

# CUSTOMER INFORMATION CUM ACCOUNT OPENING FORM

(Only for IFSC Branch, GIFT CITY)

(For Non Resident Individuals)



Tick  boxes as applicable. \*Mandatory Fields



(Please fill the form in BLOCK LETTERS only. THIS IS A MACHINE READABLE FORM AND WILL PASS THROUGH A SCANNER)

CKYC Number:  Existing CIF ID : Update  Application Date

\*Mandatory  
 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

I/We wish to update our existing CIF \_\_\_\_\_ as per the details provided in this Customer Information Form.

Bank Use Only: \*Capacity of Customer:  Individual  Auth. Signatory  Guardian  Beneficial Owner  Auth. Signatory & Beneficial Owner  Other (Please Specify) Case Type:

### 1. \*PERSONAL DETAILS

\*Title  Mr.  Ms.  Mrs.  Mx.  Dr.  Master  Other (Please Specify)

\*Full Name Same as ID proof

\*Date of Birth  Minor  Yes  No (Please provide Guardian Details)

\*Gender  Male  Female  Transgender \*Marital Status  Married  Unmarried  Others (Please Specify)

\*Father/Spouse Name (Prefix)

\*Mother's Maiden Name (Prefix)

\*Nationality Country Name  \*Date of becoming NRI:  (Applicable to NR customer)

\*Religion  Hindu  Muslim  Christian  Sikh  Zoroastrian  Jain  Buddhist  Others (Please Specify)

\*Category  SC  ST  OBC  General  Other (Please Specify)

\*Are you a Politically Exposed Person or related to one  Yes  No If PAN not available Father's/Spouse name is mandatory

### 2. \*CUSTOMER PROFILER

\*Educational Qualification  Illiterate  Undergraduate  Graduate  Post Graduate  Professional  Student

\*Employment Type  Salaried  Politician  Self-employed  Professional  Housewife  Retired  Student  Diplomat  Unemployed  Farmer  Infant

Employer Name (For Salaried) \_\_\_\_\_ If Director  Yes  No If Yes, Director ID number: \_\_\_\_\_ Mandatory if Director

\*Occupation  Doctor  CA/CS  Lawyer  Architect  Engineer  Consultant  Service  Agriculturist  Others Please refer annexure

\*If Agriculturist  Landless Laborer  Below 2.5 Acres of Land  2.5 - 5 Acres of Land  Above 5 Acres of Land

\*Source of Income/Fund  Salary  Business Income  Investment Income  Agriculture  Dependent  Fees/Commission/Brokerage

\*Gross Annual Income  <= 60 K  60K-1.2 Lakh  1.2 - 2 Lakh  2-3 Lakh  3-5 Lakh  5-10 Lakh  10-50 Lakh  >50 Lakh-1 Cr  >1 Cr

\*Type of Entity  Proprietorship  Partnership  LLP  Private Ltd.  Listed Public Ltd.  Unlisted Public Ltd.  Public Sector  TASC  Government (For Salaried/Self-employed)

\*Industry Type  Manufacturing  Construction  NBFC  Non Profit Organization  Micro Enterprises  Others Please refer annexure (For Salaried/Self-employed/Diplomat)

### 3. \*ADDRESS DETAILS

\*CURRENT RESIDENCE/ COMMUNICATION ADDRESS (For Bank Use:- Address Proof Submitted  Officially Valid Document (OVD) /  Deemed OVD)

Address Type:  Permanent  Overseas \*DOCUMENTS GIVEN FOR CURRENT ADDRESS PROOF

\*House No. & Building Name / No.

\*Road / Street Name/No.

\*Landmark  \*City

\*State  \*Country  \*Pin Code

### OTHER ADDRESS

\*Address Type:  Permanent  Overseas (\*Only for NRIs - To be filled when CURRENT RESIDENCE/ COMMUNICATION ADDRESS is not overseas)

\*House No. & Building Name / No.

\*Road / Street Name/No.

