RAKSHA KAVACH FIXED DEPOSIT FORM

Application for Fixed Deposit cum Overdraft Facility. (Applicable for Existing Resident Individual Customers only) **RBLBANK**

apno ka bank

(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.				
Branch code : D M Y Y Y				
1. *APPLICANT(S) FULL NAME				
Applicant Name: Mobile no.				
Joint Applicant 1 Name:				
Joint Applicant 2 Name:				
2. *CUSTOMER ID NO.				
(Customer ID is printed in the welcome kit and appears on the first page of your cheque book/passbook. Deposits will be created according to the name registered under Customer ID.)				
Applicant (CIF 1):				
Joint Applicant 1(CIF 2):				
Joint Applicant 2(CIF 3):				
#PAN number is mandatory. Those who do not have any account with RBL bank shall comply with all KYC/FATCA requirement (Proof of date of birth is required if not updated in the Customer ID)				
3. *MODE OF OPERATION (Applicable for FD and Overdraft Facility)				
Singly Jointly Either or Survivor Former or Survivor Anyone or Survivor/s Others				
In the case of Fixed Deposits booked through all channels, with a mode of operation as 'Either or Survivor' or 'Former or Survivor' or 'Anyone or Survivor/s' and for premature liquidation of such deposits, I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, The Bank's liability will be discharged by paying				
the Fixed Deposit proceeds prematurely to the survivor/s on request.				
4. *DEPOSIT DETAILS				
I/We wish to book a Callable FD with overdraft facility and agree that premature withdrawal is not allowed unless the repayment of outstanding balance of overdraft facility.				
Amount ₹ *Value Date 0 0 M M Y Y Y V (Value date will be given subject to availability of clear funds)				
Amount in Words				
Cheque No.@ Date Dete Detee Detee Detee Detee Detee Detee Deteeeeeeeee				
Bank Name Branch Name or Debit to my RBL Bank A/c				
Tenure Months Days (Min. Tenure 6 month 1 day and Max tenure 120 months) Rate of Interest %				
Tax to be deducted at Source ##No Tax to be deducted at Source #(Please attach form 15G/15H (for senior citizen)/ Tax Exemption Certificate in case tax is not supposed to be deducted at source. In case none of the option selected Tax to be deducted at source by default as per applicability. OCheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. < Applicant's Name >'				
Note: i. 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 RBL bank, subject to a penalty of 1%.				
 iii. 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. To avail senior citizen Rate of Interest, ensure correct Date of Birth is updated in Bank account. iv. In case of Senior Citizen and Super Senior Citizen FDs, 1% penalty is not applicable on premature withdrawal of FDs. v. Normal displayed rates are not applicable for monthly payout. 				
5. *OVERDRAFT FACILITY DETAILS				
I/We need Overdraft for Business requirement Investments Agricultural needs Personal expense				
RBL bank sanctioned /agreed to sanction to ("borrower") financial assistance by way of overdraft aggregating				
to Rs (Rupees (in word)) plus interest				
(@ FD contract rate + OD spread in case of self) against security of the mentioned Term Deposit(s).				
Annual Percentage Rate* Benchmark Rate# (FD contract Rate) + Spread				
# In case of overdraft applied against multiple fixed deposits, benchmark rate (%) will be the weighted average rate of deposit selected for overdraft facility.				
* Annual Percentage Rate (APR) is calculated on the basis of two components: Benchmark rate and Spread offered. There are no processing fees, insurance charges, foreclosure charges etc., under overdraft facility against fixed deposit.				
Please enter your existing Savings/Current A/c Number Account should be present in the same CIF of the first borrower)				
SMS ALERT 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. For applicable chargers, visit your nearest branch or www.rblbank.com				

