ACCOUNT OPENING FORM
(For Resident Individual)

RBL BANK
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.
(Separate CIF to be filled for joint holder/s) *Mandatory Fields

BARCODE

Open my/our Account at your Branch Name branch. Branch Code: Application Date D D M M Y Y Y Y

Savings Account 3 0 Prefix Preferred/R-KIT Account Number

Current Account 4 0 Prefix Preferred/R-KIT Account Number

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

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

1st Applicant F I R S T M I D D L E

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

2nd Applicant F I R S T M I D D L E

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

3rd Applicant F I R S T M I D D L E

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

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

☐ Saving / Salary Scheme Name ☐ Current Scheme Name

☐ Fixed Deposit (FD) Scheme Name ☐ Futuristic RD Scheme Name

☐ Recurring Deposit (RD) Scheme Name ☐ Smart Recurring Deposit (SD) Scheme Name

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

3. *MODE OF OPERATION

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

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

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

4. TRANSACTION PATTERN

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

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

***Expected Transaction Amount - (in ₹)**

*Cash Deposits - Annual (in ₹)	☐ 0-1 Lakh	☐ 1-5 Lakh	☐ 5-10 Lakh	☐ 10 Lakh & Above				
*Cash Withdrawal - Annual (in ₹)	☐ 0-1 Lakh	☐ 1-5 Lakh	☐ 5-10 Lakh	☐ 10 Lakh & Above				
FCY Inward - Annual (in USD)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50 Lakh-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ >10 Cr.
FCY Outward - Annual (in USD)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50 Lakh-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ >10 Cr.
*Domestic Inward (in ₹)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50 Lakh-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ >10 Cr.
*Domestic Outward (in ₹)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50 Lakh-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ >10 Cr.

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

Cheque Book ☐ Yes ☐ No

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

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

1st Appl.: ☐ Yes ☐ No	Card Variant: ☐ Classic/Titanium ☐ Platinum ☐ Insignia ☐ Crest ☐ Signature+ ☐ Enterprise ☐ Pinnacle ☐ Others
2nd Appl.: ☐ Yes ☐ No	Card Variant: ☐ Classic/Titanium ☐ Platinum ☐ Insignia ☐ Crest ☐ Signature+ ☐ Enterprise ☐ Pinnacle ☐ Others
3rd Appl.: ☐ Yes ☐ No	Card Variant: ☐ Classic/Titanium ☐ Platinum ☐ Insignia ☐ Crest ☐ Signature+ ☐ Enterprise ☐ Pinnacle ☐ Others

For R-Kits Issued only

Enable Transaction Type	Domestic	International†
ATM	Enabled	☐ Yes ☐ No
Point of Sale (POS)	Enabled	☐ Yes ☐ No
Online/CNP^	☐ Yes ☐ No	☐ Yes ☐ No
#Contactless Transactions	☐ Yes ☐ No	☐ Yes ☐ No

Card Variant	Daily Default ATM Limit	Daily Default POS & Online/CNP Limit	#Daily Contactless Transactions Limit
Platinum/Crest	₹ 1 Lakh	₹ 2 Lakh	₹ 5,000/-
Classic	₹ 50,000/-	₹ 1 Lakh	₹ 5,000/-
Business/Platinum Card	₹ 1 Lakh	₹ 2 Lakh	₹ 5,000/-
Rupay Card	₹ 50,000/-	₹ 30,000/-	₹ 5,000/-

Notes: i. Only EMV Card will be issued. ii. ATM and POS transactions within India are enabled by default. For any other categories of transaction, respective settings will be in accordance with the selection made by you in this form. iii. Only domestic cards are provided to customers who have submitted Form 97 & NRO accounts. iv. In case you are mapped to a particular segment / type of account, debit card for the respective segment / type of account will be issued. v. The default limits (listed above) are applicable for both domestic & international transactions. These limits will be activated as per your selection. You can also enable/disable/modify the transaction rights/limits post issuance of the Debit Card through Internet banking / Mobile banking /IVR / Branch. vi. In case of Non R-Kit, your Debit Card is / will be, dispatched to you in an 'Inactive' status. To activate the Debit Card, you must first generate your PIN.

^CNP - Card Not Present transactions (Online E-Commerce, IVR, On-call/Phone Orders, transactions etc.)

#For contactless debit cards only †International debit cards only

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

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

Optional SMS Alert ☐ Yes ☐ No
Optional EMAIL Alert ☐ Yes ☐ No

Please note optional alert shall be sent only for amount greater than ₹ 2000 in case of Savings Account & ₹ 5000 for Current Accounts. Optional alerts will be chargeable. Kindly refer schedule of charges for details. Kindly note, you will continue to receive mandatory alerts free of charge, irrespective of the transaction amount.

