

# CUSTOMER INFORMATION & ACCOUNT OPENING FORM

(For Non-Individual Entity)



(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

Open my/our Account at your  branch Application Date   
CKYC Number  Entity Customer ID (For Existing Customer)   
Branch Code  Case Type  R-Kit  Non-R-KIT

## 1. \*ENTITY DETAILS

\*Name   
\*Date of Incorporation  \*City of Incorporation  \*Country of Incorporation   
\*PAN No.  GSTN No.   
OR  Form 60 - Form 60 declaration to be filed by a person who does not have a Permanent Account Number and makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 114B and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 114B.  
\*Constitution  Partnership  Private Ltd.  Listed Public Ltd  Unlisted Public Ltd  Public Sector  HUF  Public Trust  
 Private Trust  Society  Association  Statutory Body  LLP  Others   
\*Registered  Yes  No If 'Others' fill as per Bank's KYC policy  
\*Industry Type  Manufacturing  NBFC  Construction  Non Profit Organization  Micro Enterprises  Others   
If 'Others' fill Industry code as per Bank's KYC policy  
\*Annual Turnover  0-5 Lakh  5-10 Lakh  10-25 Lakh  25 Lakh - 1 Cr  1 - 5 Cr  5 - 50 Cr  50 - 100 Cr  > 100 Cr  
(Avg. income for corp.)  
Legal Entity Identifier Number  Legal Entity Identifier Expiry Date   
Darpan ID (Mandatory for NPO/NGO)   
Company website URL

## 2. \*ADDRESS DETAILS

**PREFERRED MAILING ADDRESS** (Proof is mandatory)  Registered Office Address  Principal Place Of Business  
Shop/Office No. & Building Name/No.   
Road/Street Name/No.   
\*Landmark  \*City   
\*State  \*Country  \*Pin Code

## CONTACT DETAILS

Country Code  STD Code  Phone No.  Extension   
Mobile No.  (For receiving SMS Alerts)  
Email ID   
(E-statements & E-alerts) Please consider opting for environmental friendly e-statements by furnishing your correct email ID, for physical statement visit nearest RBL branch in future.

## REGISTERED OFFICE ADDRESS (A. To be filled below if different from preferred mailing address B. Proof is mandatory) Same as Preferred Mailing Address

Shop/Office No. & Building Name/No.   
Road/Street Name/No.   
\*Landmark  \*City   
\*State  \*Country  \*Pin Code

## PRINCIPAL PLACE OF BUSINESS (A. To be filled below if different from registered and preferred mailing address B. Proof is mandatory)

Shop/Office No. & Building Name/No.   
Road/Street Name/No.   
\*Landmark  \*City   
\*State  \*Country  \*Pin Code

## 3. \*DETAILS OF AUTHORISED SIGNATORY/IES

|   | Name of Authorised Signatory/ies | Designation          | Director ID number (only if applicable) | Customer ID No. (If existing customer) |
|---|----------------------------------|----------------------|---|--|
| 1 | <input type="text"/>             | <input type="text"/> | <input type="text"/>                    | <input type="text"/>                   |
| 2 | <input type="text"/>             | <input type="text"/> | <input type="text"/>                    | <input type="text"/>                   |
| 3 | <input type="text"/>             | <input type="text"/> | <input type="text"/>                    | <input type="text"/>                   |
| 4 | <input type="text"/>             | <input type="text"/> | <input type="text"/>                    | <input type="text"/>                   |

NON-INDV:31052023/Ver. 1.0

**4. DIRECT BANKING CHANNEL REQUEST**
 SMS Banking  Corporate Internet Banking including Biz Bank  Debit Card (Provided only for account where mode of operation is singly / anyone)
**5. \*NATURE OF ACCOUNT(S) TO BE OPENED**
 Current Account   Savings Account   Fixed Deposit  \*AMB/AQB ₹ 
**6. \*MODE OF OPERATION**
 Singly  As per Board Resolution  Joint Operation  Others 
  
