CUSTOMER INFORMATION & ACCOUNT OPENING FORM

For Non Individual Entity- (Other than Sole prop)

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. *Mandatory Fields

Application Date D D M M Y Y Y Y CKYC Number Entity Customer ID (For Existing Customer)

Branch Code Open my/our Account at your (Branch Name) branch Case Type ☐ R-Kit ☐ Non-R-KIT

Existing CIF ID : Update ☐ I wish to update our existing CIF_____ as per the details prvided in this Customer Information Form

1. *ENTITY DETAILS

*Name

*Date of Incorporation D D M M Y Y Y Y *City of Incorporation *Country of Incorporation

*PAN No. GSTN No. *Registered ☐ Yes ☐ No

OR ☐ Form 97 - Form 97 is a declaration to be filed by an individual or a person/entity who does not have a PAN and who enters into any transaction specified in rule 114B of the Income Tax Act..

*Constitution ☐ Partnership ☐ Private Ltd. ☐ Listed Public Ltd ☐ Unlisted Public Ltd ☐ Public Sector ☐ HUF ☐ Public Trust ☐ Private Trust ☐ Society ☐ Association ☐ Statutory Body ☐ LLP ☐ Others

If 'Others' fill as per Bank's KYC policy

*Industry Type ☐ Manufacturing ☐ NBFC ☐ Construction ☐ Non Profit Organization ☐ Micro Enterprises ☐ Others

If 'Others' fill Industry code as per Bank's KYC policy

*Annual Turnover (Avg. income for corp.) ☐ 0-5 Lakh ☐ 5-10 Lakh ☐ 10-25 Lakh ☐ 25-50 Lakh ☐ 50 Lakh - 1 Cr ☐ 1 - 5 Cr ☐ 5 - 25 Cr ☐ 25 - 50 Cr ☐ 50 - 100 Cr ☐ > 100 Cr

Legal Entity Identifier Number Legal Entity Identifier Expiry Date D D M M Y Y Y Y

Document Identification Number

*Darpan Unique ID for NPO/NGO

RERA Registration Number Company website URL

2. *ADDRESS DETAILS

PREFERRED MAILING ADDRESS (Proof is mandatory) ☐ Registered Office Address ☐ Principal Place Of Business

☐ I/We hereby declare that there has been no change in my/our address information. I/We confirm that the details provided earlier remain unchanged and accurate. (For existing customers)

Shop/Office No. & Building Name/No.

Road/Street Name/No.

*Landmark *City

*State *Country *Pin Code

CONTACT DETAILS

Country Code STD Code Phone No. Extension

Mobile No. (For receiving SMS Alerts)

Email ID (E-statements & E-alerts)

Please consider opting for environmental friendly e-statements by furnishing your correct email ID, for physical statement visit nearest RBL branch in future.

***REGISTERED OFFICE ADDRESS (Proof is mandatory)** ☐ Same as Preferred Mailing Address

☐ I/We hereby declare that there has been no change in my/our address information. I/We confirm that the details provided earlier remain unchanged and accurate. (For existing customers)

Shop/Office No. & Building Name/No.

Road/Street Name/No.

*Landmark *City

*State *Country *Pin Code

PRINCIPAL PLACE OF BUSINESS (**A.** To be filled below if different from registered address **B.** Proof is mandatory)

☐ I/We hereby declare that there has been no change in my/our address information. I/We confirm that the details provided earlier remain unchanged and accurate. (For existing customers)

Shop/Office No. & Building Name/No.

Road/Street Name/No.

*Landmark *City

*State *Country *Pin Code

3. *DETAILS OF AUTHORISED SIGNATORY/IES

	Name of Authorised Signatory/ies	Designation	Director ID number (only if applicable)	Customer ID No. (If existing customer)
1				
2				
3				
4				

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4. DIRECT BANKING CHANNEL REQUEST

☐ SMS Banking ☐ Corporate Internet Banking including Biz Bank (Tick if applicable)

☐ Debit Card (Provided only for account where mode of operation is singly / anyone) (Tick if applicable)

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

☐ Current Account Scheme Name ☐ Savings Account Scheme Name ☐ Fixed Deposit Scheme Name *AMB/ AQB/ QTP ₹

Average Monthly Balance/ Average Quarterly Balance/ Quarterly Throughput - for Savings & Current Account