6. BANKING CH	ANNEL			
Cheque book	Yes	No No		
Net banking	🗌 1st Applicant	2nd Applicant	3rd Applicant	

7. NOMINATION FACILITY (Applicable for FD account)

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

	in the event of my/our/minor's death the name of my nominee to be displayed or	•	may be returned by RBL Bank Ltd. f Account and/or other documents/letters.
Nature of Deposit		Nominee Name	
Nominee Address			
City, State, Pincode		Nominee mobile no.	
Nominee Email ID		Date of birth of Nominee	
Additional details (If any)		Distinguishing No.	
Relationship with Depositor		Guardian Name (Specify in case o	of Minor)
Guardian Address			
City, State, Pincode		Relationship with Nominee	
**As the nominee is a minor on this date receive the amount of the deposit in the	, I/We appoint e account on behalf of the nominee in th	ne event of my/our/minor's death d	during the minority of nominee.
*Signature of Applicant **** Witness(es)-Required only if the dep	*Signature of Jo positor is giving thumb impression.	int Applicant 1	*Signature of Joint Applicant 2
Name		Name	
Signature***	<i>L</i> ı	Signature***	<i>L</i> ı
Address		Address	

***Thumb impression(s) to be attested by two witness. Two witness signature can be a combination of Both Bank officials or Both third party or 1 third party and 1 Bank official. If witnessed by an employee of RBL Bank, provide employee number and office address along with the official stamp

Date D D M M Y Y Y Y

Place

** 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

8. CUSTOMER DECLARATION

Date

DDMMYYYY

I. The Borrower hereby declare, assures and undertakes that:

Place

- i. The Borrower is the legal and beneficial owner of the Fixed Deposit(s) and absolutely entitled to deal with the Fixed Deposit(s).
- ii. The Fixed Deposit(s) represents the Borrower's accumulated free cash flow from the business and has not been created out of money borrowed from other lenders of availing credit from any other person;
- iii. The Fixed Deposit(s) has been created out of the money received through legitimate source and it has not been created from any money received/ generated from any source or through any activity which is prohibited under the Prevention of Money Laundering Act, 2002 ("PMLA Act");
- iv. The Borrower has not created encumbrance of any sort (including but not limited to by way of pledge, lien, transfer, assignment and attachment Court order) on the said Fixed Deposit(s);
- v. The Borrower shall ensure that no encumbrance or security interest shall be created over the Fixed Deposits other than as permitted under this T&Cs;
- vi. No amounts are outstanding and payable by the Borrower under the Income Tax Act, 1961 (including as contemplated under Section 281 of the Income Tax Act, 1961 ("Tax Act")) or under the applicable GST Laws or under any other tax laws as may be applicable;
- vii. No notice has been received or warrant/ order has been served on the Borrower and no proceedings under the Tax Act have been initiated or pending against the Borrower (including as contemplated under Section 281 of the Tax Act) or under the applicable GST Laws or under any other tax laws as may be applicable.
- viii. The Borrower hereby understands and agrees that Facility would not be utilized for the purpose of:
 - Relending, Acquisition of small savings instruments (including KVP & NSC), Purchase of gold in any form, including primary gold, gold bullion, gold jewelry, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold mutual funds, arbitrage or speculation or investment in capital markets, and increasing the promoter's equity share in a company
 - Purchase of RBL Bank's shares or for investment in Indian Depository Receipts (IDRs).
 - Investment in units consuming/producing Ozone Depleting Substances (ODS) or manufacturing aerosol units using chlorofluorocarbons (CFC)
 - The borrower, being a company shall not utilize the funds for buyback of its own shares/securities.
 - The borrower/s must utilize borrowed funds solely for the purpose for which the overdraft facility is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of the Bank. The Bank reserves the right to seek additional documentation from the Borrower(s) as proof that the funds are not being utilized for the above-mentioned purposes.
- ix. The Borrower hereby declare that, all consent / declaration shall apply, subject to the context permitting-
 - jointly and severally to each entity when the Depositor is more than a single entity.
 - to each fixed deposit when the Fixed Deposit comprises of more than one fixed deposit; and
 - · to each credit facility or exposure and to all credit facilities and exposures when the Facility comprises of more than one credit facility or exposure
- I/We confirm that there is no change in my/our KYC information and will update the Bank in case of any update in the documents submitted by me/us at the time of establishment of business relationship / account-based relationship and thereafter, as necessary within 30 days of the update to the documents for the purpose of updating the records at Bank's end.