 (Please provide Board Resolution (BR) /Partnership Letter as applicable) (No Debit Card will be issued)
**7. \*WHAT WOULD YOU NEED TO MAKE YOUR BANKING EASIER**
 SMS ALERT  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. You will receive default mandatory alerts from RBL Bank.

|   |  |  |
|---|--|--|
| <b>Cheque Book</b>  | <input type="checkbox"/> Yes <input type="checkbox"/> No   |  |
| <input type="checkbox"/> 1st Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Enterprise <input type="checkbox"/> Signature + <input type="checkbox"/> Pinnacle <input type="checkbox"/> Crest <input type="checkbox"/> Others <input type="text"/> |  |
| <input type="checkbox"/> 2nd Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Enterprise <input type="checkbox"/> Signature + <input type="checkbox"/> Pinnacle <input type="checkbox"/> Crest <input type="checkbox"/> Others <input type="text"/> |  |
| <input type="checkbox"/> 3rd Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Enterprise <input type="checkbox"/> Signature + <input type="checkbox"/> Pinnacle <input type="checkbox"/> Crest <input type="checkbox"/> Others <input type="text"/> |  |
| <input type="checkbox"/> 4th Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Enterprise <input type="checkbox"/> Signature + <input type="checkbox"/> Pinnacle <input type="checkbox"/> Crest <input type="checkbox"/> Others <input type="text"/> |  |

**8. \*MODE OF FUNDING**
 Initial Amount ₹  In words 
 Cash^
   
 Cheque No.@  Date  Drawn on  Bank  Branch 
  
 Debit my RBL Bank Account Number 

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

@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. &lt; Applicant's Name &gt;'

**9. DEPOSIT DETAILS**
 I/We wish to book a  Callable FD  \*Non-Callable fixed Deposit (only for applicable customers)

 Amount ₹  Currency  Value Date 

 Amount in words 
 Cash^  Cheque No. @  Date  Drawn on  Bank  Branch 
 Debit my RBL Bank Account Number 

 Tenure  Months  Days Rate of Interest  .  % (p.a.)

 Interest Pay out Frequency  Monthly  Quarterly  Yearly  At Maturity Interest Pay Out as per:  Calendar days  Deposit Anniversary

 Maturity Instructions:  Renew Principal & Interest  Renew Principal & Repay Interest  Do not Renew

 Interest/Maturity payment to  DD/PO OR  Account Number 

In case you wish to credit the fixed deposit maturity proceeds to other bank, kindly provide us with a cancelled cheque of the beneficiary bank.

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

Callable deposits - Customers can perform partial / full premature withdrawal.

Non-Callable deposits - Customers cannot perform premature withdrawal.

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

@Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. &lt; Applicant's Name &gt;'

Note: i. In case if we do not receive specific instruction from you before maturity of the Fixed Deposit, we will renew the Fixed Deposit for the original term as of the Fixed Deposit, at the applicable rate of interest prevailing on the day of maturity / renewal of Deposit. On full / partial pre-mature withdrawal of the FD, the interest will be paid at the rate applicable for the period for which the FD has actually remained with the bank, subject to a penalty of 1%. ii. In case of insufficient balance, the linked Term Deposit shall be broken prematurely on Last In First Out basis (in the order of set-up of Sweep in instructions) and the required amount shall be transferred to the Saving / Current Account. This facility is allowed if First account holder is common in the Saving / Current Account and Fixed Deposit Account. In case of the Saving / Current Account enjoying OD facility against FD, then Sweep-in facility will not be allowed.

**10. \*CREDIT FACILITY DETAILS**
**Client Undertaking** (please tick any one option)

 I/We have not availed any credit facilities from any bank in the banking system. In future, if I/we avail any credit facility from any other bank, I/we shall inform RBL Bank within 7 working days of availing such credit facilities with all the details as per Table A.