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6. *MODE OF FUNDING

Initial Amount ₹ _____ In Words _____

☐ Cash^

☐ Cheque No.@ _____ Date D D M M Y Y Y Y Drawn on _____ Bank _____ Branch

☐ Debit my RBL Bank Account Number _____

^If the Initial amount of account opening is in cash then customer should visit the branch in person and obtain official receipt. (Only applicable for CASA)
Disclaimer: In case of insufficient funds in Account, a lien shall be marked by the Bank on the same for recovery of applicable service charges
@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. < Applicant's Name >'

7. DEPOSIT DETAILS

I/We wish to book a ☐ Callable FD ☐ Non - Callable FD (Declaration in prescribed format is mandatory.) ☐ Tax saver FD (Tenure- 5 years lock-in)

Amount ₹ _____ Value Date D D M M Y Y Y Y (In case of RD, value date will be SI date)
(*Value date will be given subject to availability of clear funds)

Amount in Words _____ ☐ Cash^

☐ Cheque No.@ _____ Date D D M M Y Y Y Y Drawn on _____ Bank _____ Branch

☐ Debit my RBL Bank Account Number _____

^If the Deposit amount of account opening is in cash then customer should visit the branch in person and obtain official receipt. (Only applicable for CASA)
@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. < Applicant's Name >'

Tenure ____ Months ____ Days

Rate of Interest : ____ . ____ % p.a.

Interest Payout Option ☐ At Maturity ☐ Monthly (Discounted rate will be applicable for monthly payout) ☐ Quarterly ☐ Yearly

Interest Pay out Frequency ☐ Calendar days ☐ Deposit Anniversary

Maturity Instructions ☐ Renew Principal & Interest ☐ Renew Principal & Repay Interest ☐ Do not renew - Repay principal & Interest

Interest/Maturity payment to ☐ DD/PO OR

☐ Other Bank Name _____

☐ Account Number _____ IFSC code _____

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.

Is the first applicant a Senior Citizen ☐ Yes (If yes, attach a copy of document showing age proof as per the Bank's KYC policy) ☐ No

Sweep-In Facility Instruction : ☐ Yes ☐ No Link RBL Saving / Current Account No. _____

(Applicable only for fixed deposit booked other than Auto Sweep facility (Money Max Facility))

☐ I/We wish to activate the **Auto Sweep (Money Max Facility)** in my/our Savings/Current Account. Under this facility, I/We request and agree that Fixed Deposits (FDs) be automatically created as per default tenure and daily booking frequency. For all customers except those in the Aspire, Signature, and Insignia segments, the sweep out threshold (the balance above which an FD should be created) will be the higher of ₹ 50,000 or two times the customer's Monthly/ Quarterly Average Balance (MAB/QAB).For customers in the Aspire, Signature, and Insignia segments, the sweep out threshold will be as per the MAB/QAB requirements applicable to their respective segments. A single FD will be created from the amount exceeding the threshold, for a minimum of ₹ 5,000 and in multiples of ₹ 5,000 thereafter, up to a maximum of ₹ 25,00,000. The sweep in threshold will be equal to the MAB requirement and sweep in will occur only in the event of a daily MAB shortfall. (Not applicable for Aspire/ Signature/Insignia Customers).

For Premature withdrawal of joint FD booked through any channel and where mode of operation is 'Either or Survivor' or 'Former or Survivor', I/we agree in the event of death of one of the depositors, the bank shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request.
Callable deposits - Customers can perform partial / full premature withdrawal.
Non-Callable deposits - Customers cannot perform premature withdrawal.

Note: i. In case if we do not receive specific instruction from you before maturity of the Fixed Deposit, we will renew the Fixed Deposit for the original term as of the Fixed Deposit, at the applicable rate of interest prevailing on the day of maturity / renewal of Deposit. On full / partial pre-mature withdrawal of the FD, the interest will be paid at the rate applicable for the period for which the FD has actually remained with the bank, subject to a penalty of 1%. ii. In order to premature withdrawal under Sweep in instructions, The linked Term Deposit shall be broken prematurely on Last In First Out basis with applicable premature clauses to full fill the insufficient balance in the mapped Saving / Current Account. This facility is allowed if First account holder is common in the Saving / Current Account and Fixed Deposit Account. In case of the Saving / Current Account enjoying OD facility against FD, then Sweep-in facility will not be allowed. iii. On pre-mature withdrawal of the RD / SD, the interest will be calculated at rate applicable for the period for which RD / SD has actually remained with the bank, subject to a penalty of 1%. Penalty for missing instalments will be 1% of instalment amount for each month instalment is missed. This penalty will be deducted from maturity amount. Maturity Proceeds of RD/SD will be credited only to the account the monthly instalments are debited from. iv. To avail senior citizen Rate of Interest, ensure Date of Birth is updated in Bank account. Special rates available for staff and senior citizens are not applicable for NRE / NRO / FCNR / RFC deposits.