8. CUSTOMER DECLARATION (Contd..)

The Borrower agrees to:

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 a. to reveale information from GMC Registry through SMS/ e-mail on the registered mable number and/or e-mail address as provided by me in the application from to RSL Bank. b. abuit/or to adiative their linked departs to severe hereby gates. b. The abuit/or to adiative their linked departs to severe hereby gates. b. The provide concent to RSL Bank to defit mery our GAA account to care any durins in D account and done the OD account. b. taubit/or BAL. Bank to adefit mery our GAA account to care any durins in D account and done the OD account. b. taubition BAL. Bank to adefit mery our GAA account to care any durins in D account and done the OD account. b. taubition BAL. Bank to adefit mery our GAA account to care any durins in D account and done the OD account. b. The Biorower hereby forther agrees that as a pre-condition of the Fallity gives to the Borrower by RBL. Bank the in case the Borrower are of the interest rate applicable on the overdant facility indirect by the care and the condition of the fallity adefield in the sec are applicable on public the Band proves in rate of the account is a default in the resonance and through such maximum and through such markers and the condition of the fallity defaulter(s) included set applicable on the condition of the fallity adefaulter(s) included set applicable on the condition of the action of the default set applicable on the condition of the default set applicable on the condition of the action of the default set applicable on the condition of the action of the actio	b.	document) to any third party including but not limited to information utilities appointed under the Insolvency and Bankruptcy Code (IBC), credit reference agencies, RBI, income tax authorities, credit bureau, credit rating agencies, data banks, other lenders, financial institutions or any other government or regulatory authorities, statutory authorities, quasi-judicial authorities and we hereby specifically agree to promptly authenticate such information submitted by the Bank, as and when required by the Bank or the concerned			
RBL Bank. Lo autorotics to define their infeed deposit to sweep-in facility before setting the Facility Linit. IPREARURE WITHORAWAL: The Borrown broady agree. In a provide consent to RBL Bank to each my does of the Borrown the Up and the Bank to each my does in RD account on close the OD account; Io durbrize RBL Bank to set my does of the Borrown thereight gets a dorm in the there inter are sapital site in own the internation of the Same Will have a corresponding impact on the role of DDD. The Borrown thereight yrates agrees that as a per-condition on the Facility yrate to the Borrown commits a default in the RBL Bank to active in the set do DDD. The Borrown thereight yrates agrees active advectory of the RBL Bank that in Case the Borrown commits a default in the RBL Bank to agree that where the monthly/quarterly interest agreed to facility a directing yrates of the more of the GBD Burner and active interest in the direction of the Facility the direction of the Facility the set of DDD. The Borrown thereby agree that where the monthly/quarterly interest agreed to prove the bank and my dange to the thereby agree that where the monthly/quarterly interest agreed to the operation of the case the Borrown commits a default in the DBD Burner and active the Bank to the case the Borrown commute of the GBD Burner and active the Bank to the case the Borrown commits a default in the monthly/quarterly interest agreed to the common the bank interest of the monthly the set of the Case of the GBD Burner and active the Bank to the case the Borrown commits a default in the monthly the set of the Case of	c.	to inform RBL Bank in writing of any change in my/our residential or business ac	ldress or any such change which may affec	t my credit worthiness;	
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Log to provide consent to RBI. Bank to debit my / our CASA account to clear any dues in CD account and clear the QD account: Log to authorize RBI. Bank to set-off any dues of the Borowerks towards the Bank, to exercise its lies and/or to liquidate the Evades of the account is and any change in Banchmark rate will have a corresponding impact on the rate of QDFD. The Borower hardway change in Banchmark rate will have a corresponding impact on the rate of QDFD. The Borower hardway change in Banchmark rate will have a corresponding impact on the rate of QDFD. The Borower hardway change in Banchmark rate will have a corresponding impact on the rate of QDFD. The Borower hardway change in Banchmark rate will have a corresponding impact on the rate of QDFD. The Borower hardway change in Banchmark rate will have a corresponding impact on the rate of QDFD. The Borower hardway change is bank of QDFD and the Bank to wance on the manner and through such medium as REI. Bank or PBL in the Banchwark as defaultaries of Bulk desturters in the non-manner and through such medium as REI. Banchwark bareary banks of DDFD and the DDFD purpore yand as mentioned in the product summary. The Borower bareary banks aborce the Burower is fully aware of the requirements stipulated by REI for opening current accounts and for maintaining Overfard to CDFD Accounts by Banks - Need To DDFD purpore yand to Borower to the Burower to the Burower to the Burower to the Burower to REI. Summary and REI CLARADIN N RESERVED RE LANDWAY WITH BURDETORESIS SEND OFFICER SECOND FORE RESERVED WITH DIRECTORESIS SEND OFFICER SECOND FORE RESERVED WITH DIRECTORESIS SEND OFFICER SECOND FORE RESERVED The Burdet and the requirement of the req	f.	PREMATURE WITHDRAWAL: The Borrower hereby agree:			
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I. I am Director of any other Bank/_ Yes No Name of the Bank/_ Yes No Will am a Senior Officer of RBL Bank / Yes No Yes No VIWe am/are relative of director of RBL, Bank / Senior Officer of RBL, Bank is director/partner/guarantor/interested party**/employee or a subsidiary/ holding company (of borrowing company) wherein director of RBL Bank is a director/manajing agent/manager/employee/guarantor/holds substantial interest Yes No VI. I am a partner with director of RBL Bank is a director of RBL Bank is a director/manajing agent/manager/employee/guarantor/holds substantial interest Yes No **Intly includes firm/company, the word director fRBL Bank is a director/source or mutual funds/venture capital funds. **Tently includes firm/company, the word director includes director of RBL Bank in a related to the director/source of SBL Bank or any other bank specified hereto S. No. Name of Director(s)/Senior Officer(s) Designation Relationship In the event that the above confirmations/ declarations are not true, then the Borrower shall provide a written declaration with details of such relationship to RBL. If the details of such declaration change during the period of availing the Facility, then the Borrower shall provide a written declaration to RBL of a such relationship to RBL ank is a interperiod of availing the Facility, then the Borrower shall provide a written declaration to RBL of any such changes for RBL to consider the same In the event that the above confirmations/ declarations are not true, then the exposure from the banking system reaches INR 5 Cr and above, also allow RBL Bank ary such changes for RBL to consider th			FFICERS OF THE BANK/ANY OTHER BANK		
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(full address with pin code) do hereby affirm and declare as under *Part A: Gender: Male Female Third Gender Caste: SC ST OBC Gen NT Community: Hindu Muslim Jain Buddhisht \ Neo-Buddhisht Constrain Other Other *Part B: (mandatory only in case the purpose of OD against FD is for agricultural needs or business requirement) If the purpose of OD against FD is Agriculture Details of activity: Dairy Poultry Aquaculture Bee-keeping Sericulture Other Under Under Details: (Mandatorily supported by copies of land record for cases above Rs. 2 lakh)					
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Landholding Details: (Mandatorily supported by copies of land record for cases above Rs. 2 lakh)					
Survey No/Gat No, Area in Village, Dist	i	Details of activity: Dairy Poultry Aquaculture B	ee-keeping 🔄 Sencollore Olner		