 I/We are availing < ₹ 5 crore of credit facilities in the banking system. I/We undertake to notify RBL Bank as and when the credit facilities availed within the banking system reaches ₹ 5 crore or more.

 I/We declare that I/we fall under the exception category  as per the RBI Circular\* (refer Table C for Exception list) as maybe amended from time to time.

 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.

 Reference to the RBI circular, I/We understand that CC/OD borrower where overall exposure in Banking system is more than ₹ 5 crore, the borrower can only have Current account in 'One Bank' provided the bank has more than 10% of the lending exposure (CC/OD should be a part of it). I/We confirm that I have no other current account and will keep RBL Bank's current account as my only and exclusive current account.

**TABLE A – BANK WISE CREDIT EXPOSURE**

| SR No | Bank Name | Exposure Type<br>(CC or OD or Other Loan Exposures) | % Exposure | Amount ₹ |
|-------|-----------|---|------------|----------|
| 1.    |           |   |            |          |
| 2.    |           |   |            |          |
| 3.    |           |   |            |          |
| 4.    |           |   |            |          |
| 5.    |           |   |            |          |
| Total |           |   |            |          |

For exposure from more than 5 Banks, add separate sheet in the above format. (Exposure means the sum of sanctioned fund based and non-fund-based credit facilities in Banking System)

**TABLE B – DEBIT AUTHORIZATION** (Please collect the cancelled cheque copy)

**For CC/OD accounts having less than 10% of the aggregate exposure in RBL Bank OR for Collection accounts**

I/We Authorize RBL Bank to debit the account and remit the funds vide NEFT/ RTGS to designated Account no: \_\_\_\_\_

Beneficiary account Name (in other Bank): \_\_\_\_\_

Name of Bank : \_\_\_\_\_ Branch Name : \_\_\_\_\_ IFSC code: \_\_\_\_\_

I would like to set standing instructions in my account provided as per this declaration

\*SI Start Date : Date of account opening / conversion | D | D | M | M | Y | Y | Y | Y | SI end date : Dec 2099. \*Default SI frequency will be set as next day morning.

I/We authorize RBL Bank to verify the exposure details from CRILC, Credit Information Companies (CICs) and National E-Governance Services Ltd (NeSL).

I/We will provide the exposure details to the 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 are aware that I/We need to reapply for necessary facility when ODCC/Collection account is converted in to Regular Current account/OD-CC Account.

I/We will ensure below facilities will be stopped for the accounts which are converted to the Collection account (s)/OD- CC account (s) with debit freeze:

- 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 access like UPI, POS etc. will be stopped

**TABLE C - EXCEPTION LIST**

- Accounts for real estate projects (RERA)
- Nodal or escrow accounts of payment aggregators/prepaid payment instrument issuers for specific activities as permitted by RBI
- Accounts for settlement of dues related to debit card/ATM card/credit card issuers/acquirers
- Accounts permitted under FEMA, 1999
- Accounts for the purpose of IPO/NFO/FPO/share buyback/dividend payment/issuance of commercial papers/allotment of debentures /gratuity
- Accounts for payment of taxes, duties, statutory dues, etc. opened with banks authorized to collect the same, for borrowers of such banks which are not authorized to collect such taxes, duties, statutory dues
- Accounts of White Label ATM Operators and their agents, Cash-in-Transit (CIT) Companies/ Cash Replenishment Agencies (CRAs) for sourcing of currency
- Inter-bank accounts
- Accounts of All India Financial Institutions (AIFIs), viz., EXIM Bank, NABARD, NHB, and SIDBI
- Accounts opened under specific instructions of Central Government and State Governments
- Accounts attached by orders of Central or State governments/regulatory body/Courts/investigating agencies etc. wherein the customer cannot undertake any discretionary debits

| Name of Authorised Person/s | Signature with seal of Authorised Person/s (to be signed as per Mode of Operation) |
|-----------------------------|--|
| 1                           | *Signature   |
| 2                           | *Signature   |
| 3                           | *Signature   |
| 4                           | *Signature   |
| 5                           | *Signature   |