☐ Recurring Deposit Scheme Name ☐ Smart Deposit Scheme Name

6. *MODE OF OPERATION

☐ *Singly (*only applicable for HUF accounts) ☐ **As per Board Resolution (BR) /MOP Letter (**as applicable) ☐ Severally ☐ Others Please specify (No Debit Card will be issued)

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

Cheque Book ☐ Yes ☐ No

Debit Card

☐ 1st Applicant ☐ Yes ☐ No

☐ 2nd Applicant ☐ Yes ☐ No

☐ 3rd Applicant ☐ Yes ☐ No

☐ 4th Applicant ☐ Yes ☐ No

*No debit card will be issued, in case of Joint Operation

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.

Card Variant:

☐ Enterprise ☐ Signature+ ☐ Insignia ☐ Pinnacle ☐ Crest ☐ Others

☐ Enterprise ☐ Signature+ ☐ Insignia ☐ Pinnacle ☐ Crest ☐ Others

☐ Enterprise ☐ Signature+ ☐ Insignia ☐ Pinnacle ☐ Crest ☐ Others

☐ Enterprise ☐ Signature+ ☐ Insignia ☐ Pinnacle ☐ Crest ☐ Others

Preferred Language of Communication: ☐ English ☐ Hindi ☐ Marathi ☐ Assamese ☐ Bengali ☐ Gujarati ☐ Kannada ☐ Malayalam ☐ Oriya ☐ Punjabi ☐ Konkani ☐ Tamil ☐ Telugu ☐ Others:

8. *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

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

^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)

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

9. DEPOSIT DETAILS

I/We wish to book a ☐ Callable FD ☐ *Non-Callable fixed Deposit ☐ NRO Tax saver FD: (Tenure- 5 years lock-in)

Amount ₹ Currency Value Date D D M M Y Y Y Y

(*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

Tenure Months Days Rate of Interest . % (p.a.)

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

Interest Pay Out as per: ☐ 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 ☐ 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 Number

(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).

Callable deposits - Customers can perform partial / full premature withdrawal.

Non-Callable deposits - Customers cannot perform premature withdrawal.

^If the Initial amount of account opening is in cash then customer should visit the branch in person and obtain official receipt.

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

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.

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10. CLIENT UNDERTAKING (Please tick any one option as applicable)

- ☐ I /We have not availed any exposure from any bank in the banking system.
- ☐ I /We are having exposure of less than (<) ₹ 10 crore in the banking system.
- ☐ I /We are availing exposure from only RBL Bank.
- ☐ My/Our overall exposure in the banking system is ₹ 10 crore or more (Please tick any one option as applicable below)
  - ○ I/We confirm that I/We am/are availing exposure of more than or equal to (≥) 10% of the overall banking aggregate exposure with RBL Bank. **OR**
  - ○ I/We confirm that I/We am/are availing exposure of more than or equal to (≥) 10% of the overall banking aggregate fund based exposure with RBL Bank.
- ☐ My/our overall exposure in the banking system is more than or equal to (≥) ₹ 10 crore and appoint RBL Bank as one of the transaction account for opening and maintaining Current/OD account as only one bank has exposure more than (>) 10% or no bank has exposure more than or equal to (≥)10%. (only two banks maintaining highest exposure can open Transaction account).
- ☐ I /We are availing exposure with only one bank (other than RBL Bank) in the banking system and appoint RBL Bank as one of the transaction account for opening and maintaining Current account. I have obtained No objection Certificate (NOC)* from the sole lending bank. (Only one current account can be maintained with non- lending bank).
- ☐ I/We are availing exposure with banking institutions other than Scheduled Commercial Banks ("SCB") and hereby appoint RBL Bank as our sole SCB for opening and maintaining the Current Account. I/We confirm that NOC(s) have been obtained from all Non-SCB lending banks, in compliance with the requirement that only one Current Account can be maintained with a SCB.
- ☐ I /We declare that I/ We fall under the exempted category as per the Reserve Bank of India (Commercial Banks – Credit Risk Management) – Amendment Directions, 2025 dated December 11, 2025 and as amended from time to time (**"RBI Circular"**) and ensure that the transactions in the exempted account will be used only for the permitted / specified purpose. Surplus funds if any in such accounts shall be remitted to the designated account: (Tick Anyone)
  - ○ Accounts opened as per the provisions of Foreign Exchange Management Act, 1999 (FEMA).
  - ○ Accounts/Transactions stipulated under statute / specific instruction of financial sector regulator / Central & State Government.
  - ○ Accounts of entities regulated by a financial sector regulator, used for the purpose of carrying out their regulated activities.
  - ○ Qualified routing transaction Current Accounts as per 91H of the RBI Circular.

