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	Emp. ID	_____	
Name of Bank Official (Checked by) _____	Signature of Bank Official _____			Date	DDMMYY
<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