**11. CORPORATE INTERNET BANKING ENROLMENT (including Biz Bank)**

| *Username                 | User Signature (in Black ink with stamp) | *Contact Details   | *#CIB Rights (Select as applicable)   |
|---------------------------|--|--|---|
| Username 1                |  | Email ID <input type="text"/><br><input type="text"/><br><input type="text"/><br>Mobile <input type="text"/><br><input type="text"/>   | <input type="checkbox"/> View access<br><input type="checkbox"/> Transaction Access - Initiator (Maker)<br><input type="checkbox"/> Transaction Access - Authorizer (Checker)<br><input type="checkbox"/> Transaction Access - Dual (Maker & Checker) |
| Username 2                |  | Email ID <input type="text"/><br><input type="text"/><br><input type="text"/><br>Mobile <input type="text"/><br><input type="text"/>   | <input type="checkbox"/> View access<br><input type="checkbox"/> Transaction Access - Initiator (Maker)<br><input type="checkbox"/> Transaction Access - Authorizer (Checker)<br><input type="checkbox"/> Transaction Access - Dual (Maker & Checker) |
| Username 3                |  | Email ID <input type="text"/><br><input type="text"/><br><input type="text"/><br>Mobile <input type="text"/><br><input type="text"/>   | <input type="checkbox"/> View access<br><input type="checkbox"/> Transaction Access - Initiator (Maker)<br><input type="checkbox"/> Transaction Access - Authorizer (Checker)<br><input type="checkbox"/> Transaction Access - Dual (Maker & Checker) |
| Username 4                |  | Email ID <input type="text"/><br><input type="text"/><br><input type="text"/><br>Mobile <input type="text"/><br><input type="text"/>   | <input type="checkbox"/> View access<br><input type="checkbox"/> Transaction Access - Initiator (Maker)<br><input type="checkbox"/> Transaction Access - Authorizer (Checker)<br><input type="checkbox"/> Transaction Access - Dual (Maker & Checker) |
| Mode of Operation for CIB |  | <input type="checkbox"/> Singly/Severally <input type="checkbox"/> As per Board Resolution (Please provide Board Resolution (BR) /Partnership Letter as applicable)<br><input type="checkbox"/> Joint Operation <input type="checkbox"/> Others <input type="text"/> |   |
| Bulk debit type           |  | <input type="checkbox"/> Multiple Debit-Multiple Credit <input type="checkbox"/> 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.

**Please note:**

| <ul style="list-style-type: none"> <li>#All rights are provided at CIF level.                     <ul style="list-style-type: none"> <li>In case Transaction rights are to be provided, please provide a BR with appropriate limit details mentioned in it.</li> <li>In case the Mode of Operation is singly, default limits are applicable mentioned below:</li> </ul> </li> </ul> <table border="1"> <thead> <tr> <th>Transactions</th> <th>Limit</th> </tr> </thead> <tbody> <tr> <td>RBL to RBL own account transfers</td> <td>Unlimited</td> </tr> <tr> <td>Third party transfers within RBL/NEFT/RTGS</td> <td>INR 5 Cr</td> </tr> <tr> <td>IMPS per day and per transaction</td> <td>INR 5 Lacs</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>There should be at least one unique Initiator and Authorizer as user or one Dual User.</li> <li>BizBank app is presently available only to checkers on CIB</li> </ul> | Transactions | Limit | RBL to RBL own account transfers | Unlimited | Third party transfers within RBL/NEFT/RTGS | INR 5 Cr | IMPS per day and per transaction | INR 5 Lacs | <ul style="list-style-type: none"> <li>Corporate User ID will be sent on Registered Mobile No and E-Mail ID</li> <li>Transactions initiated by Sole Dual User will not require any further authorization, and debit will be processed instantly on submission.</li> <li>Non-Financial transactions rights, such as Statement, Balance Certificate, Interest Certificate are provided by default to the users.</li> <li>Financial transactions include Screen Transfer, Bulk Upload, Cheque Book Request, Stop Cheque, Tax Payment, Bill Payments and DD request.</li> <li>Loans and Term Deposits linked to respective users can be viewed by them. If any new Loan/Term Deposit accounts are opened after CIB registration, please provide list of users who should be given access to those accounts</li> <li>*Please fill annexure if access has to be restricted for certain users to specific accounts only.</li> </ul> |
|--|--------------|-------|----------------------------------|-----------|--|----------|----------------------------------|------------|--|
| Transactions   | Limit        |       |                                  |           |  |          |                                  |            |  |
| RBL to RBL own account transfers   | Unlimited    |       |                                  |           |  |          |                                  |            |  |
| Third party transfers within RBL/NEFT/RTGS   | INR 5 Cr     |       |                                  |           |  |          |                                  |            |  |
| IMPS per day and per transaction   | INR 5 Lacs   |       |                                  |           |  |          |                                  |            |  |

