

11. CORPORATE INTERNET BANKING ENROLMENT (including Biz Bank)

*Username	*User Signature (in Black ink with stamp)	*Contact Details	*#CIB Rights (Select as applicable)
Username 1		Email ID <input type="text"/> <input type="text"/> Mobile <input type="text"/>	<input type="checkbox"/> View access <input type="checkbox"/> Transaction Access - Initiator (Maker) <input type="checkbox"/> Transaction Access - Authorizer (Checker) <input type="checkbox"/> Transaction Access - Dual (Maker & Checker)
Username 2		Email ID <input type="text"/> <input type="text"/> Mobile <input type="text"/>	<input type="checkbox"/> View access <input type="checkbox"/> Transaction Access - Initiator (Maker) <input type="checkbox"/> Transaction Access - Authorizer (Checker) <input type="checkbox"/> Transaction Access - Dual (Maker & Checker)
Username 3		Email ID <input type="text"/> <input type="text"/> Mobile <input type="text"/>	<input type="checkbox"/> View access <input type="checkbox"/> Transaction Access - Initiator (Maker) <input type="checkbox"/> Transaction Access - Authorizer (Checker) <input type="checkbox"/> Transaction Access - Dual (Maker & Checker)
Username 4		Email ID <input type="text"/> <input type="text"/> Mobile <input type="text"/>	<input type="checkbox"/> View access <input type="checkbox"/> Transaction Access - Initiator (Maker) <input type="checkbox"/> Transaction Access - Authorizer (Checker) <input type="checkbox"/> Transaction Access - Dual (Maker & Checker)
Mode of Operation for CIB		<input type="checkbox"/> Singly/Severally <input type="checkbox"/> As per Board Resolution (Please provide Board Resolution (BR) /Partnership Letter as applicable) <input type="checkbox"/> Joint Operation <input type="checkbox"/> Others <input type="text"/>	
Bulk debit type		<input type="checkbox"/> Multiple Debit-Multiple Credit <input type="checkbox"/> Single Debit-Multiple Credit	

We request you to register the above named officials/persons as authorised users, of 'RBL Corporate Net banking services' on our behalf for viewing and/or operating & carrying out transactions including fund transfers in all its account(s) mentioned below & to avail various other customer services offered by bank through its website/corporate internet banking from time to time.

Please note:

<ul style="list-style-type: none"> #All rights are provided at CIF level. <ul style="list-style-type: none"> In case Transaction rights are to be provided, please provide a BR with appropriate limit details mentioned in it. In case the Mode of Operation is singly, default limits are applicable mentioned below: <table border="1"> <thead> <tr> <th>Transactions</th> <th>Limit</th> </tr> </thead> <tbody> <tr> <td>RBL to RBL own account transfers</td> <td>Unlimited</td> </tr> <tr> <td>Third party transfers within RBL/NEFT/RTGS</td> <td>INR 5 Cr</td> </tr> <tr> <td>IMPS per day and per transaction</td> <td>INR 5 Lacs</td> </tr> </tbody> </table> There should be at least one unique Initiator and Authorizer as user or one Dual User. BizBank app is presently available only to checkers on CIB 	Transactions	Limit	RBL to RBL own account transfers	Unlimited	Third party transfers within RBL/NEFT/RTGS	INR 5 Cr	IMPS per day and per transaction	INR 5 Lacs	<ul style="list-style-type: none"> Corporate User ID will be sent on Registered Mobile No and E-Mail ID Transactions initiated by Sole Dual User will not require any further authorization, and debit will be processed instantly on submission. Non-Financial transactions rights, such as Statement, Balance Certificate, Interest Certificate are provided by default to the users. Financial transactions include Screen Transfer, Bulk Upload, Cheque Book Request, Stop Cheque, Tax Payment, Bill Payments and DD request. Loans and Term Deposits linked to respective users can be viewed by them. If any new Loan/Term Deposit accounts are opened after CIB registration, please provide list of users who should be given access to those accounts *Please fill annexure if access has to be restricted for certain users to specific accounts only.
Transactions	Limit								
RBL to RBL own account transfers	Unlimited								
Third party transfers within RBL/NEFT/RTGS	INR 5 Cr								
IMPS per day and per transaction	INR 5 Lacs								