8. CUSTOMER DECLARATION AND UNDERTAKING (Contd..)

If the purpose of OD against FD is Business Requirement
 Details of Business:

1. Udyam Registration Number (URC*)

Particulars	Value		
Udyam Registration No - (URC is mandatory)			
Classification of activity	Manufacturing Services Trading		
Enterprise Type	Micro Small Medium Large		
Last Assessed Financial Year			
Total Turnover in Cr			
Export in Cr			
Net Turnover (TT- Ex) in Cr			
WDV in Cr			

Further I/we declare that,

- 1. That I/we am/are farmer/ business owner (Manufacturer/Service Provider/Trader) and my primary source of income is agriculture/business.
- 2. I/We understand and undertake that I have availed the loan assistance availed from RBL Bank towards overdraft against Fixed Deposit and I will use the funds for farm/business related activities.
- 3. That I/We shall strictly abide by this undertaking during existence of this loan from RBL Bank.
- 4. That this undertaking form integral part of loan/hypothecation/pledge agreement/arrangement letter executed with RBL Bank
- 5. That I/We shall hereby agree and undertake to indemnify, defend, and hold harmless RBL Bank, its officers/ employees all times from and against all claims, losses, damages, liabilities etc., which RBL Bank Ltd may incur or suffer on account of any misrepresentation or false /incorrect statement made by me. I/We solemnly state that the contents in the above mentioned are true and correct to the best of my knowledge and belief. No part of this undertaking is wrong and nothing material has been concealed there from.