\*Landmark  \*City

\*State  \*Country  \*Pin Code

**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  EMAILDebit / Credit Alerts  Credit/Debit transactions greater than Rs 5000 for current account and Rs 2000 for saving account.  SMS  EMAILNote: Mandatory/regulatory alerts will be triggered to your e-mail ID and Mobile without registration. For applicable charges, please refer to the service charges section on <https://www.rbl.bank.in/gift-city>**4. \*DIRECT BANKING CHANNEL REQUEST** Internet Banking**5. \*NATURE OF ACCOUNT(S) TO BE OPEN** Saving Account \_\_\_\_\_ (Scheme Name) Current Account \_\_\_\_\_ (Scheme Name)Currency:  USD  EUR  GBP  AUD  JPY  AED  Others (Please specify) \_\_\_\_\_**6. \*MODE OF OPERATION** \*Singly  Either of Survivor  Former of Survivor (No transaction rights to survivor)  Anyone or Survivor Joint Operation (Debit / ATM card / NetBanking / MobileBanking access will not be issued) Others \_\_\_\_\_ (Please specify)

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

**7. \*FATCA / CRS DECLARATION****\*RESIDENCE FOR TAX PURPOSE IN JURISDICTION(S) OUTSIDE INDIA**  Yes (If yes, mention the following details)  No (If, no rest of the fields are not mandatory)

Tax Identification Number or equivalent \_\_\_\_\_ TIN Description \_\_\_\_\_

Country of Tax Jurisdiction \_\_\_\_\_ TIN Issue country \_\_\_\_\_

City of Birth \_\_\_\_\_ Country of Birth \_\_\_\_\_

**8. \*ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\*** (Applicable if Section 4 is ticked Yes)\*Address Type:  Residential  Business

\*\*Company Name \_\_\_\_\_

\*House No. &amp; Building Name / No. \_\_\_\_\_

\*Road / Street Name/No. \_\_\_\_\_

\*Landmark \_\_\_\_\_ \*City \_\_\_\_\_

\*State \_\_\_\_\_ \*Country \_\_\_\_\_ \*Pin Code \_\_\_\_\_

**9. \*CONTACT DETAILS**

Office Country Code \_\_\_\_\_ STD Code \_\_\_\_\_ Tel. \_\_\_\_\_ Residence Country Code \_\_\_\_\_ STD Code \_\_\_\_\_ Tel. \_\_\_\_\_

\*Mobile \_\_\_\_\_ \*Country Code \_\_\_\_\_

OTP will be sent to this mobile number In-case Mobile number is not provided, you will not receive timely information on important notification and transaction alerts in your account from Bank.

\*Email ID \_\_\_\_\_

Please consider opting for environmental friendly e-statements by furnishing your correct email ID.

Preferred Language of Communication:  English  Hindi  Others: \_\_\_\_\_**10. \*KNOW YOUR CUSTOMER (KYC) DOCUMENTS****\*Proof of Identity** (Is your proof of address same as proof of identity?  Yes  No) Aadhaar UID  Voter ID  Driving Licence  NREGA Job Card Passport (Mandatory for NR customers)  Letter issued by National Population Register (NPR)**Proof of Identity 1**\*Document ID. No. \_\_\_\_\_  
(Do not write Aadhaar No. here)

\*Issuing Authority: \_\_\_\_\_

(If other than Indian Passport - fill OCI Declaration)

Place of Issue: \_\_\_\_\_ Issue Date: [D][D][M][M][Y][Y][Y][Y]

\*Document Expiry Date [D][D][M][M][Y][Y][Y][Y] (Applicable for Driving License &amp; Passport only)

**Proof of Identity 2**\*Document ID. No. \_\_\_\_\_  
(Do not write Aadhaar No. here)

\*Issuing Authority: \_\_\_\_\_

(If other than Indian Passport - fill OCI Declaration)

Place of Issue: \_\_\_\_\_ Issue Date: [D][D][M][M][Y][Y][Y][Y]

\*Document Expiry Date [D][D][M][M][Y][Y][Y][Y] (Applicable for Driving License &amp; Passport only)

**\*Proof of Current Address** (^If current address other than OVD) Utility bill Letter of allotment by SG/CGD PPO's Embassy letter Others \_\_\_\_\_ (Please Specify)\*Document ID. No. \_\_\_\_\_  
(Do not write Aadhaar No. here)

\*Issuing Authority: \_\_\_\_\_

(If other than Indian Passport - fill OCI Declaration)

Place of Issue: \_\_\_\_\_ Issue Date: [D][D][M][M][Y][Y][Y][Y]

\*Document Expiry Date [D][D][M][M][Y][Y][Y][Y] (Applicable for Driving License &amp; Passport only)

Note: ^^ Customer shall submit OVD with current address within a period of three months of submitting the deemed OVD documents.



**14. \*DECLARATION**

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 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 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 .