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

GSTIN _____

9. *NOMINATION FORM DA1

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

Nomination under Section 45ZA of the Banking Regulation Act 1949, and rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

☐ I / We require nomination facility.

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

Do you wish to replicate the nominee details from your existing account(s) as per the records in our system for this new account? ☐ *Yes ☐ No

*If Yes, please mention existing A/C number _____

*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 wish to have ☐ Successive Nomination ☐ Simultaneous Nomination (If ticked, proportion of deposit needs to be filled (Column I))

Sr. No. (A)	Name of Nominee (B)	Address (C)	Email/Mobile number, if any (D)	Relationship with bank customer, if any (E)	*Date of Birth (F)	Age (G)	Order Of Priority in Case of Successive Nomination (H)	Proportion of amount of deposit in percentage in case of bank deposit. (I)
1							First Nominee	
2							Second Nominee	
3							Third Nominee	
4							Fourth Nominee	

* If any assigned nominee is a minor, guardian details must be provided.

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

Note:

i. Simultaneous nomination refers to nomination of one or more nominee but not exceeding four, with defined percentage and total amounting to 100%

ii. Successive nomination refers to nomination in favour of one individual in order of priority and is also limited to four nominees; and the nominee lower in the order shall become effective only after the death of the nominee in the higher order.

iii. In respect of the deposits, out of column (H) and (I), only one column is to be filled.

iv. Total percentage across all nominees in column (I) must equal 100%.

v. If more than one individual is nominated, the order of priority shall be deemed to be in order in which names appear in column (B)

Guardian Details (if any nominee is a minor)

Serial Number	Name of Nominee	Name of Guardian	Relationship with Nominee	Address	Email/Mobile number, if any
1					
2					
3					
4					

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

***Witness

Name _____ Name _____

Signature*** _____ Signature*** _____

Address _____ Address _____

Date D D M M Y Y Y Y Place _____ Date D D M M Y Y Y Y Place _____

*** Witness(es) required only if the depositor is giving thumb impression and not signature. (Witness can be i. Both Bank officials, ii. Both third party or iii. 1 third party and 1 Bank official)

** If deposit is in made in the minor's name the nomination must be signed by a person lawfully entitled to act on behalf of minor

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

Company Name _____ Company Code _____

Employee Code _____ Designation _____

Designated Officer's Name _____ Date D D M M Y Y Y Y

Designated officer's Signagture	Company Seal

11. CUSTOMER UNDERTAKING

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

12. ACKNOWLEDGEMENT

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

Initial Payment Details

Initial Amount ₹ _____ In Words _____

☐ Cash ₹ _____

☐ Cheque No. _____ Date D D M M Y Y Y Y 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) _____

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Ref No
Please Quote your reference No. for any communication

Signature of Bank Official

Date D D M M Y Y Y Y

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Dedicated team of phone banking officers available 24X7 -
Call us on: +91 22 6232 7777

Email us at :
For Resident/Non Individual Customers: customercare@rbl.bank.in
For Non Resident Customers: nribanking@rbl.bank.in

Website :
www.rbl.bank.in

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

MyBank
Scan here to download the latest version of RBL MyBank mobile banking app

Login to Internet Banking:
www.rbl.bank.in and enjoy easy access to your account

Debit Card :
Best in class features & benefits choose the one that suits you the best

13. *DECLARATION

I/We declare, confirm, agree:

a. That all the particulars and information given in the Application Form are true, correct, complete and up to date in all respects and I / we have not with-held any information.

b. That I / we have had no insolvency initiated against me / us nor have I / we ever been adjudicated insolvent.

