

ACCOUNT OPENING FORM
(For Resident Individual)



(Please fill the form in BLOCK LETTERS and SAME INK only. This is a machine readable Form and will pass through a Scanner). Tick boxes as applicable.
(Separate CIF to be filled for joint holder/s) *Mandatory Fields

BARCODE

Open my/our Account at your Branch Name branch. Branch Code: Application Date
Savings Account
Prefix Preferred/R-KIT Account Number Current Account
Prefix Preferred/R-KIT Account Number

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

Title Mr. Ms. Mrs. Mx. Dr. Master Others (Please specify)

1st Applicant F I R S T M I D D L E Cust ID No. (If existing)

2nd Applicant L A S T Cust ID No. (If existing)

3rd Applicant F I R S T M I D D L E Cust ID No. (If existing)

L A S T Cust ID No. (If existing)

2. *NATURE OF ACCOUNT(S) TO BE OPENED

Saving / Salary Scheme Name Current Scheme Name
 Fixed Deposit (FD) Scheme Name Futuristic RD Scheme Name
 Recurring Deposit (RD) Scheme Name Smart Recurring Deposit (SD) Scheme Name

*AMB/ AQB/ QTP ₹ *Average Monthly Balance/ Average Quarterly Balance/ Quarterly Throughput - for Savings & Current Account

3. *MODE OF OPERATION

Single Either or Survivor *Former or Survivor Anyone or Survivor Joint Minor U/g guardian Others

(*No transaction rights to survivor) (For Joint MOP, Debit / ATM card / NetBanking / MobileBanking access will not be issued)

Note: If Non Resident individual is joint holder, relevant declaration to be submitted.

4. TRANSACTION PATTERN

*Source of Income Section Salary Business Income Investment Income Agriculture Dependent Fees / Commission / Brokerage

*Expected No. of Transactions Annually <250 250 - 500 500 - 1000 1000 - 2500 >2500

*Expected Transaction Amount - (in ₹)

*Cash Deposits - Annual (in ₹) 0-1 Lakh 1-5 Lakh 5-10 Lakh 10 Lakh & Above

*Cash Withdrawal - Annual (in ₹) 0-1 Lakh 1-5 Lakh 5-10 Lakh 10 Lakh & Above

FCY Inward - Annual (in USD) 0-5 Lakh 5-10 Lakh 10-25 Lakh 25-50 Lakh 50 Lakh-1 Cr. 1-5 Cr. 5-10 Cr. >10 Cr.

FCY Outward - Annual (in USD) 0-5 Lakh 5-10 Lakh 10-25 Lakh 25-50 Lakh 50 Lakh-1 Cr. 1-5 Cr. 5-10 Cr. >10 Cr.

*Domestic Inward (in ₹) 0-5 Lakh 5-10 Lakh 10-25 Lakh 25-50 Lakh 50 Lakh-1 Cr. 1-5 Cr. 5-10 Cr. >10 Cr.

*Domestic Outward (in ₹) 0-5 Lakh 5-10 Lakh 10-25 Lakh 25-50 Lakh 50 Lakh-1 Cr. 1-5 Cr. 5-10 Cr. >10 Cr.

5. *WHAT WOULD YOU NEED TO MAKE YOUR BANKING EASIER

Cheque Book Yes No Note: i. No cheque book or debit card will be issued to survivor under Former or Survivor mode of operation. ii. No Net Banking and Debit Card will be issued in Joint Operation accounts. iii. You may obtain your personalized passbook from the branch after the account activation. iv. No Cheque book will be issued if the account is opened with Thumb Impression.

Debit Card (Not applicable for FD/RD/SD/Jointly operated account)

1st Appl.: Yes No Card Variant: Classic/Titanium Platinum Insignia Crest Signature+ Enterprise Pinnacle Others _____

2nd Appl.: Yes No Card Variant: Classic/Titanium Platinum Insignia Crest Signature+ Enterprise Pinnacle Others _____

3rd Appl.: Yes No Card Variant: Classic/Titanium Platinum Insignia Crest Signature+ Enterprise Pinnacle Others _____