Signature of Applicant	Signature of Joint Applicant 1	Signature of Joint Applicant 2
Name of Applicant	Name of Joint Applicant 1	Name of Joint Applicant 2
Date:		

9. PRODUCT TERMS AND CONDITIONS:

- 1. The Facility is subject to Applicable Laws as amended from time to time and it can be discontinued / recalled any time including in the event of default without any notice.
- During the subsistence of the overdraft facility if the Borrower(s) changes its status from resident to non-resident or vice versa, the Bank shall at its sole discretion allow continuance of the Facility or suspend/cancel the Facility after adjusting the Fixed Deposit and any interest accrued thereon against Facility.
- 3. The Borrower hereby agrees that the Facility shall be utilized only for the purpose(s) selected by the Borrower and not for any other purpose which is not permitted under Applicable Laws. RBL Bank is not bound to monitor or verify the end use of any amounts availed under this Facility.
- 4. The Facility extended to Borrower(s) by RBL Bank against the security of the Fixed Deposit(s) shall be automatically renewed for the tenure it was previously booked on the prevalent rates for such tenure by the Bank, unless the Bank decides otherwise at its sole discretion. Kindly note that submission of the original Fixed Deposit Receipt(s) issued against the Fixed Deposit(s) along with this Application is mandatory to branch and prerequisite for extension of this overdraft facility.
- 5. The Facility will be automatically renewed on expiry date unless explicit instructions are received by the Bank from the Borrower to either close or settle the Facility.
- 6. Termination of the Facility:
 - a. In the event of any failure or breach or default on the part of the Borrower while adhering to the terms of this Facility or in cases of Events of Defaults (as mentioned below), the Borrower shall without any demur or protest, pay default charges at the rates specified under the schedule of charges mentioned on the Website.
 - b. On and at any time after the occurrence of the Event of Default, the Bank at its sole discretion may:
 - i. cancel the Facility and/ or declare that all or any part of the utilized Facility together with accrued interest, default charges, and all other amounts accrued interest or outstanding be immediately due and payable, whereupon they shall become immediately due and payable; and/ or
 - ii. Enforce its rights to liquidate the Fixed Deposit;
 - iii. Stipulate additional conditions on the Borrower to provide or procure additional security acceptable to it, as it may deem fit, and which terms shall immediately be binding on the Borrower
 - iv. Exercise any or all of its rights, remedies, powers or discretions as per Applicable Laws.
 - c. Any amounts remaining after the settlement of outstanding amount by the Bank under the credit facilities including but not limited to the Facility) shall be provided to the Borrower as per the maturity instructions provided by the Borrower(s) at the time of Fixed Deposit booking or subsequent renewals.
 - v. Withdrawal of consent: In the event where the User wants to withdraw his/her consent to process his/her personal information or provide his/her personal information to third parties at any time, it is expressly informed that, the Bank may continue to retain certain data, including personal data to comply with its legal and regulatory obligations. It is further informed that revocation of consent may impact the services provided to the user, to the extent but not limited to the closure of the services. The Bank shall not be responsible for any loss/harm suffered by the User due to such impact on the services.
- 7. Event of Default: The Borrower hereby agrees that the occurrence of any of the following events or circumstances which at the discretion of RBL Bank can be considered as event of default:
 - a. The Borrower does not pay on the due date any amount payable pursuant to availing this Facility.
 - b. the Borrower does not comply with any of its obligations or covenants under this Facility.
- 3. Lien/ Right to Debit: The rights, powers and remedies given to RBL Bank by these T&Cs shall be in addition to all rights, powers and remedies given to RBL Bank by virtue of any other security, statue or rule of law. RBL Bank may, but is not obliged to, exercise banker's lien and/ or shall have a right to appropriate/ adjust/ set-off all the monies In all accounts including but not limited to current, savings, fixed deposits, securities, now or hereafter in the possession of or in deposit with RBL Bank or held or in custody, legal, or constructive, with the Bank, whether held in a general or special account or deposit, or for safe keeping or otherwise against any obligations owed by the Borrower to RBL Bank.





