

***Nature of Account(s) to be open**

<input type="checkbox"/> Savings Account _____ <div style="text-align: center; font-size: small;">Scheme Name</div>	<input type="checkbox"/> Current Account _____ <div style="text-align: center; font-size: small;">Scheme Name</div>	<input type="checkbox"/> Fixed Deposit _____ <div style="text-align: center; font-size: small;">Scheme Name</div>
<input type="checkbox"/> Flexi Fixed Deposit _____ <div style="text-align: center; font-size: small;">Scheme Name</div>	<input type="checkbox"/> Recurring Deposit _____ <div style="text-align: center; font-size: small;">Scheme Name</div>	*AMB/AQB ₹

*Mode of Operation

☐ 1 **Singly**
 ☒ 2 **Jointly**
 ☐ 3 **Either or Survivor**
 ☐ 4 **Former or Survivor**
 ☐ 5 **As per Board Resolutions**
 ☐ 6 **Others** _____
 (No Debit Card will be issued) Please specify

Initial Payment Details :

Initial Amount : ₹ Paise In Words _____

☐ Cash Amount ☐ Cheque No. Dated Drawn on _____ Bank,

_____ Branch ☐ Debit to my RBL Bank A/c Branch Code

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

Cheque Book	<input type="checkbox"/> Yes	Debit Card (Not applicable for FD / RD)	1st Applicant	2nd Applicant	3rd Applicant	4th Applicant	<input type="checkbox"/> SMS Alert <input type="checkbox"/> Email Alert You will be registered for e-mail / SMS alerts. Registered customers will receive transaction alerts as per the following thresholds - for Current Account above Rs. 5000 and for Savings Account above Rs. 2000. For applicable charges, visit your nearest branch or www.rblbank.com
	<input type="checkbox"/> No		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



Fixed Deposit Details

[illegible]

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

Interest Payout Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> At Maturity	<input type="checkbox"/> Calendar <input type="checkbox"/> Anniversary If calendar selected, interest payout will be as per calendar days. If anniversary selected, interest payout will be as per deposit anniversary
Maturity Instructions <input type="checkbox"/> Renew Principal & Interest <input type="checkbox"/> Renew Principal & Repay Interest <input type="checkbox"/> Do Not Renew Interest/Maturity payment to <input type="checkbox"/> Account Number <input style="width: 150px;" type="text"/> OR <input type="checkbox"/> DD/PO to Mailing Address Branch Code <input style="width: 50px;" type="text"/>	
Sweep-In Instruction <input type="checkbox"/> Sweep-in is the facility of linking Savings / Current Account with Term Deposit Account. 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 either of the 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. <div style="text-align: right; margin-top: 10px;"> Savings / Current Account No. <input style="width: 150px;" type="text"/> Branch Code <input style="width: 50px;" type="text"/> </div>	
<input type="checkbox"/> I wish to avail Over Draft facility in my Savings / Current Account No. <input style="width: 150px;" type="text"/> against the above mentioned deposit as per the T&C applicable for such facility	

Note: In case if we do not received 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 and send you an fresh advice. If you have been issued FD receipt against your deposit and your maturity instruction is "Do Not Renew" you would be required to surrender the discharge FD receipt to the branch after which the maturity proceed will be handed over to you / credited to your CASA Account.

Recurring Deposit Details

Monthly Installment Amount ₹. 	MATURITY INSTRUCTIONS <small>(Auto renewal not supported)</small> Interest Rate . % p.a.
Amount in Words _____ _____	Payment of Deposit on Maturity by <input type="checkbox"/> Transfer to Account No.
Tenure: Months	SI Start Date D D M M Y Y Y Y
	Branch Code OR <input type="checkbox"/> DD/PO to Mailing Address

Standing Instruction For Recurring Deposit

[illegible]

In case of Fixed Deposits & Recurring Deposits having mode of operation as 'Either or Survivor' or 'Former or Survivor' Account holders can mandate to allow premature withdrawal by one of the joint depositors on the death of other. Please select ☐ Yes ☐ No

* In case of 'Yes', please provide a specific joint mandate from the all depositors for the said purpose (Format/copy available with Branch)

Other Bank Details

☐ I/ We declare that I/We do not enjoy any credit facilities with any bank ☐ I/ We declare that I/We enjoy the following credit facilities with others banks at present

Bank Name	Amount	Bank Name	Amount

Please attached no objection certificates issued by other banks if any facilities availed by you from them.

Ver. :- CN171213.002

For Bank Use Only Cont.

