

6. BANKING CHANNEL

Cheque book Yes No
 Net banking 1st Applicant 2nd Applicant 3rd Applicant

7. NOMINATION FACILITY (Applicable for FD account)

I/We require nomination facility/ 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.

I/We agree/ do not agree for the name of my nominee to be displayed on Term Deposit Advice/Statement of 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	<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"/>
Additional details (If any)		Distinguishing No.	
Relationship with Depositor		Guardian Name (Specify in case of Minor)	
Guardian Address			
City, State, Pincode		Relationship with Nominee	

**As the nominee is a minor on this date, I/We appoint _____ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of nominee.

*Signature of Applicant	*Signature of Joint Applicant 1	*Signature of Joint Applicant 2

*** Witness(es)-Required only if the depositor is giving thumb impression.

Name _____ Signature*** _____ 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 _____	Name _____ Signature*** _____ 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 _____
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***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

** 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

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

- 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 or 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:
 - Retending, 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
- x. 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:

- a. give consent to RBL Bank to, disclose, without notice to the Borrower, information furnished by the Borrower in application form(s)/ related documents executed in relation to the services and products availed from RBL Bank, to RBL Bank's branches/ subsidiaries/ affiliates, service provider, other banks/financial institutions, governmental or regulatory authorities or third parties for KYC information verification, or for other related purposes that RBL Bank may deem fit. The Borrower hereby expressly waives the privilege of privacy of contract.
- b. give consent for the disclosure of information relating to us, obligations assumed by us hereunder (including default in complying with the terms and conditions mentioned in this 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 authorities;
- c. to inform RBL Bank in writing of any change in my/our residential or business address or any such change which may affect my credit worthiness;
- d. to receive information from CKYC Registry through SMS/ e-mail on the registered mobile number and/ or e-mail address as provided by me in the application form to RBL Bank.
- e. to authorize to delink their linked deposit to sweep-in facility before setting the Facility Limit.
- f. **PREMATURE WITHDRAWAL:** The Borrower hereby agree:
 - i. that premature withdrawal of the Fixed Deposit against which overdraft facility has been availed is/are not permitted until the final settlement of the overdraft facility;
 - ii. to provide consent to RBL Bank to debit my / our CASA account to clear any dues in OD account and close the OD account;
- g. to authorize RBL Bank to set-off any dues of the Borrower(s) towards the Bank, to exercise its lien and/or to liquidate the Fixed Deposits for settlement against the marginal risk in line with its internal policies. The Borrower hereby agrees and confirm that the interest rate applicable on the overdraft facility is directly linked to Fixed Deposit interest rate, and any change in benchmark rate will have a corresponding impact on the rate of ODFD.
- h. The Borrower hereby further agrees that as a pre-condition of the Facility given to the Borrower by RBL Bank that in case the Borrower commits a default in the repayment of the Facility on the due dates, RBL and/ or the RBI will have an unqualified right to disclose or publish the Borrower's name or the name of its directors/ partners or the names of the guarantors as defaulter(s) (including as wilful defaulter(s)) in such manner and through such medium as RBL Bank or RBI in their absolute discretion may think fit.
- i. The Borrower hereby agree that where the monthly/quarterly interest payout option has been opted for, the same shall be automatically modified to enable interest credit to the overdraft account and shall, cooperate to execute requisite documentation, if required from time to time.
- j. The Borrower agrees to the purpose selected during the ODFD journey and as mentioned in the product summary.
- k. The Borrower hereby further declare that the Borrower is fully aware of the requirements stipulated by RBI for opening current accounts and for maintaining Overdraft/ Cash Credit Accounts in the RBI circulars titled Opening of Current Accounts by Banks - Need for Discipline vide Consolidated Circular on Opening of Current Accounts and CC/OD Accounts by Banks DOR.CRE.REC.23/21.08.008/2022-23 dated April 19, 2022 and will comply with the RBI guidelines.
- l. The Borrower hereby declare that the information or data furnished by the Borrower to the Bank are true and correct. The Borrower hereby understands and accept the above Key Fact Statement along with associated terms and conditions which are shown before the placement of the request.

II. CUSTOMER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTORS/SENIOR OFFICERS OF THE BANK/ANY OTHER BANK

- I. I am Director of RBL Bank Yes No
- II. I am Director of any other Bank* Yes No Name of the Bank _____
- III I am a Senior Officer of RBL Bank Yes No
- IV I/We am/are relative of director of RBL Bank / other Bank / Senior Officer of RBL Bank Yes No
- V. We are an entity** in which the director**/relative of director**/relative of 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/managing agent/manager/employee/guarantor/holds substantial interest Yes No
- VI. I am a partner with director of RBL Bank in a firm or director of RBL Bank is a guarantor for any of my credit facilities Yes No

*including directors of Schedule Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

**Entity includes firm/company, the word director includes director of RBL Bank /any other bank*, interest party includes person holding substantial interest / is major shares holder / is manager / is managing agent / is in control.

