

ACCOUNT OPENING FORM

(For Non Resident Individual)



(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

Open my/our Account at your (Branch Name) branch Branch Code Application Date	
NRE Savings Prefix Preferred/R-KIT Account Number Current Prefix Preferred/R-KIT Account Number	NRO Savings Prefix Preferred/R-KIT Account Number Current Prefix Preferred/R-KIT Account Number
FCNR Currency	

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

1st Applicant	F I R S T	M I D D L E	Customer ID No. (Existing)
2nd Applicant	F I R S T	M I D D L E	Customer ID No. (Existing)
3rd Applicant	F I R S T	M I D D L E	Customer ID No. (Existing)

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

NRE	☐ Savings Account	☐ Fixed Deposit (FD)	☐ Portfolio Investment Scheme Account	☐ Current Account	☐ Smart Recurring Deposit (SD)
NRO	☐ Savings Account	☐ Fixed Deposit (FD)	☐ Portfolio Investment Scheme Account	☐ Current Account	☐ Smart Recurring Deposit (SD)
FCNR	☐ Savings Account	☐ Fixed Deposit (FD)	☐ Portfolio Investment Scheme Account	☐ Current Account	☐ Smart Recurring Deposit (SD)

* AMB ₹ (Average Monthly Balance - Applicable for Savings & Current Account)

3. *MODE OF OPERATION

☐ Singly ☐ Either or Survivor ☐ Former or Survivor (No transaction rights to survivor) ☐ Anyone or Survivor
☐ Joint Operation (Debit /ATM card / NetBanking / MobileBanking access will not be issued) ☐ Others

Note: In case of Resident joint applicants to be added, mode of operation would be Former or Survivor only.

4. TRANSACTION PATTERN

*Source of Income/Fund ☐ 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

(i) You may obtain your personalized passbook from the branch after the account activation.

(ii) No cheque book or debit card will be issued to survivor under Former and Survivor mode of operation.

(iii) No cheque book will be issued if the account is opened with Thumb Impression.

Debit Card (Not applicable for FD/RD/SD):

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

FOR R-KITS ISSUED ONLY

Enable Transaction Type	Domestic	International†	Card Variant	Daily Default ATM Limit	Daily Default POS & Online/CNP Limit	#Daily Contactless Transactions Limit
ATM	Enabled	☐ Yes ☐ No	Platinum/Crest	₹ 1 Lakh	₹ 2 Lakh	₹ 5,000/-
Point of Sale (POS)	Enabled	☐ Yes ☐ No	Classic	₹ 50,000/-	₹ 1 Lakh	₹ 5,000/-
Online/CNP\$	☐ Yes ☐ No	☐ Yes ☐ No	Business/Platinum Card	₹ 1 Lakh	₹ 2 Lakh	₹ 5,000/-
#Contactless Transactions	☐ Yes ☐ No	☐ Yes ☐ No				

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

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 60 & 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, you are to note that 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

(Only in case R-kit is issued)

ALERT REGISTRATION

ALERT MODE

Daily Balance Alerts ☐ I / We hereby agree to receive daily balance alerts for the accounts opened vide this account opening form. ☐ SMS ☐ EMAIL
Debit / Credit Alerts ☐ Credit/Debit transactions greater than Rs 5000 for current account and Rs 2000 for saving account. ☐ SMS ☐ EMAIL

Note: Mandatory/regulatory alerts will be triggered to your e-mail ID and mobile even without registration. For applicable charges, visit your nearest branch or refer to the service charges section on www.rbl.bank.in.

6. *MODE OF FUNDING

Initial Amount ₹ in words

☐ Remittance from remitting bank bank address
 of currency and amount

☐ Cash^

☐ Cheque No. @ Date Drawn on Bank Branch

☐ Debit my RBL Bank Account Number

Disclaimer: In case of insufficient funds in NRE 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 >'

7. DEPOSIT DETAILS

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

Amount ₹ Currency Date

Amount in words ₹

☐ Remittance from remitting bank bank address
 of currency and amount

☐ Cash^

☐ Cheque No. @ Date 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 ☐ Quarterly ☐ Yearly ☐ Half Yearly (FCNR & RFC Only)

(Discounted rate will be applicable for monthly payout)

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.

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

For Premature withdrawal of joint FD/RD/SD having mode of operation '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.

^If the deposit 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 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. 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 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 name 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

As per RBI guidelines, I/We confirm that I/we have been explained about the benefits of nomination facility to my/our bank account by the RBL Bank official.

However, I/we state that in-spite of the explanation of the said benefits; I/we do not wish to nominate any person to the above mentioned Bank Account. Request you to kindly process my / our account opening form without the nomination facility.