**12. \*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.

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.

I/We hereby agree and undertake to send Instructions to RBL Bank by email from the email address registered with the bank. I/we hereby further agree and undertake to exempt RBL Bank from any and all responsibility of such misuse and receipt of information through my registered email ID, and hold RBL Bank harmless for any costs or losses that I/We may incur due to any errors, delays or problems in transmission or otherwise caused by using the Internet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction.

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.

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/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.

**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,

**13. \*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)

|  |                           |  |                           |
|--|---------------------------|--|---------------------------|
| <b>Authorised Signatory 1</b>                |                           | <b>Authorised Signatory 2</b>                |                           |
| Signature of Authorised Signatory with stamp |                           | Signature of Authorised Signatory with stamp |                           |
| Name <input type="text"/>                    | Date <input type="text"/> | Name <input type="text"/>                    | Date <input type="text"/> |
| <b>Authorised Signatory 3</b>                |                           | <b>Authorised Signatory 4</b>                |                           |
| Signature of Authorised Signatory with stamp |                           | Signature of Authorised Signatory with stamp |                           |
| Name <input type="text"/>                    | Date <input type="text"/> | Name <input type="text"/>                    | Date <input type="text"/> |

## 14. BENEFICIAL OWNERSHIP DECLARATION

Date:

To

Branch Manager,

Branch

RBL Bank Limited

Subject: Opening of  account with  Branch of RBL Bank Limited

Dear Sir,

I/We hereby confirm and declare that on the above 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), 15% (unincorporated association or body of individuals) 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/unincorporated association of body of individuals/Trust) who are natural person(s) are stated in the below Table. Or
- The following natural person(s) (listed in Table below) consist of the author of the trust, the trustees, the beneficiaries with 10 percent or more interest in the trust and individuals exercising ultimate effective control over the trust through a chain of control or ownership.  
(\*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/trustee/Settlers/ Director/Partners/ Senior Person etc.) | % holding as per BO definition |
|------|----------------------------------|---|---|--------------------------------|
| 1.   | <input type="text"/>             | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/>  | <input type="text"/>           |
| 2.   | <input type="text"/>             | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/>  | <input type="text"/>           |
| 3.   | <input type="text"/>             | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/>  | <input type="text"/>           |
| 4.   | <input type="text"/>             | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/>  | <input type="text"/>           |

Signature with Company stamp

Customer Name:

### Explanatory notes about Beneficial Owners\*:

- a) **Unlisted company:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means. For the purpose of this sub-clause - "Controlling ownership interest" means ownership of or entitlement to more than 10% percent of shares or capital or profits of the company. Control shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.
- b) **Partnership firm:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of/entitlement to more than 10% of capital or profits of the partnership or who exercises control through other means.  
Explanation - For the purpose of this sub-clause, "control" shall include the right to control the management or policy decision.
- c) **Unincorporated association or body of individuals:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals.
- d) **Senior Management Person:** Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.
- e) **Trust:** The identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10% percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

