FIXED DEPOSIT / RECURRING DEPOSIT FORM

(For existing Resident & Non Resident & Non-Individual customers)



Bank Seal

(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. _ Application Date lacksquareBranch code: Branch Name *APPLICANT(S) FULL/ENTITY NAME Applicant/Entity Name: Mobile no. Joint Applicant 1 Name: Mobile no Joint Applicant 2 Name: Mobile no 2. *CUSTOMER ID NO. (Customer ID is printed in the welcome kit and appears on the first page of your cheque book/passbook. Deposits will be created according to the name registered under Customer ID.) Senior Citizen: Applicant/Entity(CIF 1): #PAN 1 Yes (Not applicable for NR) Joint Applicant 1(CIF 2): Joint Applicant 2(CIF 3): #Mandatory for deposit amount of Rs.50.000 & above and Tax saver FD. Please submit Form 60 in absence of the PAN Those who do not have any account with the bank shall comply with all KYC/FATCA requirement (Proof of date of birth is required if not updated in the Customer ID) 3. *NATURE OF ACCOUNT(S) to be opened Resident/Entity Non Resident Fixed Deposit (FD) Recurring Deposit NRE – Fixed Deposit NRO – Fixed Deposit RFC^ (^Separate annexure for RFC to be attached) FCNR Recurring Deposit Smart Deposit Tax Saver FD Smart Deposit NRO- Tax Saver FD Currency Type (For FCNR/RFC Deposit): (For RFC: USD and GBP currencies are offered. For FCNR: USD, GBP, EUR, AUD, SGD, CAD, JPY, & CHF) USD EUR ☐ AUD GBP ☐ JPY CAD CHF *MODE OF OPERATION Singly Jointly Either or Survivor Former or Survivor Anyone or Survivor/s As per Board Resolution Others In the case of Fixed Deposits, Recurring/Smart Deposits booked through all channels including Sweep out Fixed Deposits, with a mode of operation as 'Either or Survivor' or 'Former or Survivor' or 'Anyone or Survivor/s' and for premature liquidation of such deposits, I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, the banks liability will be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request 5. *DEPOSIT DETAILS I/We wish to book a 🗌 Callable FD/ 🗌 Non-Callable FD and agree that premature withdrawal is not allowed before the maturity date Currency * Value Date | D | D | M | M | Y | Y | Y | Y | (In case of RD, value date will be SI date) (*Value date Amount ₹ will be given subject to availability of clear funds) Amount in Words Cheque No.@ Date | D | Drawn on Bank Name. Branch Name or Debit to my RBL Bank A/c | Months | Davs Rate of Interest % Tenure Interest Pay out Option (option Applicable for FDs) At Maturity Quarterly Monthly Half Yearly (FCNR & RFC only) Yearly Calendar (Interest payout will be as per calendar days) Anniversary (Interest payout will be as per deposit anniversary) Maturity Instructions (option Applicable for FDs) Renew Principal & Interest 🔲 Renew Principal & Repay Interest 🔲 Do not Renew-Repay Principal & Interest Interest/Maturity payment to DD/P0 Account Number IFSC Code: In case you wish to credit the fixed deposit maturity proceeds to another bank through NEFT/RTGS, kindly provide us with a cancelled cheque of the beneficiary bank Sweep-In Instruction: Sweep-In Facility Yes No RBL Bank Savings/Current Account No. *In case none of the option selected Tax to be deducted at Source ##No Tax to be deducted at Source #(Please attach form 150 @Cheque should be crossed A/c payee and drawn payable to 'RBL Bank Ltd. A/c. < Applicant's Name > (Please attach form 150 million) | ##(Please attach form 15G/15H (for senior citizen)/ Tax Exemption Certificate in case tax is not supposed to be deducted at source.