NR Declarations (Tick as applicable)

Overseas Citizen Of India (OCI) Declaration: (status proof is mandatory)

Who was a citizen of India of, or at any time after the commencement of the constitution i.e 26.01.1950, OR

Who was eligible to become a citizen of India on 26.01.1950, OR

Who belonged to a territory that became part of India after 15.08.1947, OR

Who is a child or a grandchild or a great grand child of such a citizen (mentioned in (1) to (3) above), OR

Who is a minor child of such persons mentioned above, OR

Who is a minor child and whose both parents are citizen of India or one of the parents is a citizen of India, OR

Spouse of foreign origin of a citizen of India or spouse of foreign origin of an Overseas Citizen of India Card holder registered under section 7A of the Citizenship Act, 1955 and whose marriage has been registered and subsisted for a continuous period of not less than two years immediately preceding the presentation of the application

Note: No person, who or either of whose parents or grandparents or great grandparents is or had been a citizen of Pakistan, Bangladesh or such other country as the Central Government may, by notification in the Official Gazette, specify , shall be eligible for registration as an Overseas Citizen of India Cardholder.

Seafarers' declaration

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with \_\_\_\_\_ company registered \_\_\_\_\_ in (address of the principal). I confirm that I will inform the Bank in case I do not renew my contract or choose to go on a new contract OR I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts in my name redesignated to Resident accounts.

Temporary Visa Declarations

I/We have submitted my/our temporary visas work/Residence dated [D][D][M][M][Y][Y][Y][Y] expiring on [D][D][M][M][Y][Y][Y][Y]. I/We hereby agree to furnish the bank with copies of my/our regular visa/s immediately on issuance and confirm that I/We do not have any objections if the bank freezes transactions in the account or closes the account if I/We do not submit copies of regular visas within 3 months form the date of expiry of Visa.

No Changes in KYC Declaration

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 in the form

**15. \*CUSTOMER SIGNATURE**

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

Signature	Please affix recent Passport Size Photo Please Sign across the Photograph
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Name

Date  Place

**16. \* FOR OFFICE USE ONLY**

Account type  Savings account  Current account Walk-in customer:  Yes  No

Face to Face Customers: I have visited Mr. / Ms. [ ] at his/her current address.

I hereby confirm the identity and address Date : [D][D][M][M][Y][Y][Y][Y] & Time : [H][H][M][M] 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 [C][O][D][E]  CKYC  Digilocker  Receipt of physical third-party certified copies

Signature of Bank Official & stamp	*Branch Code: [ ][ ][ ][ ] Branch Name: _____ Emp. ID: [ ][ ][ ][ ][ ][ ][ ][ ] *Lat: _____ *Long: _____ Emp Name: _____ Emp Designation: _____
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\*Staff Indicator - Employee ID: [ ][ ][ ][ ][ ][ ][ ][ ] (for RBL Bank emp. Only) \*Constitution:  OCI  Individual  Diplomat  NRI  Foreign National  
 Customer Type:  Individual  HNI  Foreign students  Person of Indian Origin/OCI  Foreign national

**16. \* FOR OFFICE USE ONLY (Contd..)**

Portfolio ID: <input type="text"/>	*Special Category: <input type="checkbox"/> Visually Impaired <input type="checkbox"/> Illiterate <input type="checkbox"/> Incapacitated <input type="checkbox"/> PEP <input type="checkbox"/> Relative to PEP <input type="checkbox"/> Differently Abled Persons (DAP) <input type="checkbox"/> Not Applicable		
*LC Code: <input type="text"/> (Sourcing Code)	*Primary Relationship Manager ID: <input type="text"/>	*Business Segment: <input type="text"/>	
*LG Code: <input type="text"/> (Lead Generator)	Secondary Relationship Manager ID: <input type="text"/>	Customer Segment: <input type="text"/>	
MIS Code 1: <input type="text"/>	MIS Code 2: <input type="text"/>	MIS Code 3: <input type="text"/>	MIS Code 4: <input type="text"/>
MIS Code 5: <input type="text"/>			
Risk Categorization <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H			
Promo Code 1: <input type="text"/>	Promo Code 2: <input type="text"/>	Promo Code 3: <input type="text"/>	
MIS Code 1: <input type="text"/>	MIS Code 2: <input type="text"/>	MIS Code 3: <input type="text"/>	
MIS Code 4: <input type="text"/>	MIS Code 5: <input type="text"/>		
Checked by - Signature of Bank official	*Emp. ID: <input type="text"/>		
	*Emp Name: <input type="text"/>		
	*Emp Designation: <input type="text"/>		