12. *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 provisions 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 services including but not limited to ATMs/Debit Card/Mobile Banking/Internet Banking/Phone Banking/Bill Payment Facility etc. I/We understand that the Bank may at its sole discretion discontinue any of the services completely or partially without any notice to me/us. I agree that the Bank may debit my account for service charges as applicable from time to time. I/We 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 authorise the Bank or its agents to make references/enquiries as may be necessary and to exchange/share/part with any/all information with credit bureaus/statutory bodies/other agencies as may be deemed necessary or appropriate.

I/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.

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 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 KYC of Authorized Signatories/Beneficial Owner/POA.

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 contributions 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,

13. *SIGNATURE OF AUTHORISED SIGNATORY/IES

(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)

Authorised Signatory 1		Authorised Signatory 2	
Signature of Authorised Signatory with stamp		Signature of Authorised Signatory with stamp	
Name <input type="text"/>	Date <input type="text"/>	Name <input type="text"/>	Date <input type="text"/>
Authorised Signatory 3		Authorised Signatory 4	
Signature of Authorised Signatory with stamp		Signature of Authorised Signatory with stamp	
Name <input type="text"/>	Date <input type="text"/>	Name <input type="text"/>	Date <input type="text"/>

14. BENEFICIAL OWNERSHIP DECLARATION

Date:

To
Branch Manager,
 Branch

RBL Bank Limited

Subject: Opening of account with Branch of RBL Bank Limited

Dear Sir,

I/We hereby confirm and declare that on the above date: (*Please tick the correct box)

- The following natural person(s) (listed in Table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/entitlement of more than 10% (Company)/15% (partnership firm, unincorporated association or body of individuals) of shares/capital/profits/property or controlling through voting rights, agreement, arrangement etc. Or
- There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, therefore details of all partner(s) (for partnership)/senior managing officials (for companies/unincorporated association of body of individuals) who are natural person(s) are stated in the below Table. Or
- The following natural person(s) (listed in Table below) consist of the author of the trust, the trustees, the beneficiaries with 10 percent or more interest in the trust and individuals exercising ultimate effective control over the trust through a chain of control or ownership.

(*If you have ticked any of the above, please complete the Table below before signing the declaration)

Sr #	Name of Beneficial Owner*/s (BO)	Date of Birth/ (DD/MM/YYYY)	Designation of BO (i.e. BO/trustee/Settlers/ Director/Part ners/ Senior Person etc.)	% holding as per BO definition
1.		<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"/>		
2.		<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"/>		
3.		<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"/>		
4.		<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"/>		

Signature with Company stamp

Customer Name:

Explanatory notes about Beneficial Owners*:

- a) **Unlisted company:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means. For the purpose of this sub-clause- Controlling ownership interest" means ownership of or entitlement to more than 10% percent of shares or capital or profits of the company. Control shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.
- b) **Partnership firm:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of/entitlement to more than 15% of capital or profits of the partnership.
- c) **Unincorporated association or body of individuals:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals.
- d) **Senior Management Person:** Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.
- e) **Trust:** The identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10% percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

One of the "officially valid documents" (OVD) as per RBI guidelines needs to be provided as ID proof for the beneficial owners (natural persons)

Aadhaar

Driving License (non-expired)

Passport (non-expired)

Voter ID Card

NREGA Job Card

Letter from National Population Register

15. ACKNOWLEDGEMENT

Received application for Saving Account Current Account Fixed Deposit

Ref No.

Initial Payment Details

Initial Amount ₹ In words

Cash ₹

Cheque No Date Drawn on Bank Branch

Debit to my RBL Bank A/c Branch Code Note: DD/PO/Cheque subject to clearance

Amount (Only for FD) Tenure Interest Rate % p.a.