TDS shall be applicable on Fixed Deposits/Recurring deposits placed with the Bank) Note: i. On full/partial pre-mature withdrawal of the FD/RD, the interest will be paid at the rate applicable for the period for which the FD has actually remained with the bank, subject to a penalty of 1% ii. In case of insufficient balance, the linked Term Deposit shall be broken prematurely on Last In First Out basis (in the order of set-up of Sweep in instructions) and the required amount shall be transferred to the Saving / Current Account. This facility is allowed if First account holder is common in the Saving / Current Account and Fixed Deposit Account. In case of the Saving/Current Account enjoying OD facility against FD, then Sweep-in facility will not be allowed. iii. For missing monthly installments, 1% Penalty of installment amount will be levied. This penalty will be deducted from maturity amount. Maturity Proceeds of Recurring Deposits will be credited only to the account the monthly installments are debited from. iv. To avail senior citizens are not applicable for NRE/NRO/FCNR/RFC deposits. iv. In case of Senior Citizen and Super Senior Citizen FDs, 1% penalty is not applicable on premature withdrawal of FDs. v. Normal displayed rates are not applicable for monthly payout. **ACKNOWLEDGMENT** Date **RBLBANK** apno ka bank Received application for | Fixed Deposit | Recurring Deposit | Smart Deposit | FCNR | RFC . 🗌 Tax Saver Deposit 🔲 NRE-FD 🔲 NRO FD 🔲 NRO Tax Saver FD Ref No/Term Deposit No Received duly completed Nomination FORM DA1 Yes No (Strike out as applicable) -DAOF/October 2024/Ver. 1.0 Maturity Instructions (option Applicable for FDs) 📗 Renew Principal & Interest 🔛 Renew Principal & Repay Interest 🔛 Do not Renew-Repay Principal & Interest Applicant Name_ Joint Applicant 1 _ Joint Applicant 2_ CIF 1: CIF 3: CIF 2: Amount of deposit (in Numbers). Period of Deposit:. Years. . Months . Days. Rate of Interest Seperate Form 15G/15H has to be submitted every Financial Year to claim exemption from TDS as exemption will be available from the Signature of Bank Official date of receipt of form 15G/H till the end of the Financial Year Name of Bank Official (Checked by) Emp. ID NOMINATION ACKNOWLEDGEMENT aged ☐ We acknowledge nomination made by you in favour of Mr./Ms./Mrs. in respect of your Fixed Recurring Deposit Account Number on the basis of Form DA1 dated ☐ We acknowledge nomination carried forward by you from your Operative Account number : .

Branch Official's Signature

6. *NOMINATION FORM DA1 (Please choose one of the available option)			
Nomination under Section 45ZA of the Banking Regulation Act 1949, and rule 2(1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.			
I/We require nomination facitlity/ do not require nomination facility. I/We understand & acknowledge the risk & consequences associated with nomination not given by me. *I/We			
nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by RBL Bank Ltd. I/We agree/ do not agree for the name of my nominee to be displayed on Term Deposit Advice/Statement of Account and/or other documents/letters.			
Nature of Deposit Nominee Address	Nothine Name		
City, State, Pincode	Nominee mobile no.		
Nominee Email ID		Date of birth of Nomin	ee DDDMMYYYYY
Additional details (If any)		Distinguishing No.	
Relationship with Depositor	Guardian Name (Specify in case of Minor)		
Guardian Address	Obditular Natrio (Specify in case of Millor)		
City, State, Pincode	Relationship with Nominee		
**As the nominee is a minor on this date			
receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of nominee.			
*Signature of Applicant/ Authorised Signatory 1 *Signature of Joint Applicant 1 / Authorized Signatory 2 *Signature of Joint Applicant 2 / Authorized Signatory 3 *** Witness(es)-Required only if the depositor is giving thumb impression.			
Name		Name	
Signature***		Signature***	
Address		Address	
Audi 655		Address	
Date D D M M Y Y Y Y Place		Date DDMMYYYYY Place	
***Thumb impression(s) to be attested by two witness. Two witness signature can be a combination of Both Bank officials or Both third party or 1 third party and 1 Bank official. If witnessed by an			
employee of RBL Bank , provide employee number and office address along with the official stamp ** Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of minor			
7. *DECLARATION			
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 with-held any information.			
a. That are the particulars and information given in the Application Form are the confect, complete and up to date in archespects and nive have not with find any information. b. That I (we have had no insolvency initiated against me/us nor have I (we ever been adjudicated insolvent.			
I/ We have read and understood and agree to abide and be bound by all the provision 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 service including but not limited to ATMs/Debit Card/ Mobile Banking/Internet Banking/Phone Banking/Bill Payment Facility etc.			
There is no change in my KYC details updated under my Customer ID (Tick if applicable else submit a fresh CIF).			
Signature of Applicant/Authorised Signatory 1 Signature of Joint Applicant 1		/Authorised Signatory 2	Signature of Joint Applicant 2 / Authorised Signatory 3
Name of Applicant/Name of Authorised Signatory 1 Name of Joint Applicant 1 /Name of Authorised Signatory 2 Name of Joint Applicant 2 /Name of Authorised Signatory 3			
(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)			
8. FOR OFFICE USE ONLY			
Face to Face Customers			
I hereby confirm the identity and address. The form has been filled and signed in my presence. The original documents have been verified by me.			
For Non Face to Face Customers RD Standing Instruction No.			
Emp. ID Name of the Emp Emp. Branch*Branch Code			
Funds Parked in Account			
*URN/Transaction ID Annexures attached: 15G/H or PAN / Form 60			
*Sourcing Branch Code *LC Code *LG Code *Bus. Seg *Risk Categorization L M H			
FD/RD/SD/FCNR / RFC Scheme Code *Customer Segment *Customer Segment			
Sourced By Sign & EID Checked By Sign & EID			
->			
MOST IMPORTANT TERMS & CONDITIONS			
1. The population of the Company of			