**One of the "officially valid documents" (OVD) as per RBI guidelines needs to be provided as ID proof for the beneficial owners (natural persons)**

|                                  |  |   |  |   |   |
|----------------------------------|--|---|--|---|---|
| <input type="checkbox"/> Aadhaar | <input type="checkbox"/> Driving License (non-expired) | <input type="checkbox"/> Passport (non-expired) | <input type="checkbox"/> Voter ID Card | <input type="checkbox"/> NREGA Job Card | <input type="checkbox"/> Letter from National Population Register |
|----------------------------------|--|---|--|---|---|

## 15. ACKNOWLEDGEMENT

|   |  |
|---|--|
| Received application for <input type="checkbox"/> Saving Account <input type="checkbox"/> Current Account <input type="checkbox"/> Fixed Deposit  | Ref No. <input type="text"/>   |
| Initial Payment Details   |  |
| Initial Amount ₹ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> In words <input type="text"/>  |  |
| <input type="checkbox"/> Cash ₹ <input type="text"/>  |  |
| <input type="checkbox"/> Cheque No <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Drawn on <input type="text"/> Bank <input type="text"/> Branch <input type="text"/>  |  |
| <input type="checkbox"/> Debit to my RBL Bank A/c <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Branch Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Note: DD/PO/Cheque subject to clearance  |  |
| Amount (Only for FD) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Tenure <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Interest Rate <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> % p.a. |  |
| Name of Bank Official (Checked by) <input type="text"/><br>Please Quote your reference No. for any communication  | Signature of Bank Official & Bank Seal <input type="text"/>  |
|   | Employee ID <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
|   | Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>   |

|  |   |   |
|--|---|---|
| <b>Dedicated team of phone banking officers available 24X7 - Call us on: +91 22 6115 6300</b>      | <b>Email us at :</b><br>For Resident/Non Individual Customers: <a href="mailto:customercare@rblbank.com">customercare@rblbank.com</a><br>For Non Resident Customers: <a href="mailto:nribanking@rblbank.com">nribanking@rblbank.com</a> | <b>Website :</b><br><a href="http://www.rblbank.com">www.rblbank.com</a>  |
| <b>SMS Banking :</b><br>Type <b>HELP</b> & send to <b>9223366333</b> for all SMS Banking Enquiries | <b>BizBank</b><br>Scan here to download the latest version of RBL BizBank - mobile banking app  | <b>Login to Internet Banking:</b><br><a href="http://www.rblbank.com">www.rblbank.com</a> and enjoy easy access to your account |
|  | <b>Debit Card :</b><br>Best in class features & benefits choose the one that suits you the best   |   |