**17. DECLARATION**

1. I/We hereby further confirm having read and understood the applicable rules/ regulations/ instructions/ guidelines, as framed by the International Financial Services Centre Authority/Reserve Bank of India and other authorities as applicable in respect of my/our opening and operating this account, in force from time to time and agree to abide by and to be bound by all such applicable law, rules, regulations and guidelines in force from time to time.
2. I/We understand that the Account will be opened on the basis of the statement/declaration made by me/us.
3. I/We further agree that any false/misleading information given by me/us, or suppression of any material fact will render me/our account liable for termination and further action.
4. I/We also hereby agree to indemnify RBL Bank Limited and their successors or assigns, if any of the representations and declarations made hereunder by me/us is incorrect, false or misleading in any of its particulars.
5. I/We shall be absolutely liable for any loss, damage, liability, cost or expense suffered or incurred by RBL Bank Limited in relation to any dispute or claim with regards to the Account. Notwithstanding anything to the contrary contained herein or in any other document, now or in the future, neither any dispute shall be raised against RBL Bank Limited nor shall RBL Bank Limited be held responsible and liable for any loss, damage, liability, cost, consequence, charge, demand, claim, suit, counter-claim, or expense arising out of or in relation to the Account and/or any representations made hereof by Me/Us in this Declaration.
6. RBL Bank Limited shall not bear any liability whatsoever that may arise because of any false, illegal misrepresentation under this Declaration. I/We hereby irrevocably and unconditionally undertake to hold harmless and indemnify RBL Bank Limited, including but not limited to its directors, employee, staffs and agents, against all or any loss, damage, cost, expenses, penalties, charges and liability or claims of any nature whatsoever and howsoever arising (whether directly or indirectly), or in relation to or any such other act/omission with regards to the above and opening and availing of the Savings / Current Account service. I/We hereby undertake that the RBL Bank Limited can recover the indemnities assured hereinabove and/or any damage caused due to the endorsements by Me/Us forthright by itself by debiting and marking lien and set off on the Account.
7. I/We declare, confirm, agree:
  - a. That all the particulars and information given in the application form are true, correct, complete and up-to-date in all respects and I/we have not withheld any information.
  - b. That I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent.
  - c. That I/we have read the application form and are aware of all the terms and conditions for availing the said services of Savings / Current Account from RBL Bank Limited and the applicable rules/ regulations/guidelines, as framed by the Reserve Bank of India, in force from time to time
  - d. I/We have not at any time defaulted under any loan taken by me/us from any other bank/institution, or been in non-compliance of the applicable rules/regulations / guidelines in force from time to time, as framed by the Reserve Bank of India and the Foreign Exchange Management Act, 1999.
8. I/We have read and understood the facilities available under the Account as well as the applicable rules/ regulations/guidelines, as framed by the Reserve Bank of India, in force from time to time.
9. I/We also understand that continuation of the Account is at RBL Bank's sole discretion and in case RBL Bank is dissatisfied with the conduct of the Account RBL Bank has the right to close the Account.
10. I/We declare that the account will be put into use for bona fide transactions not involving any violations of the provisions of any Government or Exchange Control Regulation.
11. 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.
12. This Declaration shall be effective from date mentioned above and shall be irrevocable and binding, without limitation at any point in time. This Declaration shall be governed and interpreted in accordance with the laws of India. This Declaration shall not however limit the rights of the RBL Bank Limited to file/take proceedings in other court and /or tribunal of competent jurisdiction.
13. In case of any queries please feel free to contact the following authorized person/s of the company.  
Name: \_\_\_\_\_  
Designation: \_\_\_\_\_ Email ID: \_\_\_\_\_ Cell No: \_\_\_\_\_
14. The declaration-cum-undertaking under Sec 10(5), Chapter III of FEMA, 1999.  
I/We hereby declare that the transaction details of which are mentioned above does not involve, and is not designed for the purpose of any contravention or evasion of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made thereunder. I/We also hereby agree and undertake to give such information / documents as will reasonably satisfy you about this transaction in terms of the above declaration. I/We also undertake that if I/we refuse to comply with any such requirement or make only unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me / us report the matter to RBL. I/We further declare that the undersigned has the authority to give this application, declaration and undertaking on behalf of the firm/company.
15. We, <<Insert Customer Name>>, an entity, incorporated under the laws of <<name of the country of incorporation>> having principal place of business/ our registered office address at <<Insert Customer Address>>  
<<Insert Customer Address>> hereby unconditionally and unequivocally state, declare and undertake:
  1. That We are incorporated under the laws of <<name of the country of incorporation>> relating to the laws of incorporation of the entity and have been allotted a certificate of registration by <<name of the authority issuing registration certificate>>.
  2. To comply with all applicable laws and regulations of India and our country of incorporation with regard to the opening and operation of the account with RBL Bank through Gift City Branch and we undertake to provide all necessary documentation and information requested by RBL Bank to verify our identity and compliance with applicable laws and regulations.
  3. That under the extant laws and regulations applicable in the country of our incorporation, we are freely allowed/ permitted to open and maintain account in a bank located outside of our home jurisdiction. We further undertake to be solely responsible for any legal consequences arising out of any violation of laws and regulations in our country related to the opening and maintaining of account in RBL Bank, Gift City Branch.