*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

Nomination details to be displayed on statement / passbook: ☐ Yes ☐ No

9. *NOMINATION FORM DA1 (Contd..)

Nature of Deposit		Distinguishing No.									
Additional details (if any)		Nominee Name									
Nominee Address											
Relationship with the Depositor (if any)		*Date of Birth of Nominee	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				
Nominee Mobile Number		Nominee Email ID									

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

Relationship with the minor : _____ Address : ☐ Same as primary applicant

Address if different from primary applicant : _____

Signature of 1st Applicant		Signature of 2nd Applicant		Signature of 3rd Applicant																	
***Witness																					
Name _____		Name _____																			
Signature*** _____		Signature*** _____																			
Address _____		Address _____																			
Date <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Place _____		D	D	M	M	Y	Y	Y	Y	Date <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> Place _____		D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y														
D	D	M	M	Y	Y	Y	Y														

*** Witness(es) – Required only in case of thumb impression Thumb impression(s) to be attested by two witness. Two witness signature on be combination of Both Bank officials or Both third party or 1 third party and 1 Bank official.

** In case nominee is a minor the nomination must be signed by person lawfully entitled to act on behalf of minor

10. FOR CORPORATE SALARY ACCOUNTS / SEAFARER ACCOUNTS

Company Name																Company Code												
Employee Code					Designation																							
Designated Officer's Name																Date	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>				D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																					
Designated officer's Signature															Company Seal													

11. *DECLARATIONS

- (i) I/We understand that the above account will be opened on the basis of the statements/ Declarations made by me/us, and I/We also agree that any of the statements/declarations made herein is found to be not correct in material particulars; The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/FEMA 1999 as amended thereon.
- (ii) I/We here by declare that the transactions to be routed through my/ our account that does not involve and isnot desiged for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 ("PMLA") or the Foreign Exchange Management Act, 1999 or of any rule, regulation, notification, direction or order made thereunder. I/We also hereby agree and undertake to give such information/ documents before the Bank undertakes the transaction(s) and as may be required from time to time by the Bank. I/We understand and agree that in an event of refusal or non-compliance by me/us to such requirement, the Bank shall refuse in writing to process such transaction(s) and shall if it has reason to believe that any contravention/ evasion is contemplated by me/us and report the matter to government or regulatory authorities, credit bureaus etc. or otherwise also, as and when demanded by them.
- (iii) I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/c, Non-Resident (External) Account scheme, Non-Resident (Ordinary) Account scheme as per stipulations laid down by the Reserve Bank of India in this regard from time to time.
- (iv) I/We hereby undertake to intimate you about my/our return to India for permanent residence immediately on arrival.
- (v) I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India ("RBI").
- (vi) If the foreign currency cheque(s)/Drafts for collection is/are returned unpaid at any time, the amount may be recovered by debiting my/our account/deposit account as per applicable exchange rate or refund on demand if my/our account does not have sufficient balance to recover the amount with interest and/or any other charges. The Bank will not be responsible for any loss or damage due to loss or miscarriage of the foreign currency cheque(s)/Drafts or for any delay in collection transmission and otherwise of any remittance howsoever caused.
- (vii) In case of any shortfall of funds in NRE/ NRO account, I/ we hereby expressly authorize RBL Bank to debit my/ our linked NRE/ NRO PIS Savings account and execute the transactions.
- (viii) I/We authorise the Bank to automatically renew the deposit on the due date for an identical period at the applicable ruling rates on date of maturity unless the instruction to the contrary from me/ us is received by the Bank before maturity. I/We understand that the renewal will be in accordance with the provisions of RBL.
- (ix) I/We declare, confirm, agree that I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.
- (xi) 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
- (xii) 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/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.
- (xiii) I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India.
- (xiv) I/We further unconditionally and irrevocably authorize RBL Bank to debit my/our Account annually with an amount equivalent to the fee and charge for use of the debit card. I/We confirm that the attached photograph(s) is/are the present true identities of me/us. I/We accept full responsibility to my/our debit card and agree not to make any claims against RBL Bank in respect thereto. This condition applies in addition to the Terms and Conditions of the Debit Card Member Agreement as updated on www.rbl.bank.in and governs the use of my card(s).
- (xv) 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
- (xvi) I/We am/are non-resident Indian(s)/ Overseas Citizens of India/ Person(s) of Indian origin and not residents of any country where opening or maintaining of the account is prohibited by the law and regulatory requirement of such country or by the applicable laws in India or by the Reserve Bank of India.
- (xvii) In the event that I/We convert my/our status from a Resident Indian to a Non Resident Indian and request for conversion of an RBL Bank Resident Account, I/We authorise RBL Bank to re-designate my/our existing Resident Account to a Non-Resident Ordinary Account and fully understand the impact of this re-designation on all monies and investments that I/We currently hold in my existing Resident Account.
- (xviii) I/We hereby authorize the bank to share my personal Know Your Customer (KYC) documents which are in foreign language to its third-party service provider who shall send it further to their subcontractors for the purpose of translation thereof in English language. I/We understand and agree that the translation process is required to be conducted by the Bank to ascertain the details and validity mentioned in my/our personal KYC documents in foreign language which is a part of the KYC updation for the purpose of Account Opening/Re-KYC Updation/ or for any service request processing. While the Bank and its service providers will ensure that the documents are handled/shared safely, the bank will not be held liable in case of any misapplication of these documents.