If Yes, mention the details below: I declare(so that I am related to the director(s) and or Senior Officer(s) of RBL 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 promptly provide a written declaration to RBL of any such changes for RBL to consider the same

The Borrower hereby also undertakes to inform RBL Bank as and when the exposure from the banking system reaches INR 5 Cr and above, also allow RBL Bank to conduct a review of banking exposure at least on a half-yearly basis in respect of the facilities enjoyed by me with the banking system.

I/We _____, residing/ registered at _____ (full address with pin code)
 _____ (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 Buddhist \ Neo-Buddhist
 Christian Jews Sikh Zoroastrian 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 _____
 Landholding Details: (Mandatory supported by copies of land record for cases above Rs. 2 lakh)
 Survey No/Gat No _____, Area _____ in Village _____, Dist. _____

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	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Services <input type="checkbox"/> Trading
Enterprise Type	<input type="checkbox"/> Micro <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> 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,

- That I/we am/are farmer/ business owner (Manufacturer/Service Provider/Trader) and my primary source of income is agriculture/business.
- 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.
- That I/We shall strictly abide by this undertaking during existence of this loan from RBL Bank.
- That this undertaking form integral part of loan/hypothecation/pledge agreement/arrangement letter executed with RBL Bank
- 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:

D	D	M	M	Y	Y	Y	Y
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9. PRODUCT TERMS AND CONDITIONS:

- 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.
- 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.
- 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.
- 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.
- Termination of the Facility:
 - 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.
 - On and at any time after the occurrence of the Event of Default, the Bank at its sole discretion may:
 - 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
 - Enforce its rights to liquidate the Fixed Deposit;
 - 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
 - Exercise any or all of its rights, remedies, powers or discretions as per Applicable Laws.
 - 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.
 - 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.
- 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:
 - The Borrower does not pay on the due date any amount payable pursuant to availing this Facility.
 - the Borrower does not comply with any of its obligations or covenants under this Facility.
- 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, statute 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.
15. **SMA / NPA Classification:** The Borrowers' accounts shall be flagged as overdue by classifying as special mention accounts (SMA) by the Bank as part of day-end 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 days

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

Thank you for your application for the **Raksha-Kavach Fixed Deposit (A Fixed deposit linked to Overdraft Account)**. We acknowledge receipt of your request and confirmation of the lien marking on the deposit.

Branch Name _____

Received duly completed Nomination FORM DA1 Yes No

Maturity Instructions (option Applicable for FDs) Renew Principal & Interest Renew Principal & Repay Interest Do not Renew-Repay Principal & Interest

Applicant Name _____ Joint Applicant 1 _____ Joint Applicant 2 _____

CIF 1: _____ CIF 2: _____ CIF 3: _____

Amount of deposit (in Numbers) _____

Period of Deposit : _____ Years _____ Months _____ Days. Rate of Interest _____ % pa

Interest Payout option At Maturity Quarterly Monthly Yearly

Separate Form 15G/15H has to be submitted every Financial Year to claim exemption from TDS as exemption will be available from the date of receipt of form 15G/H till the end of the Financial Year

Name of Bank Official (Checked by) _____ Emp. ID Date

Ref No/Term Deposit No
(Strike out as applicable)

Signature of Bank Official



10. FOR BRANCH OFFICE USE ONLY

Date of Receipt Branch Code

FD Scheme Code: (Kindly mention correct scheme code of Regular Fixed Deposit. Scheme code should NOT be related to TaxSaver FD, Minors FDs, Non-callable FDs, Proprietor FDs, NR FDs, FCNR FDs, RDs etc)

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 documents have been verified by me.

Employee Signature Employee Code

Signature Verified by Name & Signature Employee Code

Approval [Name/Signature by Branch Manager]

Processed / POD No for rejection letter send on

Funds Parked in Account & Branch Code Value Date:

*URN/Transaction ID Annexures attached: 15G/H or PAN / Form 60

*Sourcing Branch Code *LC Code *LG Code *Bus. Seg *Risk Categorization L M H

*FD No. for OD linking Customer Segment

Sourced By Sign & EID

NOC/RPU USE SECTION

Sanctioned Rs. as Overdraft with Rate of Interest % p.a. against the security of mentioned Fixed deposit as security with % margin.

OD Account Number

Promo code : RKVCH (Note: NOC Ops to capture promo code mandatory for mentioned FD & OD account)

Date of Receipt at Central Desk

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)

MOST IMPORTANT TERMS & CONDITIONS

- 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. In case interest is calculated for incomplete month, it will be on actual number of days.
- 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 in case of auto-renewal of FD unless change request applied by the customer on or before maturity/auto-renewal.
- No interest will be paid if FD prematurely withdrawn within 7 days of its booking in case of Resident Deposit or within 1 year of FD booking if FCNR, RFC & NRE deposits.
- Tax deducted at source will be as per Income Tax Rules 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:

- The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other loans 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
- 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