9. PRODUCT TERMS AND CONDITIONS: (Contd..)

9. No Overdraft will be allowed against Recurring Deposit, Tax Saver Deposit, ACE or non callable deposits, existing lien marked deposit, Minor deposit.

10. Overdraft facility, if offered through a Current Account, which is a non-interest-bearing account, shall not earn any interest in the credit balance.

- 11. The interest payable by the Borrower(s) shall be subject to the change in line with the guidelines issued by RBI) or by any regulatory, government or statutory authority from time to time. Interest and all other charges shall accrue on a day-to-day basis and shall be computed based on 365 days a year and thereafter on the actual number of days elapsed. If the due date in respect of any amounts payable under the Facility falls on a day, which is not a Business Day at the place where the payment is to be made, the immediately preceding business day shall be the due date for such payment.
- 12. The Overdraft account is one of the variants of Current Account where the Facility will be sanctioned. The Borrower shall pay the charges to RBL Bank as per RBL Bank's standard schedule of charges for various services rendered by the Bank. For latest Schedule of charges, please visit your nearest RBL Bank Branch or visit www.rblbank.com.
- 13. In the event of any change in the KYC details of the Borrowers, including but not limited to change in the registered address, change in business professions, should be immediately intimated to RBL Bank.
- 14. In case the OD account under this Facility and the loan is classified as 'Out of Order' and NPA respectively, all other loan accounts of the Borrower would be classified as NPA. In order to regularize the said loan/ OD account, the Borrower shall be liable to pay all the outstanding amounts in default and/or interest and other charges, as the case may be, on an immediate basis.
- SMA / NPA Classification: The Borrowers' accounts shall be flagged as overdue by classifying as special mention accounts (SMA) by the Bank as part of dayend processes on the due date, irrespective of the time undertaken for running such processes.

Account will be classified as below basis outstanding balance remains continuously in the excess of the sanctioned limit or drawing power, whichever is lower, for a period of: -

SMA Sub-categories	Period
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days
NPA	>= 90 davs

Example: If the due date of an OD/ loan account is March 31, 2021, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021, i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021, and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.

- 16. The validity of KFS is limited to current application for the Facility only subject to no change in security collaterals and product offerings.
- 17. Recovery Agent: In case any recovery agent is assigned, then particulars of such recovery agent will be communicated to the Borrower before the recovery agent contacts the Borrower for initiating recovery actions.
- 18. The Fair Practice Code for the Lenders as published on the Website, shall apply to the loans.
- 19. Borrowers can modify or close the ODFD facility by visiting the nearest branch.
- 20. Key Bank policies like Privacy Policy, Grievance Redressal, Details of DLAs and Most important T&C are available on the bank website. Please visit our website www.rblbank.com.

Path for Privacy policy - www.rblbank.com >> Bank Policies >> Privacy Policy

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.

I/ We 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.

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

Signature of Applicant	Signature of Joint Applicant 1	Signature of Joint Applicant 2
Name of Applicant	Name of Joint Applicant 1	Name of Joint Applicant 2

ACKNOWLEDGMENT Date D D M M Y Y	
Thank you for your application for the Raksha-Kavach Fixed Deposit (A Fixed deposit linked to Overdraft Accord We acknowledge receipt of your request and confirmation of the lien marking on the deposit. Branch Name	Ref No/Term Deposit No (Strike out as applicable)
Amount of deposit (in Numbers)	
Period of Deposit : Years Months Days. Rate of Interest % pa Interest Payout option	
Seperate Form 15G/15H has to be submitted every Financial Year to claim exemption from TDS as exemption will be available from date of receipt of form 15G/H till the end of the Financial Year Name of Bank Official (Checked by) Emp. ID Date D M M Y Y	n the Signature of Bank Official