*Expected No. of Transactions Annually ☐ 1 < 250 ☐ 2 250 - 500 ☐ 3 500 - 1000 ☐ 4 1000 - 2500 ☐ 5 > 2500

Expected Transaction Amount - (₹. In lacs)

*Cash Deposits - Annual ☐ 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.
 (In ₹.)

*Cash Withdrawal - Annual ☐ 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.
 (In ₹.)

*FCY Inward - Annual ☐ 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.
 (In USD)

*FCY Outward - Annual ☐ 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.
 (In USD)

*Domestic Inward ☐ 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 ☐ 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.

Bus. Seg. Promo Code MIS Code 3 MIS Code 4

MIS Code 5 MIS Code 6 MIS Code 7

*Source of Income ☐ 1 Salary ☐ 2 Business Income ☐ 3 Investment Income ☐ 4 Agriculture ☐ 5 Others _____
 Please Specify

Checked by _____

Signature of Bank Official _____

Emp. ID

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.rblbank.com 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.

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

1. 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**

2. 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, no foreign contributions will be credited. I/we also confirm that approval obtained for the FCRA account specific as well as Bank and Branch specific.

I/We consent ☐ do not consent ☐ to receive information/service etc for Marketing purposes through Telephone/Mobile/SMS/Email by the Bank/its agents. I/We am/are aware that post registration I/We may receive a call from the Bank to verify the correctness of request for registration.

***Signature of Partner/Director/Trustees/Karta/Authorised Signatory**

Authorised Signatory 1

Signature of Authorised Signatory in black ink with stamp

Authorised Signatory 2

Signature of Authorised Signatory in black ink with stamp

Authorised Signatory 3

Signature of Authorised Signatory in black ink with stamp

Authorised Signatory 4

Signature of Authorised Signatory in black ink with stamp

MOST IMPORTANT TERMS & CONDITIONS

Savings/Current Bank Account-Most Important Terms & Conditions:

1. A Savings Bank account to be used only to route transactions which are non-business/non-commercial in nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to take action as it deems fit. The number of permissible deposit and withdrawal without any charge and the corresponding charges beyond the permissible limit is outlined in the Schedule of charges.
2. Cash deposit Facility is available at Home Branch as well in non-home branch [upto a limit as mentioned in the AOF]. Specific charges for these facilities are outlined in the Schedule of Charges.
3. Savings/Current Bank Account stipulates Average Monthly Balance to be maintained for each of the product variants offered by the Bank. Average Monthly Balance is calculated by adding up the balances at the end of every day of the month and dividing it by number of days in the month. Non maintenance of Average Monthly Balance in the account will attract levy of charges as outlined in the Schedule of charges.
4. Benefits provided basis the Customer Relationship Value are outlined in the Schedule of Benefits along with how the Customer Relationship Value is calculated.
5. Payment of interest on Savings Bank account shall be calculated on a daily product basis. Interest shall be paid on Savings bank accounts at the rate and frequency decided by the Bank within the general guidelines issued by RBI.
6. Cash withdrawal using withdrawal slip is permissible only at the Home Branch by the account holder himself upon presentation of the Passbook. The limits for such withdrawals are decided by the Bank from time to time.
7. All customers are provided a passbook, free of charge at the time of account opening. Customers having a valid email address registered with the Bank, shall also receive e-statements. Physical statements are provided to customers upon request. The charges for duplicate passbook, statements are outlined in the schedule of charges.
8. The Bank does not charge any folio charges.
9. Issuance of cheque books, cheque return charges is outlined in the Schedule of charges.
10. The bank provides facility for customers to set up standing instruction for direct debit to the Savings/Current Bank account to make payment to registered payees. The Bank will be held harmless from and against all claims and demands that the Bank may receive from the beneficiary for non-execution or delay in execution of Standing Instructions either on account of non-availability of sufficient funds in the account or delays in the mail/courier service or for any other reason whatsoever or for the Bank being unable to accept the Standing instructions for any reason and from all costs, charges and expenses that the Bank may be put to incur in that behalf.
11. The customers have the option to transfer accounts from one branch to another without incurring any additional charge. The customer may opt for account closure and shall not be charged account closure charges for a period upto 14 days from the date of first credit into the account, post which account closure charges as outlined in the schedule of charges shall be levied.
12. 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 branch 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.
13. 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.
14. Bank provides SMS/email alert facility to all customers. All alerts mandated by the prevailing regulations are sent free of cost. Customers may opt for other alerts, charges for which are outlined in the schedule of charges.
15. All relevant policies including Code of Commitments to Customers and Grievance Redressal Policy are made available at the branches and at the Bank's website.
16. The Debit/ATM Card/Internet Banking & Mobile Banking 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.
17. Deliverables, if any, will be sent to the mailing/communication address as per the latest records available with the Bank.

