

6. For Individuals:
 - a. I/We confirm that I/We are not a director of RBL Bank or specified near relation (as specified by RBI) of any of the directors/senior officer of RBL Bank.
 - b. I/We confirm that I/We are not a director/senior officer of other banks or specified near relation (as specified by RBI) of any of the directors of other bank*. I/We am/are not a politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
7. For Corporates/Firms/Trusts:
 - a. We confirm that none of the directors of RBL Bank is the director, manager, managing agent, employee or guarantor of the Borrower, or of a subsidiary of the Borrower, or of the holding company of the Borrower, or holds substantial interest, in the Borrower or a subsidiary or the holding company of the Borrower and none of the director of any other bank* holds substantial interest or is interested as a director or guarantor of Borrower. I/We am/are not a politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
*includes directors of scheduled co-operative banks and their relatives, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing banks or other banks. If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the facility.
 - b. We confirm that none of the Directors/Partners/Members of the governing body/guarantor of the Borrower or specified relative of such Directors/Partners/Members of the governing body/guarantor of the Borrower are Directors of any banking company.
 - c. We confirm that none of the relatives (as specified by RBI) of a chairman/managing director or director of Bank or a relative of senior officer (as specified by RBI) holds substantial interest or is interested as a director or as guarantor of (any of) the Borrower(s).
8. I/We here by authorize and give consent to RBL Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to the facilities availed from RBL Bank, to the RBL Bank's other branches/subsidiaries/ affiliates, Credit Bureaus/Rating Agencies, Services Providers, banks/ financial institution governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.
9. I/We understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me/our application and that RBL Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection, any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection of my/our application.
10. I/We understand that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any changes in the money market conditions or on account of any other statutory or regulatory requirements or at the Bank's discretion. The bank reserves that right to review and amend the terms of the loan in such extent as it may deem fit.
11. I/We understand that the purchase of any insurance products is purely voluntary, and is not linked to availing of any other facility from the bank.
12. I/We also confirm that no commitments have been made to me/us by Bank or any of its representatives regarding the loan quantum / sanction process(or) promised any deviation / waivers. Further we have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of the Bank (or) to any other third party.
13. I/We Consent/ Do not consent to receive information/service etc. for marketing purpose.
- A) Additions to "STANDARD DECLARATIONS FOR RETAIL LOANS APPLICATION FORM"**
1. I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects and no material information has been withheld/ suppressed from RBL Bank (the 'Bank'). I/We agree that the Bank is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard.
2. I/We understand that all of the abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.
3. I/We shall/advise RBL Bank in writing of any change in my/our residential or business address or any such change which may affect my creditworthiness.
4. I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us.
5. I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank.
6. I/We agree and confirm that the facility shall not be utilised towards
 - i. making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).
 - ii. for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Savings Scheme (NSC).
7. I/We do not suffer from any statutory or legal infirmities and/or are incapable of entering into a binding agreement. In case the borrower is a natural person, that the borrower(s) is /are a major and is/are of sound mind and is/are competent to contract.
8. I/We confirm that no insolvency/winding up/dissolution proceedings or any criminal proceedings have been initiated and/or are pending against us and that We have never been adjudicated insolvent by any court or other authority or a receiver, administrator, trustee or similar officer has been appointed for our assets.
9. I/We are neither politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
10. I/We understand that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any delay in concluding the loan, any changes in the money market conditions or on account of any other statutory or regulatory requirements or at the discretion of RBL Bank. RBL Bank reserves that right to review and amend the terms of the loan in such extent as it may deem fit.
11. I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us.
12. I/We understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
13. I/We also confirm that no commitments have been made to me/us by Bank or any of its representatives regarding the loan quantum / sanction process(or) promised any deviation / waivers. Further we have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of RBL Bank(or) to any other third party.
14. I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, RBL Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (i) information and data relating to me/us; (ii) the information or data relating to any credit facility availed of/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve Bank of India / Government of India and CIBIL and any such agency may use, process the said information and data disclosed by the Bank; and CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
15. I/We agree to receive SMS alerts/WhatsApp messages and/or Phone calls related to my/our application status, account activity, service calls (including collections, advisories and educational/informative messages), regulatory updates as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form.
16. I/We confirm that I/we have given consent to M/s. _____, represented by Mr./Ms. _____ to share/submit my/our contact details to the Bank for the purpose of availing the loan.
17. I/We hereby declare and confirm that the turnover of the Entity in current financial year is as enclosed in this application form and I/we shall/advise RBL Bank in writing of any increase in turnover of beyond INR 50 cr. (if not already above INR 50 cr in the current financial year).
- B. KYC verification**
18. I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs.
19. I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me.
20. I hereby consent to receive information from CKYC registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to RBL Bank.