## 17. DECLARATION (Contd..)

4. To notify RBL Bank immediately of any changes to our incorporation status or any changes to applicable laws or regulations that may affect the entity's ability to maintain the account.
  5. We hereby indemnify RBL Bank Limited, its directors, officers, employees, agents and affiliates from any losses, damages, claims, liabilities, costs and expenses (including legal fees) that may be incurred by RBL Bank Limited as a result of our violation of any laws and regulations applicable to us in our home country related to the transactions carried out from our account opened or to be opened by RBL Bank through Gift City Branch.
  6. This undertaking shall be binding upon us, our executors, administrators and legal representatives.
16. We, M/s \_\_\_\_\_ ("the Customer") hereby represents to RBL Bank Limited ("the Bank") that neither the Customer nor any other person benefiting in any capacity, directly or indirectly, from or in connection with the transaction is a Specially Designated National (SDN) and/or otherwise sanctioned under the sanctions (and related laws) promulgated by the United States of America (including its Office of Foreign Assets Control's (OFAC)), India or by Reserve Bank of India/ International Financial Services Centres Authority (IFSCA) or any other regulatory authority, United Nations, European Union, and/or any other country (collectively, the "Sanctions") . We further confirm that, we are not dealing with NON - FATF compliant countries, sanctioned or High-Risk countries.

The Customer hereby agrees to indemnify and hold harmless the Bank and each of its officers, directors, employees, agents, attorneys, to the fullest extent permitted by applicable law, for all liabilities, obligations, losses, damages, penalties, claims, actions, judgments, suits, costs, expenses and disbursements incurred by any of them as a result of, or arising out of, or in any way related to, or by reason of, litigation or other proceeding (whether or not the Bank is a party thereto) related to the entering into and/or performance of the Transaction (including due to claims by a third party), and/or as a result of any breach by the Customer of its representations and undertakings as contained herein.

This is submitted towards account opening with our Company in RBL Bank's IBU GIFT City Branch.

## 18. Terms and Conditions for Savings & Current Account operations at IFSC, GIFT City

These terms and conditions apply to and regulate the operations of the Current & Savings account (the "Account/s") offered by RBL Bank Limited to its customers at its International Financial Services Centre Banking Unit in GIFT City, Gandhinagar. These terms and conditions ("Terms") shall be in addition and subject to any other terms as stipulated by RBL Bank Limited from time to time.

### 1. Introduction:

An International Financial Services Centre ("IFSC") caters to the customers outside the jurisdiction of domestic economy. Such centers deal with the flow of finance, financial products, and services across the borders. IFSC as envisaged under the Indian context "is a jurisdiction that provides financial services to non-residents and residents (Institutions), in foreign currency other than Indian Rupee (INR)" IFSC is set-up to undertake financial services transactions that are currently carried on outside India by overseas financial institutions and overseas branches/ subsidiaries of Indian financial institutions.

The Reserve Bank of India ("RBI") has issued a notification under FEMA vide Notification No. FEMA.339/2015-RB dated March 02, 2015 setting out RBI regulations relating to financial institutions set up in International Financial Services Centers (IFSC).

RBL Bank Limited ("The Bank"/ "RBL Bank") has received the permission from RBI vide its letter dated 22/02/2017 for setting up an IFSC Banking Unit ("IBU Branch") at Gift City, Gandhinagar.

