

6. DEPOSIT DETAILS

I/We wish to book a Callable FD Non - Callable FD (Declaration in prescribed format is mandatory.)

Amount ₹ Value Date (In case of RD, value date will be SI date)

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.

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

Tenure Months Days

Interest Payout Frequency Monthly Quarterly Yearly At Maturity

Maturity Instructions Renew Principal & Interest Renew Principal & Repay Interest Do not Renew

Interest/Maturity payment to DD/PO OR

Other Bank Name _____

Account Number IFSC code

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.

Rate of Interest : % p.a.

Interest Pay out Frequency Calendar days

Deposit Anniversary

Sweep-In Instruction: Sweep-In Facility Yes No

Savings / Current

Account No.

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 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. 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.

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

GSTIN

8. *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 _____

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"/>

**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
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***Witness

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

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

Company Name		Company Code	
Employee Code		Designation	
Designated Officer's Name		Date	DDMMYY
Designated officer's Signature		Company Seal	

10. CUSTOMER UNDERTAKING (Credit Exposure Declaration)

In case of individual current account separate declaration to be obtained.

10 A. MANDATORY (in case of Individual Current Account)

*Source of Income	<input type="checkbox"/> Business Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others	Scheme Name			
*Expected No. of Transactions Annually	<input type="checkbox"/> <250	<input type="checkbox"/> 250 - 500	<input type="checkbox"/> 500 - 1000	<input type="checkbox"/> 1000 - 2500	<input type="checkbox"/> >2500			
*Expected Transaction Amount - (in ₹)								
*Cash Deposits - Annual (in ₹)	<input type="checkbox"/> 0-5 Lakh	<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-25 Lakh	<input type="checkbox"/> 25-50 Lakh	<input type="checkbox"/> 50 Lakh-1 Cr.	<input type="checkbox"/> 1-5 Cr.	<input type="checkbox"/> 5-10 Cr.	<input type="checkbox"/> >10 Cr.
*Cash Withdrawal - Annual (in ₹)	<input type="checkbox"/> 0-5 Lakh	<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-25 Lakh	<input type="checkbox"/> 25-50 Lakh	<input type="checkbox"/> 50 Lakh-1 Cr.	<input type="checkbox"/> 1-5 Cr.	<input type="checkbox"/> 5-10 Cr.	<input type="checkbox"/> >10 Cr.
FCY Inward - Annual (in USD)	<input type="checkbox"/> 0-5 Lakh	<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-25 Lakh	<input type="checkbox"/> 25-50 Lakh	<input type="checkbox"/> 50 Lakh-1 Cr.	<input type="checkbox"/> 1-5 Cr.	<input type="checkbox"/> 5-10 Cr.	<input type="checkbox"/> >10 Cr.
FCY Outward - Annual (in USD)	<input type="checkbox"/> 0-5 Lakh	<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-25 Lakh	<input type="checkbox"/> 25-50 Lakh	<input type="checkbox"/> 50 Lakh-1 Cr.	<input type="checkbox"/> 1-5 Cr.	<input type="checkbox"/> 5-10 Cr.	<input type="checkbox"/> >10 Cr.
*Domestic Inward (in ₹)	<input type="checkbox"/> 0-5 Lakh	<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-25 Lakh	<input type="checkbox"/> 25-50 Lakh	<input type="checkbox"/> 50 Lakh-1 Cr.	<input type="checkbox"/> 1-5 Cr.	<input type="checkbox"/> 5-10 Cr.	<input type="checkbox"/> >10 Cr.
*Domestic Outward (in ₹)	<input type="checkbox"/> 0-5 Lakh	<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-25 Lakh	<input type="checkbox"/> 25-50 Lakh	<input type="checkbox"/> 50 Lakh-1 Cr.	<input type="checkbox"/> 1-5 Cr.	<input type="checkbox"/> 5-10 Cr.	<input type="checkbox"/> >10 Cr.

11. *DECLARATION

I/We declare, confirm, agree:

- 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.
- 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'
 - 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
 - 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 hereby agree and undertake to send Instructions to RBL Bank by email from the email address registered with the bank. I/we hereby further agree and undertake to exempt RBL Bank from any and all responsibility of such misuse and receipt of information through my registered email ID, and hold RBL Bank harmless for any costs or losses that I/We may incur due to any errors, delays or problems in transmission or otherwise caused by using the internet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction.
- 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
 - I/We authorize the Bank to share, disclose, exchange, or use in any manner 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/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, exchange, or use my information/data.

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

12. *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

13. ACKNOWLEDGEMENT

Received application for Savings Current Fixed Deposit Recurring Deposit Smart Deposit

Initial Payment Details

Initial Amount ₹ _____ In Words _____

Cash ₹ _____

Cheque No. _____ Date DDMMYY 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 DDMMYY

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: nrirbanking@rblbank.com	Website : www.rblbank.com
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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
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14. *OFFICE USE SECTION

SITE VERIFICATION

I confirm that I have visited the Current address of the customer and confirm that I have met Mr/ Mrs/Ms. _____

I hereby confirm the following details:

- Identity Address Fill up the form & Signature in my presence
- Verification of copies with the original documents
- Lat & Long Location
- Customer Business in line with the profile (Applicable for Individual current account)

Note : Site Verification Not applicable for Salary Accounts Opened at Corporate location.

Signature of Bank Official & stamp

*Branch Code: _____

Emp. Branch: _____

Lat: _____ Mandatory for Individual Current Account

Long: _____ Mandatory for Individual Current Account

Emp ID _____

Name of the Emp.: _____

Emp. Designation: _____

*Funds Branch code _____ *Value Date

*Funds Parked at Account _____

*URN/Transaction ID: _____ (URN not applicable for R-Kit)

*Business Segment: _____

Customer Segment: _____

Exports/Imports involved: Yes No

* Primary RM Code _____ Secondary RM code _____ *LC Code _____ (Sourcing Code) *LG Code _____ (Lead Generator)

*Risk Categorization L M H *BSR Type of Organization _____ PEP CRPEP

Promo Code 1 _____ Promo Code 2 _____ Promo Code 3 _____

MIS Code. 1 _____ MIS Code. 2 _____ MIS Code. 3 _____

MIS Code. 4 _____ MIS Code. 5 _____ MIS Code. 6 _____

Checked by: Name of official _____

Emp ID _____

Signature: _____

RIAOF/31052023/Ver1

15. MOST IMPORTANT TERMS & CONDITIONS

Savings/Current Bank Account:

1. 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.
2. 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.
3. All physical deliverables will be sent to 'Preferred Mailing Address' and digital deliverables on current registered Email ID or Mobile No.
4. 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.
5. 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.
6. 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.
7. The transaction rights/limits of the Debit Card can be enabled/disabled/modified, through following options – Internet banking/Mobile banking/IVR/Branch.
8. Debit card Fee will be applicable as per schedule of charges on www.rblbank.com >> Service Charges & Fees
9. Accounts with no customer induced debit or credit transactions for continuous period of 24 months will be categorised as 'Dormant Account'. No transactions will be permitted till the customer activates the account by visiting the Bank's Branch and submitting required documents.
10. 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.
11. 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

1. 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, interest at the applicable rate for the actual no. of days the deposit remained with the Bank or contracted rate whichever lower subject to pre-mature penalty if any will be paid to customer. No interest payable if deposit remained with Bank for a duration less than minimum tenure.
2. E-Fixed Deposit advices will be sent to the current registered email ID.
3. 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.
4. Form 15G/H submitted without PAN No. is invalid and will not be processed.
5. 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.
6. 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

RIAOF/31052023/Ver1