Name of Bank Official (Checked by)

Please Quote your reference No. for any communication

Signature of Bank Official & Bank Seal

Employee ID

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: nribanking@rblbank.com

Website :
www.rblbank.com

SMS Banking :
Type **HELP** & send to **9223366333** for all SMS Banking Enquiries

BizBank
Scan here to download the latest version of RBL BizBank - 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

16. *FOR BANK USE ONLY

Constitution <input type="checkbox"/> Partnership <input type="checkbox"/> HUF <input type="checkbox"/> Society <input type="checkbox"/> Trust <input type="checkbox"/> PVT Ltd <input type="checkbox"/> Public Ltd <input type="checkbox"/> LLP <input type="checkbox"/> Others _____						
*KYC Details	*Document Name	*Doc ID No.	*Place of Issue	*Date of Issue	Expiry Date	*Issuing Authority
*Proof of preferred mailing address				DDMMYYYY	DDMMYYYY	
*Proof of Registered Address (Mandatory if different from preferred mailing address)				DDMMYYYY	DDMMYYYY	
*Proof of principal place of business (Mandatory if different from registered and preferred mailing address)				DDMMYYYY	DDMMYYYY	
*Proof of Identity 1				DDMMYYYY	DDMMYYYY	
*Proof of Identity 2				DDMMYYYY	DDMMYYYY	
*Site Verification						
I confirm that I have visited the Preferred mailing/Communication address of the Entity and confirm that I have met Mr/ Mrs/Ms. _____ . I hereby confirm the following details.						
<input type="checkbox"/> Identity <input type="checkbox"/> Address <input type="checkbox"/> Customer Business in line with the profile <input type="checkbox"/> Fill up the form & Signature in my presence <input type="checkbox"/> Verification of copies with the original documents <input type="checkbox"/> Lat & Long Location						
Signature of Bank Official & bank seal			Name of bank official : _____			
			Emp ID _____ *Lat: _____ *Long: _____			
Sourcing Branch Code _____						
Savings Account <input type="text" value="3"/> <input type="text" value="0"/> _____		Current Account <input type="text" value="4"/> <input type="text" value="0"/> _____				
Prefix Preferred/R-KIT Account Number		Prefix Preferred/R-KIT Account Number				
Exports/Imports involved <input type="checkbox"/> Yes <input type="checkbox"/> No						
*Customer Type <input type="checkbox"/> Pvt./Public Ltd. <input type="checkbox"/> Non Individual			*Risk Categorization Should match with RRT checklist <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H			
Promo Code 1 _____		*LC Code Sourcing Code _____		*LG Code Lead Generator _____		
Promo Code 2 _____						
*Primary Relationship Manager ID _____		Secondary Relationship Manager ID _____		PEP <input type="checkbox"/> CRPEP <input type="checkbox"/>		
*BSR Type of Organization _____						
*Funds Parked Branch code _____		*Value Date DDMMYY		*URN No _____		
*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 ₹)		*Cash Withdrawal - Annual (in ₹)		FCY Inward - Annual (in USD)		
FCY Outward - Annual (in USD)		*Domestic Inward (in ₹)		*Domestic Outward (in ₹)		
*Business Segment _____		*Customer Segment _____				
MIS Code.1 _____		MIS Code.2 _____		MIS Code.3 _____		MIS Code.4 _____
MIS Code.5 _____		MIS Code.6 _____		MIS Code.7 _____		
*Source of Income <input type="checkbox"/> Business Income <input type="checkbox"/> Investment Income <input type="checkbox"/> Agriculture <input type="checkbox"/> Others _____ Scheme Name _____						
Signature of Bank Official			Checked by (Name of bank official) : _____			
			Emp ID _____			

NON-INDV:31052023/Ver. 1.0

17. MOST IMPORTANT TERMS & CONDITIONS

Current & Savings 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.
- Interest paid quarterly on daily closing balance at rates announced by the Bank from time to time. For current rates, 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 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.
- 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 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 022-61156300

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, 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.
- 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.
- Form 15G/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

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