Enable Transaction Type	For R-Kits Issued only		Card Variant	Daily Default ATM Limit	Daily Default POS & Online/CNP Limit	#Daily Contactless Transactions Limit
	Domestic	International†				
ATM	Enabled	<input type="checkbox"/> Yes <input type="checkbox"/> No	Platinum/Crest	₹ 1 Lakh	₹ 2 Lakh	₹ 5,000/-
Point of Sale (POS)	Enabled	<input type="checkbox"/> Yes <input type="checkbox"/> No	Classic	₹ 50,000/-	₹ 1 Lakh	₹ 5,000/-
Online/CNP^	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Business/Platinum Card	₹ 1 Lakh	₹ 2 Lakh	₹ 5,000/-
#Contactless Transactions	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Rupay Card	₹ 50,000/-	₹ 30,000/-	₹ 5,000/-

Notes: i. Only EMV Card will be issued. ii. ATM and POS transactions within India are enabled by default. For any other categories of transaction, respective settings will be in accordance with the selection made by you in this form. iii. Only domestic cards are provided to customers who have submitted Form 60 & NRO accounts. iv. In case you are mapped to a particular segment / type of account, debit card for the respective segment / type of account will be issued. v. The default limits (listed above) are applicable for both domestic & international transactions. These limits will be activated as per your selection. You can also enable/disable/modify the transaction rights/limits post issuance of the Debit Card through Internet banking / Mobile banking / IVR / Branch. vi. In case of Non R-Kit, your Debit Card is / will be, dispatched to you in an 'Inactive' status. To activate the Debit Card, you must first generate your PIN.

^CNP - Card Not Present transactions (Online E-Commerce, IVR, On-call/Phone Orders, transactions etc.)
#For contactless debit cards only †International debit cards only

I/We have been informed of the charges of the card selected and I / We hereby consent to debiting of these charges from the linked account.

Signature of Applicant 1
(Only in case R-kit is issued)

Optional SMS Alert Yes No Please note optional alert shall be sent only for amount greater than ₹ 2000 in case of Savings Account & ₹ 5000 for Current Accounts. Optional alerts will be chargeable. Kindly refer schedule of charges for details. Kindly note, you will continue to receive mandatory alerts free of charge, irrespective of the transaction amount.

Optional EMAIL Alert Yes No

RIAO/Jan-25/Ver1.0

6. *MODE OF FUNDING

Initial Amount ₹ In Words _____
 Cash^
 Cheque No.@ Date Drawn on _____ Bank _____ Branch _____
 Debit my RBL Bank Account Number

^If the Initial amount of account opening is in cash then customer should visit the branch in person and obtain official receipt. (Only applicable for CASA)

Disclaimer: In case of insufficient funds in Account, a lien shall be marked by the Bank on the same for recovery of applicable service charges

@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. < Applicant's Name >'

7. DEPOSIT DETAILS

I/We wish to book a Callable FD Non - Callable FD (Declaration in prescribed format is mandatory.) Tax saver FD (Tenure- 5 years lock-in)
 Amount ₹ Value Date (In case of RD, value date will be SI date)
 (*Value date will be given subject to availability of clear funds)
 Amount in Words _____ Cash^
 Cheque No.@ Date Drawn on _____ Bank _____ Branch _____
 Debit my RBL Bank Account Number

^If the Deposit amount of account opening is in cash then customer should visit the branch in person and obtain official receipt. (Only applicable for CASA)

@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. < Applicant's Name >'

Tenure Months Days
 Interest Payout Option At Maturity Monthly (Discounted rate will be applicable for monthly payout) Quarterly Yearly
 Maturity Instructions Renew Principal & Interest Renew Principal & Repay Interest Do not renew - Repay principal & Interest
 Interest/Maturity payment to DD/PO OR
 Other Bank Name _____
 Account Number IFSC code
 Rate of Interest : % p.a.
 Interest Pay out Frequency Calendar days Deposit Anniversary
 Sweep-In Facility Instruction : Yes No
 Link RBL Saving / Current
 Account No.

In case you wish to credit the fixed deposit maturity proceeds to other bank, kindly provide us with a cancelled cheque of the beneficiary bank.

For Premature withdrawal of joint FD booked through any channel and where mode of operation is 'Either or Survivor' or 'Former or Survivor', I/we agree in the event of death of one of the depositors, the bank shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request.

