CUSTOMER INFORMATION & ACCOUNT OPENING FORM

For LAP Customers Only

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

LAP Account No:

LAP Form Ref No.

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

Current Account: Scheme Name AMB/AQB/QTP:

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

☐ I wish to provide my CKYC number to open Customer ID with RBL Bank. ☐ I do not wish to provide my CKYC number to open Customer ID with RBL Bank.

1. *ENTITY DETAILS

*Name

*Registered ☐ Yes ☐ No

*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

2. 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)

3. *MODE OF OPERATION

☐ Sole Proprietor ☐ **As per Board Resolution (BR) /MOP Letter (**as applicable) ☐ Severally ☐ Others Please specify* (No Debit Card will be issued)

4. *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 ₹ 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:

5. *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 >'

6. *CREDIT FACILITY DETAILS

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 (<) INR 10 crore in the banking system.

☐ I /We are availing exposure from only RBL Bank.

☐ My/Our overall exposure in the banking system is INR 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 (≥) INR 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

Asset/Non Indv/Sep-26/Ver.1.0

6. *CREDIT FACILITY DETAILS (Contd..)

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 INR 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.
- 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

7. CORPORATE INTERNET BANKING ENROLMENT (including Biz Bank) - Not Applicable for Sole Proprietor

*Username	*User Signature (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.

8. *NOMINATION FORM DA1 (Applicable for Sole Proprietor)

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

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

☐ I / We require nomination facility.

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

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

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

*I / We _____ nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the account may be returned by RBL Bank Ltd.

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

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

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

Note:

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

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

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

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

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

Guardian Details (if any nominee is a minor)

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

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

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8. *NOMINATION FORM DA1 (Contd..)

***** Witness details**

Name	Name
Signature***	Signature***
Address	Address
Date D D M M Y Y Y Y Place	Date D D M M Y Y Y Y Place

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

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

9. *DETAILS OF AUTHORISED SIGNATORY/IES

SR No	Name of Authorised Signatory/ies	Designation	Customer ID (If existing)	Capacity AUS / AUS+BO	CKYC No (If Available)	Open my Customer ID with RBL Bank with CKYC
1.						☐ Yes ☐ No
2.						☐ Yes ☐ No
3.						☐ Yes ☐ No
4.						☐ Yes ☐ No

10 *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)

To be Filled only for Sole Proprietor

1. City of Birth:	2. Country of Birth:

Please tick the applicable tax resident declaration: (Anyone)

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

☐ Individual 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

To be filled only for Non-Individual Entity other than Sole Proprietor

1. *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

11. LIST OF DIRECTOR/PARTNERS/ SENIOR MANAGEMENT PERSON* - Not applicable for Sole Proprietor

☐ 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)

This is with regards to opening an account of M/s _____ having constitution as _____. Kindly find the List of directors/ Partners/ Senior management for the above-mentioned account as below:

Sr #	Name	Relation (i.e. Director/Designated Partners/ Senior management Person)	Designation (if any)

12. PARTNERSHIP DECLARATION (Mandatory for Partnership)

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 Current Accounts and Debit Card & accept the same.

Name: _____

Signature (with stamp of the firm)

Partner	Partner

13. SOLE PROPRIETORSHIP DECLARATION (Mandatory for Sole Proprietorship)

I hereby affirm that I am The Sole Proprietor of the business under the name & style of _____ and as such am solely responsible for the liabilities thereof. I further confirm that I am and shall continue to be personally and fully responsible for all business conducted under my own name.

I request you The RBL Bank _____ branch to open a Current Account for the said proprietary concern.

I declare myself liable on all cheques and others which may be drawn on said account and agree to comply with and to be bound by the Bank's rules for the conduct of Business Accounts also request and' authorize RBL bank to honor all cheques or orders which may be drawn or bills accepted or notes made or receipts for monies owed by the Bank to the proprietary concern duly signed on behalf of the said concern in the manner as instructed in respect of operations of the account including through channels by the sole proprietorship's account with the Bank and for all cheques, guarantee or other orders ,which may be drawn or bills accepted or noted negotiable instruments passes on the Sole Proprietorship's behalf of receipts for money owned by you to the sole Proprietorship and to debit such cheques, guarantees, orders, bills notes or negotiable instruments to the Sole Proprietorships Account {s) with you whether such accounts be for the time being in credit or overdrawn or may be overdrawn such debit without prejudice to the Bank's rights to refuse to allow any overdraft or any increase of overdraft and I shall be responsible for the repayment of any such overdraft and Interest.

I shall advice the Bank in writing of any change that may take place in the constitution of my proprietary concern, and I shall be l able to the Bank on any obligations which may be outstanding in the said Concern's name on the Bank's books and until such obligations shall have been liquidated.

I have read the terms and conditions applicable to such an account and services related thereto and shall always be bound by abide by them amendments from time to time.

Signature/Thumb Impression of the Sole Proprietor with stamp

14. BENEFICIAL OWNERSHIP DECLARATION (Not applicable for Sole proprietor)

☐ 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)

I/We hereby confirm and declare that on the above Application 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), 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) who are natural person(s) are stated in the below Table. Or

(*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/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		

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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 misrepreseting, 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.

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.

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.

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).*

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	Name
Date D D M M Y Y Y Y	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. *FOR BANK USE ONLY (Only to be filled if updated KYC document is obtained)

Constitution ☐ Partnership ☐ HUF ☐ Sole Proprietor ☐ 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	

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 C A L A P

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 1 <250 2 250 - 500 3 500 - 1000 4 1000 - 2500 5 >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

Signature of Bank Official

Checked by (Name of bank official) :

Emp ID

Asset/Non Indv/Mar-26/Ver.1.0

18. ACKNOWLEDGEMENT

Received application for ☐ Current Account

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

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

Asset/Non Indv/Sep-26/Ver.1.0

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

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

Asset/Non Indv/Mar-26/Ver.1.0

19. MOST IMPORTANT TERMS & CONDITIONS

Current 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.
- 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.)

Asset/Non Indv/Sep-26/Ver.1.0