11. *DECLARATIONS (Contd..)

(xviii) INR credits to my/our NRO account will be restricted legitimate dues in India (like earnings/income such as dividends, interest etc.), proceed from sale of asset and transfers from other NRE/NRO accounts, or as permitted by RBI from time to time. I/We ensure that investment in shares/securities or immovable property in India out of funds held in my/our account with you are governed by respective regulation of RBI and FEMA.

(xiv) For Citizens of Bangladesh or Pakistan Only: I/We have obtained specific approval from the Reserve Bank of India to open accounts for Non Resident Indians and a copy of the same has been submitted along with my/our application form. This permission will not be required for citizens of Bangladesh holding valid visa and resident permit issued by Foreigner Registration Office (FRO)/Foreigner Regional Registration Office (FRRO) opening an NRO account.

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 agree that the transactions herein will be governed by the applicable laws in India and all disputes or differences arising out of related to or connected with transaction or matters herein shall be subject to the exclusive jurisdiction of the courts of Mumbai.

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 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).

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

12. *CUSTOMER SIGNATURE

Name Name Name

13. MANDATE LETTER

MANDATE LETTER (For non-resident individual account holder) ONLY A RESIDENT INDIVIDUAL CAN BE THE MANDATE HOLDER Date

Resident Mandate Holder Name

☐ Existing customer CIF No.

☐ New Customer-fill New CIF form (for Resident Individual) along with KYC documents

☐ NRE Savings A/c No.

☐ Mandate Cheque Book ☐ Mandate Debit Card

☐ NRO Savings A/c No.

☐ Mandate Cheque Book ☐ Mandate Debit Card

1) I/We hereby authorise the Mandate Holder:

a) to draw cheques on the Account for local payments only.

b) to deposit the cheques eligible to be deposited in the Non-Resident Rupee (NRE) / Non-Resident Ordinary Rupee (NRO) account (NRO) on behalf of the Account holder(s) as permitted by RBI regulations.

c) to operate the account to facilitate making investments in India, applicable where in the account holder(s) or a bank designated by the account holder(s) is eligible to make investments in India.

I hereby confirm that the purpose of adding a Mandate Holder is for operation of my account as I reside outside India. The Mandate Holder shall however, while acting under this mandate ensure that he /she acts in accordance with the instructions and directions that may be issued from time to time by RBI or the Government of India or any other body or authority.

2) I/We declare that as per Exchange Control guidelines issued by RBI, the Mandate Holder can exercise the authority conferred by this letter to withdraw for local payments only and make investment in India where I/We hold general permission or have obtained specific permission from RBI.

3) I/We hereby undertake that I/We and our/my Mandate Holder shall comply with provision of the Foreign Exchange Management Act, 1999 and all regulations issued by the RBI thereof, including but not limited to the Foreign Management (Deposit) Regulations, 2000 and Foreign Management (Deposit) Regulations, 2016 as amended from time to time.

4) I / We agree to bear any and all losses or claims that may arise directly or indirectly on account of RBL Bank acting on the Instructions and others that the Mandate Holder may give. I / We also undertake and agree to indemnify and keep you indemnified from and against all losses, suits, claims, actions, damages or losses that may be suffered of incurred by you in respect of any and all acts, deeds, matters or things that may be done by the Mandate Holder in respect of the Mandate given by me / us.

14. ACKNOWLEDGEMENT

Received application for ☐ Saving ☐ Current ☐ Fixed Deposit ☐ FCNR ☐ Smart Recurring Deposits

Ref No.