nne payout of interest on Termi peposits under Monthly Interest payout scheme, takes place at a discounted rate as prescribed under the IBA guidelines.

Bank computes interest considering 365 days in a year irrespective of the leap or non-leap year. Incase interest is calculated for incomplete month, it will be on actual number of days. Customers can give instructions for auto renewal, auto closure or any other maturity instructions 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 with prevailing interest rate applicable for the date of renewal. The existing mode of operation and account details will continue incase of auto-renewal of FD unless change request applied by the customer on or before maturity/auto-renewal.

- No interest will be paid if FD prematurely withdrawn within 7 days of its booking incase of Resident Deposit or within 1 year of FD booking if FCNR, RFC & NRE deposits.

 Tax deducted at source will be as per Income Tax Rules applicable at the time wherein non submission of PAN by the depositor(s) will attract higher TDS as per applicable income Tax Rules. In case form 15G/15H is being submitted to RBL Bank, PAN to be mandatorily mentioned on the form and the same should be updated in the Bank records. Not applicable for NRO deposits because if ECNIP (PEC (Register Curpose) Nan Pecident Hand depositor that deposition the depositor is the depositor to the deposit of the deposition of the page of
- In case of FCNR/RFC (Foreign Currency Non-Resident), the denominator is taken as 360 days in line with the prevailing regulatory guidelines. Interest rates offered on FCNR deposits are linked to Overnight ARR and hence may vary across currencies and tenures. In certain scenarios, the interest rate offered may be less than the pre-mature penalty levied and hence
- maturity proceeds may be less than the principal as well as the accrued interest E-Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the customers' responsibility to update the Bank for any change in registered email ID. In case you fail to receive E-Fixed Deposit advice, or in case of requirement of FD advice, please visit nearest RBL Bank branch.
- RBL 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 certificate have not been submitted

- deposit account. Subsequent installments shall be debited on the selected day of the month.
- 10. I/We agree that in case of delay in payment of any installment, I/We shall be liable to pay monthly interest at the rate specified by RBL Bank for the period of delay.

Notes:

- The tenure of Tax Saver Deposit is 5 Year (Lock-in). Premature withdrawal or loan or any other leins are not permitted.
- In case you wish to credit the fixed deposit maturity proceeds to another bank through NEFT/ RTGS, kindly provide us with a cancelled cheque of the beneficiary bank.
- Premature withdrawal of deposit will be subject to penal rates as per RBL bank's policy. For penal rates, please contact our branch executives or visit our website www.rblbank.com
- For Joint Term Deposits having Operating instructions as "Either or Survivor" or "Former or Survivor", RBL bank shall repay the deposits before maturity in case such a request is received in writing in accordance with the operating instructions along with relevant documents as specified by bank from time to time. The same would be applicable even in the event of death of any of the joint depositors prior to maturity of the deposit. Any such repayment before maturity shall constitute a valid discharge of the bank's obligations, against all concerned including nominee / legal heirs of the depositor or anyone claiming under them and RBL Bank shall not be liable for any claim arising out of the same. This clause is only applicable when the Joint account holders sign the application form.



to view detailed Most mportant Terms & Conditions or visit www.rblbank.com.>> Terms & Conditions