**16. \*FOR BANK USE ONLY**

|   |                       |  |   |   |                               |                           |
|---|-----------------------|--|---|---|-------------------------------|---------------------------|
| <b>Constitution</b> <input type="checkbox"/> Partnership <input type="checkbox"/> HUF <input type="checkbox"/> Society <input type="checkbox"/> Trust <input type="checkbox"/> PVT Ltd <input type="checkbox"/> Public Ltd <input type="checkbox"/> LLP <input type="checkbox"/> Others _____   |                       |  |   |   |                               |                           |
| <b>*KYC Details</b>   | <b>*Document Name</b> | <b>*Doc ID No.</b>   | <b>*Place of Issue</b>  | <b>*Date of Issue</b>                                       | <b>Expiry Date</b>            | <b>*Issuing Authority</b> |
| <b>*Proof of preferred mailing address</b>  |                       |  |   | DDMMYYYY  | DDMMYYYY                      |                           |
| <b>*Proof of Registered Address</b><br>(Mandatory if different from preferred mailing address)  |                       |  |   | DDMMYYYY  | DDMMYYYY                      |                           |
| <b>*Proof of principal place of business</b> (Mandatory if different from registered and preferred mailing address)   |                       |  |   | DDMMYYYY  | DDMMYYYY                      |                           |
| <b>*Proof of Identity 1</b>   |                       |  |   | DDMMYYYY  | DDMMYYYY                      |                           |
| <b>*Proof of Identity 2</b>   |                       |  |   | DDMMYYYY  | DDMMYYYY                      |                           |
| <b>*Site Verification</b>   |                       |  |   |   |                               |                           |
| I confirm that I have visited the Preferred mailing/Communication address of the Entity and confirm that I have met Mr/ Mrs/Ms. _____ . I hereby confirm the following details.   |                       |  |   |   |                               |                           |
| <input type="checkbox"/> Identity <input type="checkbox"/> Address <input type="checkbox"/> Customer Business in line with the profile <input type="checkbox"/> Fill up the form & Signature in my presence<br><input type="checkbox"/> Verification of copies with the original documents <input type="checkbox"/> Lat & Long Location |                       |  |   |   |                               |                           |
| Signature of Bank Official & bank seal  |                       |  | Name of bank official : _____   |   |                               |                           |
|   |                       |  | Emp ID _____ *Lat: _____ Mandatory *Long: _____ Mandatory   |   |                               |                           |
| Sourcing Branch Code _____  |                       |  |   |   |                               |                           |
| Savings Account <input type="text" value="3"/> <input type="text" value="0"/> _____<br>Prefix Preferred/R-KIT Account Number  |                       | Current Account <input type="text" value="4"/> <input type="text" value="0"/> _____<br>Prefix Preferred/R-KIT Account Number |   |   |                               |                           |
| Exports/Imports involved <input type="checkbox"/> Yes <input type="checkbox"/> No   |                       |  |   |   |                               |                           |
| *Customer Type <input type="checkbox"/> Pvt./Public Ltd. <input type="checkbox"/> Non Individual  |                       |  | *Risk Categorization Should match with RRT checklist <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H |   |                               |                           |
| Promo Code 1 _____  |                       |  | *LC Code Sourcing Code _____  |   | *LG Code Lead Generator _____ |                           |
| Promo Code 2 _____  |                       |  |   |   |                               |                           |
| *Primary Relationship Manager ID _____  |                       | Secondary Relationship Manager ID _____  |   | PEP <input type="checkbox"/> CRPEP <input type="checkbox"/> |                               |                           |
| *BSR Type of Organization _____   |                       |  |   |   |                               |                           |
| *Funds Parked Branch code _____   |                       |  | *Value Date DDMMYYYY  |   | *URN No _____                 |                           |
| *Expected No. of Transactions Annually <input type="checkbox"/> <250 <input type="checkbox"/> 250 - 500 <input type="checkbox"/> 500 - 1000 <input type="checkbox"/> 1000 - 2500 <input type="checkbox"/> >2500   |                       |  |   |   |                               |                           |
| <b>*Expected Transaction Amount - (in ₹)</b>  |                       |  |   |   |                               |                           |
| *Cash Deposits - Annual (in ₹) <input type="checkbox"/> 0-5 Lakh <input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-25 Lakh <input type="checkbox"/> 25-50 Lakh <input type="checkbox"/> 50 Lakh-1 Cr. <input type="checkbox"/> 1-5 Cr. <input type="checkbox"/> 5-10 Cr. <input type="checkbox"/> >10 Cr.                  |                       |  |   |   |                               |                           |
| *Cash Withdrawal - Annual (in ₹) <input type="checkbox"/> 0-5 Lakh <input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-25 Lakh <input type="checkbox"/> 25-50 Lakh <input type="checkbox"/> 50 Lakh-1 Cr. <input type="checkbox"/> 1-5 Cr. <input type="checkbox"/> 5-10 Cr. <input type="checkbox"/> >10 Cr.                |                       |  |   |   |                               |                           |
| FCY Inward - Annual (in USD) <input type="checkbox"/> 0-5 Lakh <input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-25 Lakh <input type="checkbox"/> 25-50 Lakh <input type="checkbox"/> 50 Lakh-1 Cr. <input type="checkbox"/> 1-5 Cr. <input type="checkbox"/> 5-10 Cr. <input type="checkbox"/> >10 Cr.                    |                       |  |   |   |                               |                           |
| FCY Outward - Annual (in USD) <input type="checkbox"/> 0-5 Lakh <input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-25 Lakh <input type="checkbox"/> 25-50 Lakh <input type="checkbox"/> 50 Lakh-1 Cr. <input type="checkbox"/> 1-5 Cr. <input type="checkbox"/> 5-10 Cr. <input type="checkbox"/> >10 Cr.                   |                       |  |   |   |                               |                           |
| *Domestic Inward (in ₹) <input type="checkbox"/> 0-5 Lakh <input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-25 Lakh <input type="checkbox"/> 25-50 Lakh <input type="checkbox"/> 50 Lakh-1 Cr. <input type="checkbox"/> 1-5 Cr. <input type="checkbox"/> 5-10 Cr. <input type="checkbox"/> >10 Cr.                         |                       |  |   |   |                               |                           |
| *Domestic Outward (in ₹) <input type="checkbox"/> 0-5 Lakh <input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-25 Lakh <input type="checkbox"/> 25-50 Lakh <input type="checkbox"/> 50 Lakh-1 Cr. <input type="checkbox"/> 1-5 Cr. <input type="checkbox"/> 5-10 Cr. <input type="checkbox"/> >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/Funds <input type="checkbox"/> Business Income <input type="checkbox"/> Investment Income <input type="checkbox"/> Agriculture <input type="checkbox"/> Others _____ Scheme Name _____  |                       |  |   |   |                               |                           |
| Signature of Bank Official  |                       |  | Checked by (Name of bank official) : _____  |   |                               |                           |
|   |                       |  | Emp ID _____  |   |                               |                           |