Callable deposits - Customers can perform partial / full premature withdrawal.

Non-Callable deposits - Customers cannot perform premature withdrawal.

Note: i. 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. On full / partial pre-mature withdrawal of the FD, the interest will be paid at the rate applicable for the period for which the FD has actually remained with the bank, subject to a penalty of 1%. ii. In order to premature withdrawal under Sweep in instructions, The linked Term Deposit shall be broken prematurely on Last In First Out basis with applicable premature clauses to full fill the insufficient balance in the mapped 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. iii. On pre-mature withdrawal of the RD / SD, the interest will be calculated at rate applicable for the period for which RD / SD has actually remained with the bank, subject to a penalty of 1%. Penalty for missing instalments will be 1% of instalment amount for each month instalment is missed. This penalty will be deducted from maturity amount. Maturity Proceeds of RD/SD will be credited only to the account the monthly instalments are debited from. iv. To avail senior citizen Rate of Interest, ensure Date of Birth is updated in Bank account. Special rates available for staff and senior citizens are not applicable for NRE / NRO / FCNR / RFC deposits.

8. GST DETAILS (GSTIN will be mapped only to the account which is getting opened through this form)

GSTIN

9. *NOMINATION FORM DA1

(A. Please choose one of the available option B. Appointee and account holder should not be same)

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 require nomination facility.
 I/We do not require nomination facility. I/We understand & acknowledge the risk & consequences associated with nomination not given by me.

*I/We _____ nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the account may be returned by RBL Bank Ltd.

Nomination details to be displayed on statement / passbook: Yes No

Nature of Deposit	Distinguishing No.
Additional details (If any)	
Nominee Name	
Nominee Address	
Relationship with Depositor (If any)	*Date of Birth of Nominee <input type="text"/>
Nominee Mobile Number	Nominee Email ID

**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.

Relationship with the minor : _____ Address : Same as primary applicant

Address if different from primary applicant : _____

*Signature of 1st Applicant / Authorised Signatory 1	*Signature of 2nd Applicant / Authorised Signatory 2	*Signature of 3rd Applicant / Authorised Signatory 3

9. *NOMINATION FORM DA1 (Contd...)

***Witness

Name _____	Name _____
Signature*** _____	Signature*** _____
Address _____	Address _____
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"/> Place _____	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"/> Place _____

*** Witness(es) required only if the depositor is giving thumb impression and not signature. (Witness can be i. Both Bank officials, ii. Both third party or iii. 1 third party and 1 Bank official)
 ** If deposit is in made in the minor's name the nomination must be signed by a person lawfully entitled to act on behalf of minor

10. FOR CORPORATE SALARY ACCOUNTS (Mandatory in case of Corporate Salary Account)

Company Name _____	Company Code _____
Employee Code _____	Designation _____
Designated Officer's Name _____	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"/>
Designated officer's Signature _____	Company Seal _____

11. CUSTOMER UNDERTAKING

In case of individual current account: a) Separate credit exposure declaration to be obtained.
 b) Customer Profiler Annexure to be attached, for ETB customers

12. *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.
- c. Declaration under 'Foreign contribution (Regulation) Act, 2010 and foreign contribution (Regulation) Rules, 2011'
 - i. 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
 - ii. 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.
 - iii. For opening 'Another FCRA Account', we shall submit approval from Ministry of Home Affairs (MHA) for our 'FCRA Account' held with SBI New Delhi Main branch & for opening 'FCRA Utilization Account' we shall submit MHA approval for 'FCRA Account' held with SBI New Delhi Main branch and 'Another FCRA Account', if opened, in compliance with Foreign Contribution (Regulation) Act, 2010 and any guidelines, rules and regulations made thereunder.
 - iv. We certify that this is the only 'Another FCRA Account' being opened and we do not hold any other 'Another FCRA Account'.
 - v. No remittance/Foreign Contribution will be credited to the 'Another FCRA Account' opened with RBL Bank and all credits will come from 'FCRA Account' held with SBI New Delhi Main branch. In case of 'FCRA Utilization Account' opened with RBL Bank, all credits will be either from 'FCRA Account' held with SBI New Delhi Main branch or 'Another FCRA Account'
- d. I / We hereby confirm that the mobile number and email ID provided by me/us to open an account with RBL Bank is/are not already registered with any other account held with RBL Bank. If any such account is found to exist, the new account may not be opened or freeze may be marked on the new account.
- e. a. RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information / contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails: Yes, Bank can contact me No, Bank may not contact me
 b. I/We authorize the Bank to share, disclose, exchange, or use in any manner Service providers whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group companies/Associates/ Service providers/Subsidiaries/Affiliates/Joint Ventures of RBL Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.
 Yes No. I do not consent to share, disclose or use my information/data.
- f. I hereby declare that I do not maintain a Basic Savings Bank Deposit Account (BSBDA) with any other Bank/Branch (Applicable in case of BSBDA Account)
 Yes No