c. Declaration under 'Foreign contribution (Regulation) Act, 2010 and foreign contribution (Regulation) Rules, 2011'

i. I / We confirm that as part of the regular operations, I / We do not receive any foreign contribution from abroad and if in future we will be receiving the same then we will inform the bank in advance with sufficient notice. OR

ii. I / We confirm that as a part of the regular operation, we receive foreign contribution from abroad. Separate approval from ministry of home affairs (MHA) has been sought for crediting the foreign contribution with the FCRA account with _____ Bank which has been opened specifically for such FCRA credits and I / We confirm that in the account with RBL Bank, no foreign contributions will be credited. I / We also confirm that approval obtained for the FCRA account specific as well as Bank and Branch specific.

iii. For opening 'Another FCRA Account', we shall submit approval from Ministry of Home Affairs (MHA) for our 'FCRA Account' held with SBI New Delhi Main branch & for opening 'FCRA Utilization Account' we shall submit MHA approval for 'FCRA Account' held with SBI New Delhi Main branch and 'Another FCRA Account', if opened, in compliance with Foreign Contribution (Regulation) Act, 2010 and any guidelines, rules and regulations made thereunder.

iv. We certify that this is the only 'Another FCRA Account' being opened and we do not hold any other 'Another FCRA Account'.

v. No remittance/Foreign Contribution will be credited to the 'Another FCRA Account' opened with RBL Bank and all credits will come from 'FCRA Account' held with SBI New Delhi Main branch. In case of 'FCRA Utilization Account' opened with RBL Bank, all credits will be either from 'FCRA Account' held with SBI New Delhi Main branch or 'Another FCRA Account

d. I / We hereby confirm that the mobile number and email ID provided by me/us to open an account with RBL Bank is/are not already registered with any other account held with RBL Bank. If any such account is found to exist, the new account may not be opened or freeze may be marked on the new account.

e. a. RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails : ☐ Yes, Bank can contact me ☐ No, Bank may not contact me

b. I/We authorize the Bank to share, disclose, exchange, or use in any manner Service providers whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group companies/Associates/ Service providers/Subsidiaries/Affiliates/Joint Ventures of RBL Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.

☐ Yes ☐ No. I do not consent to share, disclose or use my information/data.

f. I/We hereby confirm that the account opened/maintained with your bank shall be utilised solely for transactions relating to our authorised business and/or activities as declared to RBL Bank. We further confirm that the account shall not, under any circumstances, be used as a pass-through account for facilitating third-party transactions, except as permitted under applicable laws and regulations.

☐ **Yes –** the account will be used only for transactions related to our authorised business/activities and will not be used as a pass-through channel for third-party transactions.

☐ **No –** the account may be used as a pass-through channel for facilitating third-party transactions basis bona fide business requirements, to the extent permitted by applicable laws, regulations, and RBI guidelines. *(Applicable only for entities licensed or authorised by a financial sector regulator to facilitate third-party transactions).*

g. I hereby declare that I do not maintain a Basic Savings Bank Deposit Account (BSBDA) with any other Bank/Branch (Applicable in case of BSBD Account)

☐ Yes ☐ No

h For Debit Cards: I/We hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to Account related services and products availed from the Bank, to the Bank's branches/subsidiaries/affiliates credit bureaus, Services Providers, other banks/ financial institution, governmental or regulatory authorities or third parties for KYC information verification, or for other related purposes that the Bank may deem fit. I/We hereby expressly waive the privilege of privacy and privity of contract

I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs. I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me. I hereby consent to receive information from CKYC Registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to RBL Bank.

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

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

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14. 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 monthly 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.rbl.bank.in.
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.rbl.bank.in >> Service Charges & Fees
9. Accounts with no customer induced transactions (viz. financial, non-financial or KYC updation) for continuous period of 24 months will be categorised as 'Dormant/Inoperative Account'. No cash deposition or withdrawal through any mode will be permitted until the customer visits the branch and tenders required document for activation of the account.
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 will contact the customer for important account related information irrespective of being registered for DNC. (eg. Unauthorized transactions, etc.)
12. Bank has Grievance Redressal policy displayed under 'Customer Services on Banks website www.rbl.bank.in for redressal of customer grievances. To register your grievance, please visit your nearest branch or log on to Customer Services on Banks website www.rbl.bank.in or call +91 22 6232 7777
13. If the minor does not have a PAN, the guardian's PAN will be updated against the minor's customer ID

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 including full or partial withdrawal, the interest will be paid at the rate applicable for the period for which the FD has actually remained with the bank, subject to a penalty of 1%. No interest payable if deposit remained with Bank for a duration less than minimum tenure, as per RBI guidelines.
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. The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other liens are not permitted.
4. Submit fresh form 121 in April for every financial year & for every new deposit booked thereafter. Form 121 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.
7. In the event of the death of the depositor, the Bank shall permit premature termination of the Term Deposit without levy of any penal interest or penalty, notwithstanding the existence of a lock-in period.