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**17. MOST IMPORTANT TERMS & CONDITIONS**

**Current & Savings 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. Cash withdrawals from Savings Account (subject to applicable limits) permitted using withdrawal slips accompanied by passbook and identification documents subject to applicable limits.
- Interest paid quarterly on daily closing balance at rates announced by the Bank from time to time. For current rates, please log on to www.rblbank.com
- 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.
- 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.rblbank.com >> Service Charges & Fees.
- Accounts with no customer induced debit or credit transactions for continuous period of 24 months will be categorised as 'Dormant Account'. No transactions will be permitted till the customer activates the account by visiting the Bank's Branch and submitting required documents.
- 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.rblbank.com for redressal of customer grievances. To register your grievance, please visit your nearest branch or log on to Customer Services on Banks website www.rblbank.com or call 022-61156300

**Fixed Deposits**

- Interest at contracted rate is compounded quarterly, Year for the purpose of interest computation is taken as 365 days. On pre-mature closure of deposit, interest at the applicable rate for the actual no. of days the deposit remained with the Bank or contracted rate whichever lower subject to pre-mature penalty if any will be paid to customer. No interest payable if deposit remained with Bank for a duration less than minimum tenure.
- E-Fixed Deposit advices will be sent to the current registered email ID.
- Instructions for renewal, closure of deposits (fully or partial) may be given up to 2 days prior to maturity date. Upon auto renewal, the maturity value less TDS if any shall be renewed from maturity date.
- Form 15G/H submitted without PAN No. is invalid and will not be processed.
- Interest paid will be subject to Tax Deduction at Source (TDS) at applicable rates. Applications without PAN No. will attract higher TDS as per Income Tax rules.
- Upon pre-mature closure of deposit, excess interest paid will be recovered from the principal amount. Tax deducted at source and deposited with the government will not be refunded. Customers can claim a refund from the Income Tax authorities.

For detailed terms and condition, please visit www.rblbank.com >> Others >> Most Important Terms and Condition

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