13. ACKNOWLEDGEMENT

Received application for Savings Current Fixed Deposit Recurring Deposit Smart Recurring Deposit

Initial Payment Details

Initial Amount ₹ In Words _____

Cash ₹

Cheque No. _____ Date Drawn on _____ Bank _____ Branch

Debit my RBL Bank Account _____ Branch Code

Note: DD/PO/Cheque subject to clearance

Amount _____ Tenure _____ Interest Rate _____ % p.a.
 Only for FD or RD - Monthly Installment

Received duly completed Nomination FORM DA 1 Yes No Emp. ID

Name of Bank Official (Checked by) _____



Ref No
 Please Quote your reference No. for any communication

Signature of Bank Official _____

Date

Dedicated team of phone banking officers available 24X7 - Call us on: +91 22 6115 6300	Email us at : For Resident/Non Individual Customers: customercare@rblbank.com For Non Resident Customers: nri banking@rblbank.com	Website : www.rblbank.com
SMS Banking : Type HELP & send to 9223366333 for all SMS Banking Enquiries	MoBank Scan here to download the latest version of RBL MoBank mobile banking app	Login to Internet Banking: www.rblbank.com and enjoy easy access to your account
		Debit Card : Best in class features & benefits choose the one that suits you the best

12. *DECLARATION (Contd...)

g For Debit Cards: I/We hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to Account related services and products availed from the Bank, to the Bank's branches/subsidiaries/affiliates credit bureaus, Services Providers, other banks/financial institution, governmental or regulatory authorities or third parties for KYC information verification, or for other related purposes that the Bank may deem fit. I/We hereby expressly waive the privilege of privacy and privacy of contract I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs. I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me. I hereby consent to receive information from CKYC Registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to RBL Bank.

I / we hereby consent to uploading the required information on CKYC Registry. I hereby grant my consent to download and store my records from CKYC Registry for the purpose of verification of my identity and address. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.

There is no change in my KYC details updated under my Customer ID (Tick if applicable else submit a fresh CIF).

14. *CUSTOMER SIGNATURE

(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and only then sign the form)

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

15. *OFFICE USE SECTION

SITE VERIFICATION

<p>I confirm that I have visited the Current address of the customer and confirm that I have met Mr/ Mrs/Ms. _____.</p> <p>I hereby confirm the following details:</p> <p><input type="checkbox"/> Identity <input type="checkbox"/> Address <input type="checkbox"/> Fill up the form & Signature in my presence</p> <p><input type="checkbox"/> Verification of copies with the original documents</p> <p><input type="checkbox"/> Lat & Long Location</p> <p><input type="checkbox"/> Customer Business in line with the profile (Applicable for Individual current account)</p> <p>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"/> & Time : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> A.M./P.M.</p> <p>Note : Site Verification Not applicable for Salary Accounts Opened at Corporate location.</p>	Signature of Bank Official & stamp	<p>*Branch Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Emp. Branch: <input type="text"/></p> <p>*Lat: <input type="text"/></p> <p>*Long: <input type="text"/></p> <p>Emp ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Name of the Emp.: <input type="text"/></p> <p>Emp. Designation: <input type="text"/></p>
<p>*Funds Branch code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>*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"/></p> <p>*URN/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"/> (URN not applicable for R-Kit)</p>		<p>*Business Segment: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Customer Segment: <input type="text"/></p> <p>Exports/Imports involved: <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>* Primary RM Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Portfolio 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"/></p> <p>Secondary RM 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"/> (Sourcing Code) *LG Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>(Lead Generator)</p>		
<p>*Risk Categorization <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H *BSR Type of Organization <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"/></p> <p>(Highest risk rating among all applicants to be ticked)</p>		
<p>Promo Code 1 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Promo Code 2 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Promo Code 3 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>MIS Code. 1 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> MIS Code. 2 <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"/></p> <p>MIS Code. 4 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 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"/></p>		<p>Checked by: Name of official <input type="text"/></p> <p>Emp ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Signature: <input type="text"/></p>