RBL has its IBU branch located at Unit no. 705, 7th Floor, Signature Building, Block no. 13-B, Zone-1, GIFT Multiservices SEZ, Gandhinagar – 382355, India

### Features of Accounts

- The accounts will be opened in foreign currency only i.e. other than INR.
- All transactions through this accounts will be undertaken via bank wire transfer mechanism only.
- Cheque books, debit cards, and any other value added services will not be provided for this accounts.
- For Internet Banking only view access will be provided.
- No Cash transactions will be permitted.
- Interest shall be payable on the credit balances in the account as per the prevailing rate of interest published on the Bank's website. Interest is subject to change as per Bank's internal policy.

### 2. Definitions:

In these terms and conditions, the following words and phrases have the meaning stated hereunder unless indicated otherwise:

- "Account" refers to the Savings & Current Account/s that may be opened and held in IBU at GIFT City Branch.
- "Account Opening Form" (AOF) refers to the respective relationship forms for Savings & Current Account products available.
- "Customer" refers to any person in below categories.
- Indian Corporates who wants to raise ECB.
- Overseas Corporates borrowers of our IBU Unit at GIFT City.
- Units operating within IFSC, GIFT City.
- "Services" shall mean the various services that may be provided IBU, Gift City branch in Connection with the account/s and are more particularly referred to /described in these Terms and/or on the website.
- "Website" refers to the website owned, established and maintained by RBL Bank at the URL [www.rbl.bank.in](http://www.rbl.bank.in)

### 3. Applicability of Terms:

The Terms set out herein, together with the AOF, account charges and any other conditions which may be implied by law shall govern the operation of the account and other related services offered by IBU branch at Gift City to the Customer. By applying for opening the Account, the Customer acknowledges that have read, understood and accepted these Terms, which form a part of the Customer's application to the Bank.

### 4. Account Opening:

The Account opening formalities are governed by the policies of the Bank and may be revised from time to time. The Bank may require Customer/s to submit duly filled application form/s along with the prescribed set of documents stipulated from time to time, to the satisfaction of the Bank.

### 5. Operating Accounts:

An Account may be opened in the name of the Company exclusively

### 6. Authorization:

The Bank has the authority to debit any Accounts to recover any amount credited by the Bank erroneously.

### 7. Charges/Fees :

For schedule of charges reference can be made to the internet. The charges can be changed without any amendment to terms and conditions.

### 8. Services:

Various Services may be made available to the Customers in connection with the Account, which shall be subject to these terms and conditions and/ or such other terms and conditions governing the said services as may be specifically stipulated by from time to time. Notwithstanding anything specified herein such related Services shall be provided to the Customer at the sole discretion of the Bank. These Terms shall read in addition to the specific terms and conditions/ agreement (if any) governing the services.

### 9. Other Terms and conditions:

- RBL Bank is a member of the Banking Codes and Standards Board of India (BCSBI), an independent body to promote a good and a fair banking practices in India. Customer can view the BCSBI code of banks commitment to its customers, on our website [www.rbl.bank.in](http://www.rbl.bank.in).
- The Bank has a clearly defined Grievance Redressal process for speedy and effective redressal of customer grievance. For registering your grievances, kindly contact the Branch Manager or our phone banking executives. Customer can also visit us at [www.rbl.bank.in](http://www.rbl.bank.in) for registering grievance. If required, grievance can be escalated to the Regional Nodal Officer of your region and the Principal Nodal Officer. The contact details of Nodal Officers are displayed at our branches and website.
- The Customer/s shall not associate their name/s with the Bank without the prior written approval of the Bank.

**18. Terms and Conditions for Savings & Current Account operations at IFSC, GIFT City (Contd..)**

**10. Sharing Of Information:**

The Customer undertakes and authorizes the Bank / its Group Companies to exchange, share or part with all the information, data or documents relating to his/its application to other Banks/ Financial Institutions/ Credit Bureaus/ Agencies/Statutory Bodies/Regulatory Bodies/ such other persons as the Bank may deem necessary or appropriate as may be required for use or processing of the said information/data or furnishing of the processed information/data/products thereof and shall not hold the Bank / its Group Companies liable for use of this information.

**11. Compliance with the laws:**

The Customer shall solely be responsible for compliance with FEMA rules, regulations or notifications thereunder, applicable laws and regulations in any relevant jurisdiction in connection with establishment of its relationship with the IBU Branch and for any/ all the transactions undertaken by the Customer.