For Internal Use - Scheme code |_|_|_|_|_| / Promo Code |_|_|_|_|_| (Mandatory if customer selects the account is under exempted category)

* NOC - No objection Certificate from the lending bank should mention that the lending bank has no objection to open current account with RBL Bank

*Non SCB - Non Scheduled Commercial Bank

TABLE A

SR NO.	Bank Name (Commercial bank, Urban and Rural co – operative bank)	Exposure Type (CC/OD or Other Loan Exposures)	% Exposure with the Bank (% of Overall exposure with Banking system)	Sanction Amount
1				
2				
3				
4				
5				
Total			_____ (Total should be 100%)	

For exposure from more than five (5) banks, add separate sheet in the above format.

"Exposure" means the sum of all sanctioned fund-based credit facilities and non-fund-based facilities availed by the borrower from the banking system

"Banking System" includes Commercial Banks (including Small Finance Banks, Local Area Banks, Regional Rural Banks, but excluding Payments Banks), Urban Co-operative Banks and Rural Co-operative Banks (State Co-operative Banks and Central Co-operative Banks).

TABLE B - DEBIT AUTHORIZATION (Please collect the cancelled cheque copy)

For collection account & closure of non eligible account

I/We authorize RBL Bank to debit the account and remit the funds vide NEFT/ RTGS to Designate Account no: _____

Beneficiary account Name (in other Bank): _____

Name of Bank: _____ Branch Name: _____ IFSC Code: _____

☐ I/We would like to set standing instructions in my/our account provided as per this declaration

*SI Start Date: Date of account opening / conversion SI end date: Dec 2099

*Default SI frequency will be set in the account as per RBI circular.

TERMS & CONDITIONS

- I/We undertake to notify RBL Bank as and when the credit facilities availed within the banking system reaches ₹ 10 crore or more.
- I/We are availing credit facilities with other banks / RBL Bank as per the details disclosed in Table A and confirm the accuracy of the details provided herein.
- In future, if I/We avail any credit facility from any other bank, I/we shall inform RBL Bank within seven (7) working days of availing such credit facilities with all the details as per Table A.
- I/We confirm that I/We have read, understood and agree to abide by the requirements of RBI Circular as maybe amended from time to time.
- I/We authorize RBL Bank to verify the exposure details from Central Repository of Information on Large Credits (CRILC), Credit Information Companies (CICs) and National E-Governance Services Limited (NeSL).
- I/We declare that the information furnished is true and correct. In case of any lapses in submitting the details, RBL Bank can close or block or suspend current account/ collection account, without any notice and RBL Bank shall not have any responsibility towards it.

TERMS & CONDITIONS (Contd..)

- I/We have read, understood and agree to abide and be bound by all the provisions of the Terms & Conditions governing account and any other banking services as availed, including RTGS and NEFT service, and agree to service the payment of dues, charges, etc. as applicable from time to time, including those mentioned under the latest schedule of charges as published on RBL Bank's website www.rbl.bank.in
- I/We will provide the exposure details to RBL Bank at least on half yearly basis or as and when there is a change in the composition of the lending exposure whichever is earlier
- I/We will ensure below facilities will be stopped for the accounts which are opened/ converted to the Collection account.
  - Transaction access will be deactivated on Net banking (retail and CIB).
  - All the cards will be permanently blocked.
  - Cheque(s) issued if any will be stopped.
  - ECS, SI, Auto Sweep-out facility will be stopped.
  - Digital transaction like UPI, POS etc access will be stopped.
- I/We is/are aware that I/We need to reapply for necessary facility when Collection account is converted into regular Current account.

Name of Authorized Person/s	**Signature with seal of Authorized Person/s (to be signed as per Mode of Operation)**
1. _____	Signature
2. _____	Signature
3. _____	Signature
4. _____	Signature
5. _____	Signature

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11. CORPORATE INTERNET BANKING ENROLMENT (including Biz Bank)

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

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

11. CORPORATE INTERNET BANKING ENROLMENT (including Biz Bank) (Contd..)

Please note:

- #All rights are provided at CIF level.
  - o In case Transaction rights are to be provided, please provide a BR with appropriate limit details mentioned in it.
  - o In case the Mode of Operation is singly, default limits are applicable mentioned below:

Transactions	Limit
RBL to RBL own account transfers	Unlimited
Third party transfers within RBL/NEFT/RTGS	₹ 5 Cr
IMPS per day and per transaction	₹ 5 Lacs

- There should be at least one unique Initiator and Authorizer as user or one Dual User.
- BizBank app is presently available only to checkers on CIB
- Corporate User ID will be sent on Registered Mobile No and E-Mail ID
- Transactions initiated by Sole Dual User will not require any further authorization, and debit will be processed instantly on submission.
- Non-Financial transactions rights, such as Statement, Balance Certificate, Interest Certificate are provided by default to the users.
- Financial transactions include Screen Transfer, Bulk Upload, Cheque Book Request, Stop Cheque, Tax Payment, Bill Payments and DD request.
- Loans and Term Deposits linked to respective users can be viewed by them. If any new Loan/Term Deposit accounts are opened after CIB registration, please provide list of users who should be given access to those accounts
- *Please fill annexure if access has to be restricted for certain users to specific accounts only.

12 *FATCA/CRS DECLARATION

☐ I/We hereby declare that there is no change in my/our FATCA/CRS information as previously provided to RBL Bank. The entity/individual continues to have the same tax residency status and related details as declared earlier. In case of any update in the KYC documents / information submitted by me/us at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I / We shall submit to RBL Bank the updated documents within thirty (30) days of such update. (For existing customers)

Details of ultimate beneficial owner including additional FATCA & CRS information (please include other references for completeness sake)

1. Name of the Entity:	2. Customer ID:
3. Address of tax residence (including city, state, country and pin code):	
4. Country of Incorporation:	5. City of Incorporation:
6. Entity Identification Document & Number : (eg Certificate of Incorporation, VAT No: etc)	
7. Issuing country for Identification document:	

8. *Entity Type for Reporting purpose: (Please Tick Any 1)

a) Financial Institution1 (If yes please fill PART A of the FATCA- CRS Additional information for entities declaration available on RBL Bank website*)	☐
b) Direct Reporting NFE (If yes please fill PART A of the FATCA- CRS Additional information for entities declaration available on RBL Bank website*) (A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS)	☐
c) Is the entity a publicly traded entity / related entity of a publicly traded company2 (If yes please fill PART B.1 / B.2 of the FATCA- CRS Additional information for entities declaration available on RBL Bank website*)	☐
d) Is the Entity an Passive Non-Financial Entity3 (If yes please fill PART B.4 & PART C of the FATCA- CRS Additional information for entities declaration available on RBL Bank website*)	☐
e) Is the Entity an Active Non-Financial Entity4 (All Entity other than point No a,b,c & d)	☐

***Kindly seek advice from your Tax Consultant for selecting entity type.**

Please tick the applicable tax resident declaration: (Any one)

☐ Entity is a tax resident of India and not tax resident of any other country OR

☐ Entity is a tax resident of the country/ies mentioned in the table below

Please indicate all the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

Country	Tax Identification Number%	Identification Type (TIN or Other%, please specify)

% In case Tax Identification Number ("TIN") is not available, kindly provide functional equivalent.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case the Entity's Country of Incorporation/Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here (Refer Table mentioned below): _____

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.**

If you have any questions about your tax residency, please contact your tax advisor. **If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.**

Certification

I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me on this Form is true, correct, and complete. I also confirm that I have read and understood the FATCA CRS Terms and Conditions and hereby accept the same.

Name: _____ Designation: _____

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

Signature

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12 *FATCA/CRS DECLARATION (Contd..)

(i) **Exemption code for U.S. persons:**

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

13. LIST OF DIRECTOR/PARTNERS/ SENIOR MANAGEMENT PERSON*/ TRUSTEE, AUTHORS, SETTLORS, PROTECTOR , BENEFICIARIES OF TRUST.