C. Customer Consents

21. 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
22. 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
23. 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.
24. In case of any updates to the KYC documents / information submitted by me/us at the time of establishment of an account-based relationship and thereafter, as necessary; I/ We shall submit the updated documents / information to the Bank within 30 days from the date of the such updates.

D. Consent for Insurance Products:

For LAP/Micro LAP/WCF/HL/Agri

- Life Insurance: Interested Not Interested Shall Decide Later
 Property Insurance: Interested Not Interested Shall Decide Later

OR

For other Retail Assets products (PL/BIL etc.) : I/We wish to opt for Insurance offered by RBL Bank No, I do not consent for purchase of Insurance.

For opening an account of a company, certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained.

- the names of the relevant persons holding senior management position; and
 the registered office and the principal place of its business, if it is different.

For opening an account of a partnership firm, the certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained:

- the names of all the partners and address of the registered office, and the principal place of its business, if it is different.
 • Where the customer is a **company**, the **beneficial owner** is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, has/ have a controlling ownership interest or who exercise control through other means.

Explanation- For the purpose of this sub-clause-4“Controlling ownership interest” means ownership of/entitlement to more than 10 percent of the shares or capital or profits of the company. the names of all the partners and

- Where the customer is a **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.**

• Beneficial Owner (BO)

Where the customer is a **partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 10 percent 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.

E. Customer declaration in respect of relationship with directors/senior officers of the bank/any other bank

- I. I am a Director of RBL Bank Yes No
 II. I am a Director of any other Bank* Yes No Name of the Bank: _____
 III. I am a Senior Officer of RBL Bank Yes No
 IV. I/WE am/are relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank Yes No
 V. We are an entity** in which the director**/relative of director**/relative of senior officer of RBL Bank is director/ partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/managing agent/manager/employee/guarantor/holds substantial interest Yes No
 vi. I am a partner / director in a firm / company in which RBL bank Director is also a Partner /Director or if RBL bank director is a Guarantor for any of my credit facilities Yes No

*Including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

**Entity includes firm/company, the word director includes director of RBL bank /any other bank*, interest party includes person holding substantial interest /is major share holder /is manager /is managing agent/is in control.

If Yes, mention the details below: I declare (s) that I am related to the director(s) and or Senior Officer(s) of RBL Bank or any other bank specified hereto

“substantial interest” - (i) in relation to a Company, means the holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares thereof, the amount paid up on which exceeds five lakhs rupees, or ten percent of the paid-up capital of the company, whichever is less or wherein the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, has ownership to more than ten percent of the shares or capital or profits of the company. (ii) in relation to a **Firm**, means the beneficial interest held therein by an individual or his spouse or minor child, whether singly or taken together, which represents **more than ten per cent of the total capital** subscribed by all the partners of the said firm;]] (iii) Where the customer is a **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.


The term **“major shareholder”** shall mean a person holding 10% or more of the paid-up share capital or five crore rupees in paid-up shares, whichever is less. (As per Loans and Advances – Regulatory Restrictions Dated July 23, 2021)

Sr.No.	Name of Director(s)/ Senior Officer(s)	Designation	Relationship

#Declaration & Confirmation: I/ We agree to give consent for any future offers pertaining to RBL Bank Credit Card, personal loan and other credit facilities. On giving consent, I/ we authorize RBL Bank to share my application details and attached KYC documents and use the same for my credit card/ loan application. I/ We have read and understood the credit features and most important terms and conditions (MITC) as available on www.rbl.bank.in.

Note: Approval of credit card and/or other credit facilities is at the sole discretion of RBL Bank.

I wish to apply for a **Credit Card*** I wish to apply for a **Credit Card*** I wish to apply for a **Credit Card*** I wish to apply for a **Credit Card***

	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it
Signature of Authorised Person	Signature of Authorised Person	Signature of Authorised Person	Signature of Authorised Person	Signature of Authorised Person

*Please note Applicant(s) signing this application incase of partnership firm/company should be authorised signatory(ies) as per the authority letter/board resolution provided.