Initial Payment Details

Initial Amount ₹ In words

☐ Cash ₹

☐ Cheque No Date Drawn on Bank Branch

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

Remittance from remitting bank Bank Address

Currency and Amount

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

Received duly completed Nomination FORM DA1 ☐ Yes ☐ No

Name of Bank Official (Checked by)

Please Quote your reference No. for any communication

Signature of Bank Official

Employee ID

Date

Customer Service :
+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

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

13. MANDATE LETTER (Contd..)

- 5) The specimen signature and details of the Mandate Holder who has been authorised to operate the Account is given below. This signature has been duly attested and verified by me/us.
- 6) This authority to the Mandate Holder shall continue in force until I/We expressly revoke it by notice in writing delivered to you. Bank may take up to 2 working days to update the same on records and shall not be responsible for any transaction processed till such date of update of records.
- 7) I/We declare that as per Foreign Exchange Management Act and regulations issued by RBI (as maybe amended from time to time), the Mandate Holder cannot make payments by way of gifts to a resident on behalf of us/me or transfer funds from a NRO account to another NRI's NRO account or transfer funds from NRE account to another NRI's NRE account.
- 8) I/We hereby acknowledge and confirm that this authority shall continue in force until I/We shall have expressly revoked it by a notice in writing delivered to RBL Bank.
- 9) I/We are aware only domestic debit card shall be issued on written request to Mandate holder, the charges of which shall be debited to the Account for which the Mandate Holder has been appointed.
- 10) I / We agree to bear any losses, claims that may arise directly or indirectly on account of RBL Bank acting on this mandate and the instruction given thereof by the said person.
- 11) Any repatriation outside India by the Mandate Holder shall be permitted only to the Account holder subject to compliance with any prescribed documentation requirement and also within the framework of the said Foreign Exchange Management Act and regulations issued by RBI (as maybe amended from time to time).

I have read and understood all the conditions stated above and hereby agree to company with same. I will operate the account by signing as under:

*Signature of 1st Applicant	*Signature of 2nd Applicant	*Signature of 3rd Applicant
Name	Name	Name

15. *FOR OFFICE USE ONLY

☐ Face to Face Customers: I have visited Mr. / Ms. at his/her current address. I hereby confirm the identity and address on Date : & Time : A.M./P.M. The form has been filled and signed in my presence. The original documents have been verified by me.	
☐ For Non-Face to Face Customers: I confirm that we have obtained ID and address documents as per the KYC policy from the customer and have spoken to the customer on Contact Number:	
☐ CKYC ☐ Digilocker ☐ Receipt of physical third-party certified copies	
*LC Code (Sourcing Code)	*LG Code (Lead Generator)
*Primary Relationship Manager ID:	Secondary Relationship Manager ID:
*Branch Code:	*Branch Name:
*Emp ID:	*Emp Designation:
*Lat:	*Long: (Applicable to face to face customers)
*Sourcing Branch Code:	*Business Segment:
*Customer Segment:	Signature of Bank Official & stamp
*Funds Parked Branch code	*Value Date:
*Funds Parked at Account:	Signature of Bank official
*URN/Transaction ID: (URN not applicable for R-Kit)	Checked by (Name of Bank official)
Portfolio ID:	*Emp. ID:
*Risk Categorization ☐ L ☐ M ☐ H	
Promo Code 1:	Promo Code 2:
Promo Code 3:	MIS Code 1:
MIS Code 2:	MIS Code 3:
MIS Code 4:	MIS Code 5:

Note: 1. All supporting documents must be self-attested by all the applicants and signature should be in the same ink as used in the form. 2. Please provide clear copies of the documents. 3. Kindly ensure correctness in Initial Payment Cheque/DD. (DD slip is mandatory for verification of Remitter name). The cheque/DD cannot be sent for clearing with any type of alteration on it and same will be discarded at our end.

16. MOST IMPORTANT TERMS & CONDITIONS

Current & Savings Account	Fixed Deposits
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 quarterly 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 visit 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. The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other liens are not permitted. 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 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 12. Bank will contact the customer for important account related information irrespective of being registered for DNC. (eg. Unauthorized transactions, etc.)	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. 4. Submit fresh 15G/H in April for every financial year & for every new deposit booked thereafter. Form 15G/H 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. The tenure of NRO Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other liens are not permitted. 7. 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. 8. No interest will be paid on premature withdrawal of FCNR & NRE deposit before completion of one year. 9. The Bank pays interest on quarterly basis in case of domestic/NRE/NRO deposits and half yearly for FCNR deposits. If monthly interest pay-out is opted for, then the interest pay out on monthly basis will be at discounted rates. Further, Interest earned on Non-Resident External (NRE) accounts and Foreign Currency Non-Resident (FCNR) accounts are tax free in India. Hence, there would be no TDS. However, interest earned on the Non-Resident Ordinary Account (NRO) is taxable and TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. 10. In case of FCNR (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

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