☐ I/We hereby declare that there has been no change in the list of Directors/ Partners/ Senior Management Person/ Trustee, Authors, Settlors, Protector, Beneficiaries of Trust as previously declared to RBL Bank. In case of any update in the KYC documents / information submitted by me/us at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I / We shall submit to RBL Bank the updated documents within thirty (30) days of such update. (For existing customers)

Date: D D M M Y Y Y Y

To

Branch Manager,
_____ Branch
RBL Bank Limited

Re: Opening of _____account with _____ Branch of RBL Bank Limited

Dear Sir,

This is with regards to opening an account of M/s _____ having constitution as _____. Kindly find the List of directors/ Partners/ Senior management* /trustees/ authors/settlors/protector (if any) /beneficiaries for the above-mentioned account as below:

Sr #	Name	Relation (i.e. Director/Designated Partners/ Senior management Person*/ Trustee, Authors, Settlors, protector (if any), beneficiaries of Trust)	Designation (if any)

Regards,

Customer Name and Seal
(Signature as per MOP)

Note: The Table above should contain the following details as per the constitution of the organisation

- Private/Public Limited Company / One Person Company (OPC): In case of Company, names of senior management* and directors are mandatory.
- Partnership firm/Limited Liability Partnership: Name of all partners are mandatory.
- Trust: Names of the beneficiaries, trustees, settlor, protector (if any) and authors of the trust is required.

* Senior management refers to topmost executive management/ upper management i.e. individuals at the highest level of management of an organization who have the day to-day tasks of managing that organization.

14. PARTNERSHIP DECLARATION

Date: D D M M Y Y Y Y

We, the undersigned hereby declare that we are partners of the firm carrying on business in the name & style of M/s. (COMPANY NAME)

We, request you, unless further intimated to you in writing to the contrary to regard us as partners of the said firm, and honor our respective signatures behalf of the firm.

We, further declare that all partners will be liable to you: ANYONE (not withstanding any change in the firm and/or its successors and assigns by any cause whatsoever or dis solutions thereof.)

On any obligations which may be outstanding in the firm name in your books and until all such obligations are liquidated, We hereby undertake to get ourselves registered under The Indian Partnership Act (IPA), 1932

In case the firm registered as a firm under The Indian Partnership Act (IPA), 1932 a certified copy of the certificate of registration is enclosed.

We request and authorize you, to honor operations and instructions under the signature(s) of the said partners of the firm in respect of the operations of the said account including through channels by the firm with the bank and all cheques, guarantee or other orders, which may be drawn or bills accepted or notes or negotiable instruments passed on the firm's behalf or receipts money owned by you to the firm and debit such cheques, guarantees, orders, bills, notes or negotiable instruments to the firm's account with you whether such account or accounts be for the time being in credit or overdrawn or may become overdrawn debit, in consideration of which we agree to be jointly and severally responsible for payment of the overdraft and interest.

We hereby undertake that, in case of change of the constitution of the firm or the dissolution of the firm, we shall give sufficient notice in writing to the Bank of any such change in the constitution or dissolution, supported by necessary documentation. The documents and its contents submitted at the time of Account opening are true and correct.

Declaration: We confirm having read the terms and conditions applicable to Net Banking, Mobile Banking, Savings/Current/Deposit Accounts and Debit Card & accept the same.

Name: _____

Signature (with stamp of the firm)

Partner	Partner

15. DECLARATION

I/We am/are residents of India. I/We, declare that the information furnished by me/us is true and correct. I/We, the undersigned have read and understood and agree to abide and be bound by all the provisions of the Terms & Conditions published on the bank's website www.rbl.bank.in governing the opening of all my/our accounts, present and future with RBL Bank and those relating to various services including but not limited to ATMs/Debit Card/Mobile Banking/Internet Banking/Phone Banking/Bill Payment Facility etc. I/We understand that the Bank may at its sole discretion discontinue any of the services completely or partially without any notice to me/us. I agree that the Bank may debit my account for service charges as applicable from time to time. I/We agree that if the premature withdrawal is permitted at my/our request, the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Bank/Reserve Bank of India from time to time. I/We authorise the Bank or its agents to make references/enquiries as may be necessary and to exchange/share/part with any/all information with credit bureaus/statutory bodies/other agencies as may be deemed necessary or appropriate. I / We hereby 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.

I/We undertake to inform you of any changes in the details furnished by me/ us immediately. In case any of the information is found to be false, untrue, misleading or mis-represeting, I/We are aware that I/We may be held liable for it.

I/We hereby undertake to inform RBL Bank on any change in our communication address or constitution, and I/We shall submit the address proof in case or transfer of our account from one branch to another branch.

I/We confirm and declare that we are not prohibited/ prevented/ restricted bby any applicable legal, regulatory, contractual or any other provisions from opening and/ or maintaining the accounts or to transact with RBL Bank in any other way.

I/ We, hereby acknowledge and affirm that I/we am/ are not bound by any non-disclosure agreement with a third party/ client preventing me/ us from disclosing any transaction and client details to RBL Bank and further agree to provide any necessary client information required by RBL Bank in accordance with applicable legal and regulatory requirements.

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, 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

In case of any update in the KYC documents / information submitted by me/us at the time of establishment of account-based relationship and thereafter, as necessary; I / We shall submit to the Bank the update of such documents within thirty (30) days of the update to the documents.

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.

a. RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails :

☐ Yes, Bank can contact me ☐ No, Bank may not contact me

b. I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group companies/Associates/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, exchange, or use my information/data.

☐ There is no change in KYC of Authorized Signatories/Beneficial Owner/POA.

☐ There is no change in existing status of KYC Information of the entity.

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).*

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. DECLARATION (Contd..)

Declaration under 'Foreign contribution (Regulation) Act, 2010 and Foreign Contribution (Regulation) Rules, 2011'

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

☐ I/We confirm that as a part of the regular operation, we receive foreign contribution from abroad. Separate approval from ministry of home affairs (MHA) has been sought for crediting the foreign contributions with the FCRA Account with _____ Bank which has been opened specifically for such FCRA credits and I/we confirm that in the account with RBL Bank,

1. 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.
2. We certify that this is the only 'Another FCRA Account' being opened and we do not hold any other 'Another FCRA Account'.
3. 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
4. We shall inform the Bank in case the application for registration/prior permission is rejected by MHA in stipulated time.
5. We shall comply with applicable regulatory guidelines, laws and regulation; including but not limited to Foreign Contribution (Regulation) Act, 2010 and Foreign Contribution (Regulation) Rules, 2011 or as applicable from time to time.

16. *SIGNATURE OF AUTHORISED SIGNATORY/IES

(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and only then sign the form)

Authorised Signatory 1	Authorised Signatory 2
Signature of Authorised Signatory with stamp	Signature of Authorised Signatory with stamp
Name _____ Date D D M M Y Y Y Y	Name _____ Date D D M M Y Y Y Y
Authorised Signatory 3	**Authorised Signatory 4**
Signature of Authorised Signatory with stamp	Signature of Authorised Signatory with stamp
Name _____ Date D D M M Y Y Y Y	Name _____ Date D D M M Y Y Y Y

17. BENEFICIAL OWNERSHIP DECLARATION

☐ I/We hereby declare that there is no change in the details of the existing Beneficial Owner(s) as previously declared to RBL Bank. The information submitted earlier regarding the Beneficial Owner(s) continues to remain true, correct, and up to date as per the applicable laws and regulatory requirements. In case of any update in the KYC documents / information submitted by me/us at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I / We shall submit to RBL Bank the updated documents within thirty (30) days of such update. (For existing customers)

Date: D D M M Y Y Y Y

To

Branch Manager,

_____ Branch

RBL Bank Limited

Subject: Opening of _____ account with _____ Branch of RBL Bank Limited

Dear Sir,

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

☐ The following natural person(s) (listed in Table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/ entitlement of more than 10% (Company/Partnership firm, LLP), 15% (unincorporated association or body of individuals) of shares/capital/profits/property or controlling through voting rights, agreement, arrangement etc. Or

☐ There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, therefore details of all partner(s) (for partnership)/senior managing officials (for companies/unincorporated association of body of individuals) who are natural person(s) are stated in the below Table. Or

☐ The following natural person(s) (listed in Table below) consist of the author of the trust, the trustees, the beneficiaries with 10 percent or more interest in the trust and individuals exercising ultimate effective control over the trust through a chain of control or ownership.
(*If you have ticked any of the above, please complete the Table below before signing the declaration)

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

Signature with Company stamp

Customer Name: _____

NON-INDV/Sep-26/Ver1.0

17. BENEFICIAL OWNERSHIP DECLARATION (Contd..)

Explanatory notes about Beneficial Owners*:

a) **Unlisted company:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means. For the purpose of this sub-clause - Controlling ownership interest" means ownership of or entitlement to more than 10% percent of shares or capital or profits of the company. Control shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.

b) **Partnership firm:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of/entitlement to more than 10% of capital or profits of the partnership.

c) **Unincorporated association or body of individuals:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals.

d) **Senior Management Person:** Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.

e) **Trust:** The identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10% percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

Aadhaar	Driving License (non-expired)	Passport (non-expired)	Voter ID Card	NREGA Job Card	Letter from National Population Register

18. *FOR BANK USE ONLY

Constitution ☐ Partnership ☐ HUF ☐ Society ☐ Trust ☐ PVT Ltd ☐ Public Ltd ☐ LLP ☐ Others

*KYC Details	*Document Name	*Doc ID No.	*Place of Issue	*Date of Issue	Expiry Date	*Issuing Authority
***Proof of preferred mailing address**				D D M M Y Y Y Y	D D M M Y Y Y Y	
Proof of Registered Address				D D M M Y Y Y Y	D D M M Y Y Y Y	
Proof of principal place of business				D D M M Y Y Y Y	D D M M Y Y Y Y	
***KYC Details**	***Document Name**	***Doc ID No.**	***Place of Issue**	***Date of Issue**	**Expiry Date**	***Issuing Authority**
*Proof of Identity 1				D D M M Y Y Y Y	D D M M Y Y Y Y	
*Proof of Identity 2				D D M M Y Y Y Y	D D M M Y Y Y Y	

NON-INDV/Sep-26/Ver.1.0

19. ACKNOWLEDGEMENT

Received application for ☐ Saving Account ☐ Current Account ☐ Fixed Deposit

Ref No.

Initial Payment Details

Initial Amount ₹ _____ In words _____

☐ Cash ₹ _____

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

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

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

Name of Bank Official (Checked by) _____
Please Quote your reference No. for any communication

Signature of Bank Official & Bank Seal

Employee ID _____

Date D D M M Y Y Y Y

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

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

*Site Verification

I confirm that I have visited the Preferred mailing/Communication address of the Entity and confirm that I have met Mr/ Mrs/Ms. _____ _____ . I hereby confirm the following details.

☐ Identity ☐ Address ☐ Customer Business in line with the profile ☐ Fill up the form & Signature in my presence

☐ Verification of copies with the original documents ☐ Lat & Long Location

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

Signature of Bank Official & bank seal	Name of bank official : _____ Emp ID _____ *Lat: Mandatory *Long: Mandatory

Sourcing Branch Code _____

Savings Account 3 0 _____ (Prefix / Preferred/R-KIT Account Number)

Current Account 4 0 _____ (Prefix / Preferred/R-KIT Account Number)

*Exports/Imports involved ☐ Yes ☐ No

*Risk Categorization Should match with RRT checklist ☐ L ☐ M ☐ H

Promo Code 1 _____

*LC Code Sourcing Code _____ *LG Code Lead Generator _____

Promo Code 2 _____

Portfolio ID _____

*Primary Relationship Manager ID _____ Secondary Relationship Manager ID _____ PEP ☐ CRPEP ☐

*BSR Type of Organization _____

*Funds Parked Branch code _____ *Value Date D D M M Y Y Y Y *URN No _____

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

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

*Cash Deposits - Annual (in ₹)	1 0-5 Lakh	2 5-10 Lakh	3 10-25 Lakh	4 25-50 Lakh	5 50 Lakh-1 Cr.	6 1-10 Cr.	8 >10 Cr.
*Cash Withdrawal - Annual (in ₹)	1 0-5 Lakh	2 5-10 Lakh	3 10-25 Lakh	4 25-50 Lakh	5 50 Lakh-1 Cr.	6 1-10 Cr.	8 >10 Cr.
FCY Inward - Annual (in USD) (Mandatory in case Export/Import involved)	1 0-5 Lakh	2 5-10 Lakh	3 10-25 Lakh	4 25-50 Lakh	5 50 Lakh-1 Cr.	6 1-5 Cr.	7 5-10 Cr.	8 >10 Cr.
FCY Outward - Annual (in USD) (Mandatory in case Export/Import involved)	1 0-5 Lakh	2 5-10 Lakh	3 10-25 Lakh	4 25-50 Lakh	5 50 Lakh-1 Cr.	6 1-5 Cr.	7 5-10 Cr.	8 >10 Cr.
*Domestic Inward (in ₹)	1 0-5 Lakh	2 5-10 Lakh	3 10-25 Lakh	4 25-50 Lakh	5 50 Lakh-1 Cr.	6 1-5 Cr.	7 5-10 Cr.	8 >10 Cr.
*Domestic Outward (in ₹)	1 0-5 Lakh	2 5-10 Lakh	3 10-25 Lakh	4 25-50 Lakh	5 50 Lakh-1 Cr.	6 1-5 Cr.	7 5-10 Cr.	8 >10 Cr.

*Business Segment _____ *Customer Segment _____

MIS Code.1 _____ MIS Code.2 _____ MIS Code.3 _____ MIS Code.4 _____

MIS Code.5 _____ MIS Code.6 _____ MIS Code.7 _____

*Source of Income/Fund 1 Business Income 1 Investment Income 1 Agriculture 1 Others Scheme Name

Signature of Bank Official	Checked by (Name of bank official) : _____ Emp ID _____

20. MOST IMPORTANT TERMS & CONDITIONS

Current & Savings Account

- On activation of the A/c customer may request for free personalised passbook and / or cheque book by visiting nearest branch. Customers will receive monthly E-Statements on registered Email ID. Physical statements are provided on customer's specific request. Cash withdrawals from Savings Account (subject to applicable limits) permitted using withdrawal slips accompanied by passbook and identification documents subject to applicable limits.
- Interest paid quarterly on daily closing balance at rates announced by the Bank from time to time. For current rates, please log on to www.rbl.bank.in
- All physical deliverables will be sent to 'Preferred Mailing Address' and digital deliverables on current registered Email ID or Mobile No.
- Bank provides Standing Instruction ('SI') facility for auto debit of accounts for payment to registered payees. Bank will not be held liable for failure to execute the SI for shortage of funds or for delays caused by third parties involved in performance of SI.
- Bank charges apply for below services at rates indicated in Schedule of Charges displayed on website and on Notice Board of Branches.
  - o Cash Deposits & withdrawals, Non-maintenance of minimum balance prescribed depending on category of accounts, SMS alerts, Remittances, A/c. closure charges etc.
- Debit Card is/will be, dispatched in an 'Inactive' status. To activate, you must first generate your PIN. ATM and POS transactions within India are activated by default.
- The transaction rights/limits of the Debit Card can be enabled/disabled/modified, through following options – Internet banking/Mobile banking/IVR/Branch.
- Debit card Fee will be applicable as per schedule of charges on www.rbl.bank.in >> Service Charges & Fees.
- 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.
- Deposits in bank accounts are insured with DICGC up to amounts stipulated by regulations from time to time. For details on deposit insurance, please log onto www.dicgc.org.in
- Bank has Grievance Redressal policy displayed under 'Customer Services on Banks website www.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
- Bank will contact the customer for important account related information irrespective of being registered for DNC. (eg. Unauthorized transactions, etc.)
- If the minor does not have a PAN, the guardian's PAN will be updated against the minor's customer ID

Fixed Deposits

- Interest at contracted rate is compounded quarterly. Year for the purpose of interest computation is taken as 365 days. On pre-mature closure of deposit 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.
- E-Fixed Deposit advices will be sent to the current registered email ID.
- Instructions for renewal, closure of deposits (fully or partial) may be given up to 2 days prior to maturity date. Upon auto renewal, the maturity value less TDS if any shall be renewed from maturity date.
- 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.
- The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other liens are not permitted.
- Interest paid will be subject to Tax Deduction at Source (TDS) at applicable rates. Applications without PAN No. will attract higher TDS as per Income Tax rules.
- Upon pre-mature closure of deposit, excess interest paid will be recovered from the principal amount. Tax deducted at source and deposited with the government will not be refunded. Customers can claim a refund from the Income Tax authorities.
- 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