**12. Closure/Freeze of the Account**

IBU Branch reserves the right to terminate/close or Freeze the Account or withdraw any facilities relating to the same for any reason whatsoever, including without limitation:

- (a) Any false/misleading information given or suppression of any material fact;
- (b) Non-compliance with FEMA rules, regulations, notifications or applicable laws;
- (c) In case fraudulent/forged/fake instruments are attempted to be cleared / cleared through the Account;
- (d) Where the conduct of the Account is found to be unsatisfactory;
- (e) Non-intimation of change in communication address leading to Customer's whereabouts being unknown;
- (f) Any other breach or default by the Customer of these Terms or any other terms and conditions relating to the Account and/or any Services provided to, or availed of by, the Customer.

**13. Banker's right of lien and set-off**

IBU Branch shall have the irrevocable and continuing right of setoff and lien on all accounts/deposits of the Customer with IBU, to the extent of all outstanding dues to the IBU Branch until repayment of all such moneys due. For such purposes, IBU may at its sole discretion apply a penal rate of interest in respect of the same. RBL Bank and its group companies' rights hereunder shall not be affected by the Customer/s' bankruptcy, death or winding-up.

In addition to the above mentioned right or any other right which IBU and its group companies may at any time be entitled to whether by operation of law, contract or otherwise, the Customer authorises IBU Branch: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Customer with or to any branch of the Bank and/or its group companies; (b) to sell any of the Customer/s' securities or properties held by IBU Branch by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to IBU/ RBL Bank and/or its group companies from the Customer/s, including costs and expenses in connection with such sale; and (c) in case of cross currency set-off, to convert an obligation in one currency to another currency at a rate determined at the sole discretion of IBU and/or its group companies. IBU Branch shall not be under any obligation to exercise any of its rights under this Paragraph.

The above mentioned rights are without prejudice to the obligations of the Customer to pay to IBU Branch/ RBL Bank when due all its indebtedness and without prejudice to any other rights that IBU Branch may have against the Customer for recovery of outstanding from Customer to IBU/ RBL Bank and its group companies.

**14. Change Of Terms:**

The Terms may be changed/ amended from time to time in compliance with guidelines/ amendments/ rules etc. as issued by Reserve Bank of India and / or any other independent regulator. RBL Bank shall have the absolute discretion to amend or supplement any of the Terms at any time relating to the Account and/or the Services provided for / in connection with the same. RBL Bank may communicate the amended Terms by hosting the same on the Website or in any other manner as decided by the Bank. The Customer shall be responsible for regularly reviewing these Terms including amendments thereto as may be posted on the Website.

**15. Waiver:**

No failure or delay by RBL Bank in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege constitute as a waiver. The rights and remedies of RBL Bank Limited as stated herein shall be cumulative and not exclusive of any rights or remedies provided by law.

**16. Force Majeure:**

Obligations of RBL Bank Limited herein shall be subject to an occurrence resulting in prevention from or delay or interruption in performing its obligations if such prevention, delay or interruption is due to Force Majeure event, [which includes any event beyond the reasonable control of RBL Bank Limited, but not limited to, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, pandemics, epidemics, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government, lockdown, changes in legislation and other allied acts of regulatory nature]. RBL Bank Limited shall not be deemed to be in default so long as any such cause or the effect thereof persists (provided that this shall not prevent the accrual of interest on any outstanding amount which would have been payable but for this provision)and during a reasonable period thereafter within which any such obligations are not capable of being fulfilled. RBL Bank Limited shall not be liable for any action or claim, from any party, arising out of its inability to perform the obligations for the reasons stated herein.

**17. Indemnity:**

- 17.1. The Customer hereby agrees that it shall, at its own expense, indemnify, defend and hold harmless RBL Bank Limited from and against any and all liability, any other loss that may occur arising from or relating to the operation or use of the Account or the Services or breach, nonperformance or inadequate performance by the Customer of any of these Terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the Customer in performance of its obligations. The Customer shall keep RBL Bank Limited indemnified at all times against, and save RBL Bank Limited harmless from all actions, proceedings, claims, losses, damages, costs, interest (both before and after judgment) and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by RBL Bank Limited in resolving any dispute relating to the Customer's Account with RBL Bank Limited or in enforcing rights of RBL Bank Limited under or in connection with the Terms and conditions contained herein, or which may have arisen either directly or indirectly out of or in connection with RBL Bank Limited performing its obligations hereunder or accepting instructions, including but not limited to, fax and other telecommunications or electronic instructions, and acting or failing to act thereon.
- 17.2. Under no circumstances shall RBL Bank Limited be liable to the Customer for any direct, indirect, incidental, consequential, special or exemplary damages in connection with the Account or the Services.
- 17.3. RBL Bank Limited shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suffered or incurred by the Customer howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.
- 17.4. If any sum due and payable by the Customer is not paid on the due date, including without limitation any moneys claimed under this Paragraph, the Customer shall be liable to pay interest (both after as well as before any judgment) on such unpaid sum at such rate or rates as RBL Bank Limited may from time to time stipulate from the date the payment is due up to the date of payment.
- 17.5. The indemnities as aforesaid shall continue notwithstanding the termination of the Account.