Most Important Terms & Conditions

Business Loan & Small Business Loans^^	Fees & Charges
Processing Fee	3.00% of Loan amount (>15 lakhs)
	3.50% of Loan amount (<=15 lakhs)
	(No processing fee applicable for Loans below Rs.5 Lacs)
EMI overdue charges	2% of EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Cheque/ECS/NACH dishonour Charges	Rs.500 per instance
Charges for CIBIL report	Rs.100 per report (levied only upon customer request)
Prepayment Charges for Micro & Small Enterprises	Loan Amount upto 50 lacs - Nil Loan Amount > 50 lacs - 4% of the prepayment amount / Principal Outstanding
Prepayment charges for all other customers	4% of the prepayment amount / Principal Outstanding
Documentation Charges	Rs.7000 (Loan below Rs.5 Lakhs)
Loan Cancellation Charges	Rs 3000/-
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance

^^Applicable GST and other statutory taxes shall be charged over and above these charges, except on EMI Overdue/Over utilization of limit charges where GST shall not apply. The rates, fees, charges etc. as stated herein above are subject to changes/ revision from time to time. For the latest charges, please visit our website www.rbl.bank.in or get in touch with RBL Bank representative

Rate of Interest (ROI): The applicable ROI will be arrived at by adding risk profiling, credit bureau score of the customer along with tenor, category of product.

Documentation Charges and Processing Fee: Collected at the time of disbursement.

SMA / NPA Classification:

The classification of borrower accounts as SMA as well as NPA shall be done as part of day-end process for the relevant date. The date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date.

SMA / NPA Categories	Basis for classification - Principal or interest payment or any other amount wholly or partly overdue.
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days

Example: If due date of a loan account is March 31, 2021, and full dues are not received before this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA on June 29, 2021.

Document Checklist

Pre-Sanction Documents

1. Profile of the Firm and Promoters
2. Bank Statement for the last 6 months
3. Audited Financial Statement of the last 2 years along with the schedules, notes to accounts and Audit Report.
4. ITR of the last 2 years along with all relevant Annexures
5. Profile of Company and Directors
6. Constitution Documents of Company i.e. Memorandum and Articles of Association
7. Certified Copy of Board Resolution (in case of Company Applicant)
8. Proof of Ownership of House/Office (Electricity Bill/Telephone Bill/Allotment Letter from Housing Society/Lease Agreement/Sale Deed)
9. Letter stating purpose/end use of availing Business Loan
10. Sanction letter and Statement of Account of any existing banking facility
11. Proof of Identity & Address of Prop./All Partners/Directors : Passport, Driving Licence, Proof of Possession of Aadhaar Number, Voter's Id card, NREGA Job Card, Letter issued by National Population Register.
12. Proof of Address of the firm
13. Proof of Business Continuity/Vintage
14. Certificate of Registration of Firm (if registered)/Partnership Deed
15. SSI Registration, if applicable VAT assessment order or Sales Tax Registration or License issued under Shop & Establishment Act or CST/ VAT Certificate.
16. Any other document/information as required on a case to case basis.

Post Sanction Documents

1. Loan Agreement booklet and other documents not enclosed in the kit
2. NACH/ECS/SI/Security Cheques



Most Important Terms & Conditions

Business Loan & Small Business Loans^^	Fees & Charges
Processing Fee	3.00% of Loan amount (>15 lakhs)
	3.50% of Loan amount (<=15 lakhs)
	(No processing fee applicable for Loans below Rs.5 Lacs)
EMI overdue charges	2% of EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Cheque/ECS/NACH dishonour Charges	Rs.500 per instance
Charges for CIBIL report	Rs.100 per report (levied only upon customer request)
Prepayment Charges for Micro & Small Enterprises	Loan Amount upto 50 lacs - Nil Loan Amount > 50 lacs - 4% of the prepayment amount / Principal Outstanding
Prepayment charges for all other customers	4% of the prepayment amount / Principal Outstanding
Documentation Charges	Rs.7000 (Loan below Rs.5 Lakhs)
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Rate of Interest (ROI): The applicable ROI will be arrived at by adding risk profiling, credit bureau score of the customer along with tenor, category of product.

Documentation Charges and Processing Fee: Collected at the time of disbursement.

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5. Profile of Company and Directors
6. Constitution Documents of Company i.e. Memorandum and Articles of Association
7. Certified Copy of Board Resolution (in case of Company Applicant)
8. Proof of Ownership of House/Office (Electricity Bill/Telephone Bill/Allotment Letter from Housing Society/Lease Agreement/Sale Deed)
9. Letter stating purpose/end use of availing Business Loan
10. Sanction letter and Statement of Account of any existing banking facility
11. Proof of Identity & Address of Prop./All Partners/Directors : Passport, Driving Licence, Proof of Possession of Aadhaar Number, Voter's Id card, NREGA Job Card, Letter issued by National Population Register.
12. Proof of Address of the firm
13. Proof of Business Continuity/Vintage
14. Certificate of Registration of Firm (if registered)/Partnership Deed
15. SSI Registration, if applicable VAT assessment order or Sales Tax Registration or License issued under Shop & Establishment Act or CST/ VAT Certificate.
16. Any other document/information as required on a case to case basis.

Post Sanction Documents

1. Loan Agreement booklet and other documents not enclosed in the kit
2. NACH/ECS/SI/Security Cheques