16. MOST IMPORTANT TERMS & CONDITIONS

Savings/Current Bank Account:

- On activation of the A/c customer may request for free personalised passbook and / or cheque book by visiting nearest branch. Customers will receive monthly E-Statements on registered Email ID. Physical statements are provided on customer's specific request. Cash withdrawals from Savings Account (subject to applicable limits) permitted using withdrawal slips accompanied by passbook and identification documents subject to applicable limits.
- Savings account Interest is paid quarterly on daily closing balance at rates announced by the Bank from time to time. Any change in Savings Bank interest rates shall be informed to the customers via SMS/Email/or any other mode as deemed fit by the Bank. For latest rate of interest please log on to www.rblbank.com.
- All physical deliverables will be sent to 'Preferred Mailing Address' and digital deliverables on current registered Email ID or Mobile No.
- Bank provides Standing Instruction ('SI') facility for auto debit of accounts for payment to registered payees. Bank will not be held liable for failure to execute the SI for shortage of funds or for delays caused by third parties involved in performance of SI.
- Bank charges apply for below services at rates indicated in Schedule of Charges displayed on website and on Notice Board of Branches.
 - Cash Deposits & withdrawals, Non-maintenance of minimum balance prescribed depending on category of accounts, SMS alerts, Remittances, A/c. closure charges etc.
- Debit Card is/will be, dispatched in an 'Inactive' status. To activate, you must first generate your PIN. ATM and POS transactions within India are activated by default.
- The transaction rights/limits of the Debit Card can be enabled/disabled/modified, through following options – Internet banking/Mobile banking/IVR/Branch.
- Debit card Fee will be applicable as per schedule of charges on www.rblbank.com >> Service Charges & Fees
- Accounts with no customer induced transactions (viz. financial, non-financial or KYC updation) for continuous period of 24 months will be categorised as 'Dormant/Inoperative Account'. No cash deposition or withdrawal through any mode will be permitted until the customer visits the branch and tenders required document for activation of the account.
- Deposits in bank accounts are insured with DICGC up to amounts stipulated by regulations from time to time. For details on deposit insurance, please log onto www.dicgc.org.in.
- Bank will contact the customer for important account related information irrespective of being registered for DNC. (eg. Unauthorized transactions, etc.)
- Bank has Grievance Redressal policy displayed under 'Customer Services on Banks website www.rblbank.com for redressal of customer grievances. To register your grievance, please visit your nearest branch or log on to Customer Services on Banks website www.rblbank.com or call 91 22 61156300

Fixed Deposits

- Interest at contracted rate is compounded quarterly. Year for the purpose of interest computation is taken as 365 days. On pre-mature closure of deposit including full or partial withdrawal, the interest will be paid at the rate applicable for the period for which the FD has actually remained with the bank, subject to a penalty of 1%. No interest payable if deposit remained with Bank for a duration less than minimum tenure, as per RBI guidelines.
- E-Fixed Deposit advices will be sent to the current registered email ID.
- Instructions for renewal, closure of deposits (fully or partial) may be given up to 2 days prior to maturity date. Upon auto renewal, the maturity value less TDS if any shall be renewed from maturity date. The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other liens are not permitted.
- Submit fresh 15G/H in April for every financial year & for every new deposit booked thereafter. Form15G/H submitted without PAN No. is invalid and will not be processed.
- Interest paid will be subject to Tax Deduction at Source (TDS) at applicable rates. Applications without PAN No. will attract higher TDS as per Income Tax rules.
- Upon pre-mature closure of deposit, excess interest paid will be recovered from the principal amount. Tax deducted at source and deposited with the government will not be refunded. Customers can claim a refund from the Income Tax authorities.

For detailed terms and condition, please visit www.rblbank.com >> Others >> Most Important Terms and Condition