18. Ensuring security of relevant pins and password will be that of the customer.
19. No liability would arise on the bank if any of these details are shared with unauthorized personnel by the customer.
20. In case of any changes in the terms and conditions/fees and charges the Bank notifies its customer 30 days in advance.
21. All account holders are insured in accordance with the terms prescribed by Deposit Insurance and Credit Guarantee Corporation (DICGC), or such other agencies as mandated by law or regulation, from time to time. For further details on the deposit insurance provided by DICGC, please visit/log on to www.dicgc.org.in.
22. If no salary credits are made in the Account for a continuous period of 90 days, the Bank reserves the rights to change the status of the Salary Accounts to Bank's regular Savings Account without any intimation to the customer or his/her organisation and the terms and conditions as applicable to the regular savings account shall apply to account from the date of change of the status. Cases where the salary account was opened with relaxed KYC, the bank reserves the right to ask for further KYC documents and conduct a fresh due diligence.
23. The Minor can open a Savings Bank Account and the same can be operated by the natural and/or lawful guardian or court appointed guardian.
24. Once the minor attains majority, the account shall be frozen and intimation shall be sent to the erstwhile minor for submission of the fresh account opening form along with KYC documents to be kept on record and for all operational purposes.

Fixed Deposits:

25. If a deposit is prematurely withdrawn [either partially or completely], the interest payable and the applicable penalty would be calculated as per the Bank's Policy.
26. Customers can give instructions for auto renewal, auto closure or any other maturity Instructions two days prior to the date of maturity. In case of auto renewal the entire maturity value, subject to deduction of tax at source, shall be renewed from maturity date.
27. Tax deducted at source will be applicable as per the Income Tax Rules.
28. Non submission of PAN by the depositor(s) will attract higher TDS as applicable.
29. In case form 15G/H is being submitted to the Bank, PAN to be mandatorily mentioned on the form and the same should be updated in the Bank records.
30. Maturity Amount mentioned on the Fixed Deposit Advice/Receipt is subject to TDS if applicable, as per Income Tax Act from time to time.
31. RBL Bank computes interest based on actual number of days in a year.
32. In case of FCNR (Foreign Currency Non Resident) deposits one year is defined as 360 days.
33. FD Advice will be sent to the registered mailing address for new Fixed Deposit only and not for renewed Fixed Deposit. FD advices on renewed FD will be sent on specific request received from the customer.
34. The Bank pays interest on quarterly basis in case of domestic and NRE/NRO deposits. If monthly interest payout is opted for, then the interest pay out on monthly basis will be at discounted rates.
35. Bank is entitled to deduct tax on your deposits. The TDS amount could be deducted either from the interest component or the principal value, In case of any shortfall on account of pre-mature closure or breach of TDS threshold limits, wherever the TDS exemption certificates have been submitted.
36. Interest rates offered on FCNR deposits are linked to LIBOR 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.
37. 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. You can view the BCSBI code of banks commitment to its customers, on our website www.rblbank.com.
38. 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. You can also visit us at www.rblbank.com for registering your 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.

ACKNOWLEDGMENT

Received application for		<input type="checkbox"/> Saving		<input type="checkbox"/> Current		<input type="checkbox"/> Fixed Deposit		<input type="checkbox"/> Recurring Deposit Account			
Initial Payment Details											
Initial Amount ₹				In words							
<input type="checkbox"/> Cheque No				Date				Drawn on			
<input type="checkbox"/> Debit to my RBL Bank A/c				Branch Code				<input type="checkbox"/> Cash Amount ₹			
Note: If the initial amount of account opening is in cash then customer should visit the branch in person and obtain official receipt. DD/PO/Cheque subject to clearance											
Amount				Tenure				Interest Rate			
Only for FD or RD - Monthly Installment											
Received duly completed Nomination FORM DA1		<input type="checkbox"/> Yes <input type="checkbox"/> No						Emp. ID			
Name of Bank Official (Checked by)						Signature of Bank Official		Date			
Please Quote your reference No. for any communication											


 **Customer Service:**
18001238040 (Toll Free)

 **Email us at:**
customercare@rblbank.com

 **Website:**
www.rblbank.com

 **SMS Banking:**
Type **HELP** & send to **9223366333**

 **Internet Banking:**
To apply visit nearest branch

 **Debit Card:**
Best in class features & benefits