For detailed terms and condition, please visit www.rbl.bank.in >> Others >> Most Important Terms and Condition

Nomination:

1. Customer may nominate more than one individual, with clearly defined share percentages.
2. Nomination is applicable to all bank accounts/lockers/articles detailed above unless otherwise specified.
3. If deposit is made in the name of minor or article is left in safe custody in the name of minor or locker is solely hired in the name of minor, this nomination form should be signed by an individual lawfully entitled to act on behalf of the minor.

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13. *DECLARATION *(Contd.)*

I/We agree, undertake and declare the following for Auto Sweep Facility (Money Max Facility):

1. PAN is mandatory to avail sweep out / in facility. Fixed deposits are formed for default tenure mentioned above only, at applicable interest rates.
2. Sweep-in facility will be enabled by default on the Fixed Deposit(s) booked through Sweep-out facility.
3. Fixed Deposit **(FD)** Account shall be created in the units of ₹ 5000 each. A single Fixed Deposit will be booked for the excess fund available in linked account at end of the day.
4. Withdrawal/Sweep-in Facility will be automatic and in the multiple of ₹ 1000 in LIFO basis (Last in First Out) to meet the withdrawal/overdraft requirement on account of payment through ATM, cheque received in clearing/collection or by any other means across the counter or at my/our specific request for transfer of funds from Savings/Current Account. The FDs so withdrawn shall cease to earn interest from the date of withdrawal and the interest upto the date of withdrawal, if payable shall be paid as per extant RBI's directives/ Bank's policy. Any shortfall in minimum balance requirement would not be fulfilled through Sweep-in facility.
5. **Premature Withdrawal:** Premature closure penalty will be applicable for the entire withdrawal amount as per Bank's policy. However, the interest rate as per the contracted rate at the time of creation of FD for the period the deposit has remained with the Bank will apply.
6. Fixed Deposit Advice will not be provided for the term deposit booked through Sweep-Out Facility.
7. Loan/Overdraft Facility shall not be granted against the said FD.
8. **Nomination:** I/We authorize the Bank to consider Nominee registered in my/our Savings/Current account for deposits booked through Money Max Facility.
9. I/We understand that Sweep-out facility cannot be availed in self-operated Minor account.
10. The interest on FD booked through sweep-out facility will be payable at the time of maturity and monthly or quarterly interest payment options will not be available.
11. **Survivorship clause:** In the case of Fixed Deposits, Recurring/Smart Deposits booked through all channels including Sweep out Fixed Deposits, with a mode of operation as 'Either or Survivor' or 'Former or Survivor' or 'Anyone or Survivor/s' or 'Jointly' 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 banks liability will be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request.
12. Tax at source will be deducted as per the provisions of Income Tax Act prevalent from time to time. In the event, the interest accrued at the time of deduction of TDS is not sufficient for recovering the applicable TDS, the amount of TDS can be deducted from the existing fixed deposit at the time of interest application.
13. I/We understand that upon disabling of Auto Sweep facility, no new deposit will be auto created.
14. I/We understand that the Bank may change/alter/modify the applicable terms & conditions and the Account terms and conditions are available on RBL Bank website/nearest branch.
15. I / we authorize the bank to open Fixed deposit with an auto-renewal facility and to renew interest and principal both at the time of maturity under same period with prevailing applicable interest rates.
16. I/We accept the general terms and conditions hosted on RBL Bank website for Term Deposit at https://www.rbl.bank.in/terms-and-conditions.

15. *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

16. *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)

Date : D D M M Y Y Y Y & Time : H H M M A.M./P.M.

Note : 1. Site Verification Not applicable for Salary Accounts Opened at Corporate location. 2. A separate Deemed OVD declaration shall be attached for customers on-boarded based on Deemed OVD documents.

Signature of Bank Official & stamp

*Branch Code: _____
Emp. Branch: _____
***Lat:** _____
***Long:** _____
Emp ID _____
Name of the Emp.: _____
Emp. Designation: _____

BANK USE SECTION

*Funds Branch code _____
*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 _____ Portfolio ID _____
Secondary RM code _____ *LC Code _____ (Sourcing Code) *LG Code _____
(Lead Generator)

*Risk Categorization ☐ L ☐ M ☐ H *BSR Type of Organization _____ ☐ PEP ☐ CRPEP
(Highest risk rating among all applicants to be ticked)

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: _____