**18. ACKNOWLEDGMENT**

Received application for  Current

**Initial Payment Details**

Emp ID

Name of Bank Official (Checked by) \_\_\_\_\_

Please Quote your reference No. for any communication

Signature of Bank Official

Date



**Customer Service:**  
+91 22 6232 7777



**Email us at:**  
giftcityservicedesk@rbl.bank.in



**Website:**  
www.rbl.bank.in

## 18. Terms and Conditions for Savings & Current Account operations at IFSC, GIFT City (Contd..)

### 18. No Encumbrances:

The Customer shall not create or permit to subsist, any encumbrance or third party interest over or against any Account(s) with RBL Bank Limited or any monies lying therein without RBL Bank's Limited prior written consent.

### 19. Governing Law:

The laws of India shall govern these Terms. The Parties hereby agree that any legal action or proceedings arising out of the Terms shall be brought in the courts or tribunals Gandhinagar, Gujarat, India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. RBL Bank Limited may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms in any other court, tribunal or other appropriate forum, and the user hereby consents to that jurisdiction. Any provision of the terms that is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

### 20. Disclosure:

The Customer hereby irrevocably authorizes the Bank to disclose, as and when the Bank is required to do so in order to comply with the applicable laws or when the Bank regards such disclosure as necessary or expedient, (including but not limited to disclosures for the purpose of credit review of any Account, service/s or credit facilities received by the Customer from the Bank whether singly or jointly with others or otherwise), any information relating to the Customer, his/her Account(s) or other assets or credit facilities whatsoever held on the Customer's name. The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the accountholder/s.

### 21. Outward Remittance on closure of Account.

Request for outward remittance for the balance available in the Account towards closure of the Account may be accepted based on the written instruction/s of the Customer. The instruction/s may be provided through facsimile, provided that the Customer provides a written stamped indemnity towards effectuating such outward remittance, in original beforehand. The Customer will also need to make sure that the instructions in original is received by IBU Branch within 3 working days of sending of instruction(s). In the absence of any stamped indemnity, IBU Branch shall act upon receipt of instructions in original form only.

### 23. Holiday Processing:

Any transactions on any Sunday or any public holiday may be shown in the Account, at the sole discretion of IBU Branch, as having taken place on the same or subsequent business day of IBU Branch. All deductions/accretions on such amount shall be deducted / accrued as of such day. IBU shall not be responsible for any loss of interest or liability incurred/suffered by the Customer arising due to such transaction being not shown on the day the same occurred.

### 24. Non-Transferability:

The Account and the Services provided to the Customer are not transferable under any circumstance and shall be used only by the Customer. However, IBU Branch shall have the right to transfer, assign or sell all its rights, benefits or obligations to any person and these Terms, shall continue to be in force and effect for the benefit of the successors and assigns of IBU Branch.

25. The Bank does not charge any folio charges.

26. As per prevailing Reserve Bank Of India Guidelines, any account with no customer induced transaction for a period of 24 months is categorized as a "Dormant Account". Once an account is classified as Dormant, no transactions will be allowed in the account and the customer is required to visit an RBL BANK IBU GIFT CITY with a valid identification & Signature proof. Subsequent to the successful verification of the documents submitted, the account would be made operative. No charges shall accrue for activating a Dormant account.

27. The bank may disclose information about customer's account, if required or permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder/s.

28. The Only Internet Banking View Access & facility will be issued/enabled to the mentioned account/mandate holders should they choose to register for it and any transactions done through them will be automatically debited to the corresponding accounts maintained with the Bank.

29. Deliverables, if any, will be sent to the mailing/communication address as per the latest records available with the Bank.

30. Ensuring security of relevant pins and password will be that of the customer.

31. No liability would arise on the bank if any of these details are shared with unauthorized personnel by the customer.

32. In case of any changes in the terms and conditions/fees and charges the Bank notifies its customer 30 days in advance.