

# **RETAIL BUSINESS LOAN APPLICATION**

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

(The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited)

App No.	atio	n								
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	No.								
)	Application Date	D	D	M	M	Υ	Е	А	R

I/We wish to apply for Business Loan for the below ti	cked (√) end use and reques	st you to process the loan a	pplication as per details pr	ovided by me/us in the form.
☐ Business Expansion ☐ Working Capital ☐ Buyin	· · · · · · · ·			ishu  Kishore  Tarun
Loan Details Type of Loan: Term Loan Overdra	,	ns) 🗆 12 🔲 24 🔲 36 🔲 4	8 Loan Amount ₹	
CKYC Number	Customer ID			
I wish to provide my CKYC number to open Customer	r ID with RBL Bank. I do no	ot wish to provide my CKYC no	umber to open Customer ID	with RBL Bank.
The proceeds of the facility shall not be used for invest				
gold jewelry, gold coins, units of gold ETF and mutual f	unds. I/We confirm that I/we	shall utilize the said Credit	Facility only for the purpose	of Business as stated above.
NON INDIVIDUAL APPLICANT DETAILS (if applicable	e)			
Name of Entity				
	of years PAN/GIR Notes PAN/GIR		GST No.	
Industry type   Manufacturing   Trading   Service   O	` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` `		rate Limited Sole Proprietor	rship Others ( Please Specify )
City of Incorporation	State of Incorporation		County of Incorporation	
<b>ZED Gradation:</b> 1. Whether the applicant is ZED rated	( Yes / No) