FIXED DEPOSIT / RECURRING DEPOSIT FORM

(For existing Resident & Non-Resident & Non-Individual customers)



apno ka bank

(Please fill the form in BLOCK LETTERS and SAME INK only. THIS IS A MACHI	NE READABLE FORM AND WILL PASS THROUGH A SCANNER). Tick ✓ boxes as applicable.			
Branch code : Branch Name	Application Date D D M M Y Y Y Y			
1. *APPLICANT(S) FULL/ENTITY NAME				
Applicant/Entity Name:				
Joint Applicant 1 Name:	Mobile no.			
Joint Applicant 2 Name:	Mobile no.			
2. *CUSTOMER ID NO.				
	page of your cheque book/passbook. Deposits will be created according to the name registered under Customer ID.)			
Applicant/Entity(CIF 1):				
Joint Applicant 1(CIF 2):	#PAN 2 (Not applicable for NR)			
Joint Applicant 2(CIF 3):	#PAN 3			
#Mandatory for deposit amount of Rs.50,000 & above and Tax saver FD. Please submit Form 60 in absence of the PAN.				
	/C/FATCA requirement (Proof of date of birth is required if not updated in the Customer ID)			
3. *NATURE OF ACCOUNT(S) to be opened	Political Control of the Control of			
	NDE - Fixed Deposit NDO - Fixed Deposit DECA (Assessts engages for DEC to be attached)			
Fixed Deposit (FD) Recurring Deposit Tax Saver FD Smart Deposit	NRE - Fixed Deposit NRO - Fixed Deposit RFC^ (^Separate annexure for RFC to be attached) FCNR NRO - Tax Saver FD Recurring Deposit Smart Deposit			
	BP currencies are offered. For FCNR: USD, GBP, EUR, AUD, SGD, CAD, JPY, & CHF)			
USD EUR AUD GB				
4. *MODE OF OPERATION				
Singly Jointly Either or Survivor Forme	er or Survivor Anyone or Survivor/s As per Board Resolution Others prough all channels including Sweep out Fixed Deposits, with a mode of operation as 'Either or Survivor' or 'Former or			
	such deposits. I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of			
	i waa pahoori hioraano hiailiaroilarkiro illa oolikikoilyo oli ladoasir			
5. *DEPOSIT DETAILS				
1	nd agree that premature withdrawal is not allowed before the maturity date			
Amount ₹ Currency Currency Amount in Words	* Value Date Date Date Date Value Date Value Date Value Date (In case of RD, value date will be SI date) (*Value date will be given subject to availability of clear funds)			
Cheque No.@ Date Date	M Y Y Y Drawn onBank			
Bank Name Branch Name	or Debit to my RBL Bank A/c			
Tenure Months Days Rate of Interest % .				
Interest Pay out Option (option Applicable for FDs) At Maturity Quarterly Monthly Half Yearly (FCNR & RFC only) Yearly				
Calendar (Interest payout will be as per calendar days) Anniversary (Interest payout will be as per deposit anniversary)				
Maturity Instructions (option Applicable for FDs) Renew Principal & Interest Renew Principal & Repay Interest Do not Renew-Repay Principal & Interest Interest/Maturity payment to DD/PO OR Account Number				
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.				
Sweep-In Instruction: Sweep-In Facility Yes No RBL Bank Savings/Current Account No.				
*Tax to be deducted at Source ##No Tax to be deducted at source				
@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. < Applicant's Name >'				
Note: i. On full/partial pre-mature withdrawal of the FD/RD, 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 case of insufficient balance, the linked Term Deposit shall be broken prematurely on Last In First Out basis (in the order of set-up of Sweep in instructions) and the required amount shall be transferred to the Saving / Current				
Account. This facility is allowed if First account holder is common in the Saving	/ Current Account and Fixed Deposit Account. In case of the Saving/Current Account enjoying OD facility against FD, then Sweep-in facility			
will not be allowed. iii. For missing monthly installments, 1% Penalty of installment amount will be levied. This penalty will be deducted from maturity amount. Maturity Proceeds of Recurring Deposits will be credited only to the account the monthly installments 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. iv. In case of Senior Citizen and Super Senior Citizen FDs, 1% penalty is not applicable on premature withdrawal of FDs. v. Normal displayed rates are not applicable for monthly payout.				
TO TAKE TAKOT CHANTA C DEPUSITS. IV. III CASE OF SENIOR CITIZEN AND SUPER SENIOR	Litizen Fus, 1% penatty is not applicable on premature withdrawal or Fus. V. Normal displayed rates are not applicable for monthly payout.			
ACKNOWLEDGMENT	Date D D M M Y Y Y Y			
Received application for Fixed Deposit Recurring	appa ka bank			
Branch Name Tax Saver Depo	psit NRE-FD NRO FD NRO Tax Saver FD			
Received duly completed Nomination FORM DA1				
Maturity Instructions (option Applicable for FDs) Renew Principal & Interest Applicant Name Joint Applicant 1	Renew Principal & Repay Interest Do not Renew-Repay Principal & Interest			
CIF 1: CIF 2: CIF 3: _				
Amount of deposit (in Numbers) Months				
Period of Deposit : Years Months	_ Days. Rate of Interest % pa			
Maturity Instructions (option Applicable for FDs) Renew Principal & Interest Do not Renew-Repay Principal & Interest Applicant Name Joint Applicant 1 Joint Applicant 2 CIF 1: CIF 2: CIF 3: Mount of deposit (in Numbers) Days. Rate of Interest % pa Interest Payout option At Maturity Quarterly Monthly Half Yearly (FCNR & RFC only) Yearly Seperate 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/16H till the end of the Financial Year Name of Park Official (Checked by) Fmp ID Park Official (Checked by) Signature of Bank Official				
date of receipt of form 15G/H till the end of the Financial Year	Same of the same o			
Name of Bank Official (Checked by)	Emp. ID Date D M M Y Y Y Y			
NOMINATION ACKNOWLEDGEMENT				
☐ We acknowledge nomination made by you in favour of	Mr./Ms./Mrs aged in respect of			
☐ We acknowledge nomination made by you in favour of Mr./Ms./Mrs aged in respect of your Fixed Recurring Deposit Account Number on the basis of Form DA1 dated				
☐ We acknowledge nomination carried forward by you from your Operative Account number :				
Branch Official's Signature	Bank Seal			
Dianon Official 2 Signature	Dalik Seal			

6. *NOMINATION FORM DA1 (Please ch	noose one of the available option)				
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 facitlity/ 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 Address		Nominee Name			
City, State, Pincode	Nominee mobile no.				
Nominee Email ID		Date of birth of Nominee			
Additional details (If any)					
Relationship with Depositor	Distinguishing No. Guardian Name (Specify in case of Minor)				
Guardian Address	Guardian Name (Specify in case of Millor)				
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 th	ne event of my/our/minor	's death during the minority of nominee.		
*Signature of Applicant/ Authorised Signatory 1 *Signature of Joint Applicant 1 /Authorized Signatory 2 *Signature of Joint Applicant 2 /Authorized Signatory 3 *** Witness(es)-Required only if the depositor is giving thumb impression.					
Name		Name			
	Signature***		Signature***		
Address		Address			
Address		Audress			
Date D D M M Y Y Y Place		Date D D M M Y Y Y Y Place			
			third party or 1 third party and 1 Bank official. If witnessed by an		
employee of RBL Bank, provide employee number ** Where deposit is made in the name of a minor the			ninor		
	ie normilation most be signed by a person tawro	tty chatted to det on bendar or n			
7. *DECLARATION					
I/We declare, confirm, agree:	vivon in the Application Form are true correct	t complete and up to data in	all respects and I/we have not with-held any information.		
	d against me/us nor have I/we ever been adj		att respects and if we have not with herd any information.		
			bublished 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 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/Authorised Signature	atory 1 Signature of Joint Applicant 1	/Authorised Signatory 2	Signature of Joint Applicant 2 / Authorised Signatory 3		
Name of Applicant/Name of Authorised Signatory 1 Name of Joint Applicant 1 /Name of Authorised Signatory 2 Name of Joint Applicant 2 /Name of Authorised Signatory 3					
(Please do not sign this form if it is BLANK. Ple					
8. FOR OFFICE USE ONLY					
Face to Face Customers					
	ddress. The form has been filled and sig	ned in my presence. The o	original documents have been verified by me.		
For Non Face to Face Customers	RD Standing Instruction No.				
Emp. ID Name of the Emp Signature of Bank Official Emp. designationEmp. Branch*Branch Code					
*URN/Transaction ID Annexures attached: 15G/H or PAN / Form 60					
*Sourcing Branch Code					
FD/RD/SD/FCNR / RFC Scheme Code Scheme Code *Customer Segment *Cus					
Sourced By Sign & EID Checked By Sign & EID					
->					
MOST IMPORTANT TERMS & CONDITIONS					
4. The angular of interests on Torry Describe under Monthly Interests on under Angular of the Control of the Co					

The payout of interest on Term Deposits under Monthly Interest payout scheme, takes place at a discounted rate as prescribed under the IBA guidelines.

Bank computes interest considering 365 days in a year irrespective of the leap or non-leap year. Incase interest is calculated for incomplete month, it will be on actual number of days. Customers can give instructions for auto renewal, auto closure or any other maturity instructions prior to the date of maturity. In case of auto renewal, the entire maturity value, subject to deduction of tax at source, shall be renewed from maturity date with prevailing interest rate applicable for the date of renewal. The existing mode of operation and account details will continue incase of auto-renewal of FD unless change request applied by the customer on or before maturity/auto-renewal.

- No interest will be paid if FD prematurely withdrawn within 7 days of its booking incase of Resident Deposit or within 1 year of FD booking if FCNR, RFC & NRE deposits.

 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 because if ECNIP (PEC (Register Curpose) Nan Pecident Hand depositor that deposition the depositor is the depositor to the deposit of the deposit of the deposition of the depo
- In case of FCNR/RFC (Foreign Currency Non-Resident), the denominator is taken as 360 days in line with the prevailing regulatory guidelines. Interest rates offered on FCNR deposits are linked to Overnight ARR and hence may vary across currencies and tenures. In certain scenarios, the interest rate offered may be less than the pre-mature penalty levied and hence
- maturity proceeds may be less than the principal as well as the accrued interest 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

- we agree that the first installment shall be debited on the date of opening of the recurring deposit account. Subsequent installments shall be debited on the selected day of the month.
- 10. I/We agree that in case of delay in payment of any installment, I/We shall be liable to pay monthly interest at the rate specified by RBL Bank for the period of delay.

Notes:

- The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other leins are not permitted.
- In case you wish to credit the fixed deposit maturity proceeds to another bank through NEFT/ RTGS, kindly provide us with a cancelled cheque of the beneficiary bank.
- Premature withdrawal of deposit will be subject to penal rates as per RBL bank's policy. For penal rates, please contact our branch executives or visit our website www.rbl.bank.in
- 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 mportant Terms & Conditions or visit www.rbl.bank.in.>> Terms & Conditions