10. FOR BRANCH OFFICE USE ONLY			
Date of Receipt D D M M Y Y Y Y Branch Code			
FD Scheme Code: Kindly mention correct scheme code of Regular Fixed Dep TaxSaver FD, Minors FDs, Non-callable FDs, Proprietor FDs, NR FDs, FCNR FDs, RDs etc)	osit. Scheme code should NOT be related to		
🖌 ODTDR : Overdraft Fixed Deposit – Resident – (Self)			
I confirm that the borrower/s has/have been met in person while soliciting overdraft against FD.			
I hereby confirm the identity and address. The form has been filled and signed in my presence. The original do	cuments have been verified by me.		
Employee Signature	Employee Code		
Signature Verified by Name & Signature	Employee Code		
Approval [Name/Signature by Branch Manager]			
POD No for rejection letter send on			
Funds Parked in Account	lue Date: D D M M Y Y Y Y		
*URN/Transaction ID	r 🔄 PAN / Form 60		
*Sourcing Branch Code	│		
*FD No. for OD linking			
Sourced By Sign & EID			
NOC/RPU USE SECTION			
Sanctioned Rsas Overdraft with Rate of Interest	% p.a. against the security of mentioned		
Fixed deposit as security with % margin.			
OD Account Number			
Promo code : RKVCH (<u>Note: NOC Ops to capture promo code mandatory for mentioned FD & OD account</u>)			
Date of Receipt at Central Desk D D M M Y Y Y Y			
Signature Verified by Name & Signature	Employee Code		
Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)			

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- The payout of interest on Term Deposits under Monthly Interest payout scheme, takes place at a discounted rate as prescribed under the IBA guidelines.
 Bank computes interest considering 365 days in a year irrespective of the leap or non-leap year. Incase
- interest is calculated for incomplete month, it will be on actual number of days. 2. Customers can give instructions for auto renewal, auto closure or any other maturity instructions 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 with prevailing interest rate applicable for the date of renewal. The existing mode of operation and account details will continue incase of auto-renewal of FD unless change request applied by the customer on or before maturity/auto-renewal.
 3. No interest will be paid if FD prematurely withdrawn within 7 days of its booking incase of Resident
- Deposit or within 1 year of FD booking if FCNR, RFC & NRE deposits. 4. Tax deducted at source will be as per Income Tax Rules applicable at the time wherein non submission of
- An advance of source will be as per income tax fuels applicable at the time wherein non submission of PAN by the depositor(s) will attract higher TDS as per applicable income Tax Rules.
- In case form 15G/15H is being submitted to RBL Bank, PAN to be mandatorily mentioned on the form and the same should be updated in the Bank records. Not applicable for NRO deposits
- E-Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the customers' responsibility to update the Bank for any change in registered email ID. In case you fail to receive E-Fixed Deposit advice, or in case of requirement of FD advice, please visit nearest RBL Bank branch.
- RBL 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.

Notes:

5.

- 1 The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other leins are not permitted.
- In case you wish to credit the fixed deposit maturity proceeds to another bank through NEFT/RTGS, kindly provide us with a cancelled cheque of the beneficiary bank.
- Premature withdrawal of deposit will be subject to penal rates as per RBL bank's policy. For penal rates, please contact our branch executives or visit our website www. rblbank.com
- 4. For Joint Term Deposits having Operating instructions as "Either or Survivor" or "Former or Survivor", RBL bank shall repay the deposits before maturity in case such a request is received in writing in accordance with the operating instructions along with relevant documents as specified by bank from time to time. The same would be applicable even in the event of death of any of the joint depositors prior to maturity of the deposit. Any such repayment before maturity shall constitute a valid discharge of the bank's obligations, against all concerned including nominee / legal heirs of the depositor or anyone claiming under them and RBL Bank shall not be liable for any claim arising out of the same. This clause is only applicable when the Joint account holders sign the application form.
 - To view detailed Most Important Terms & Conditions or visit www.rblbank.com.>> Terms & Conditions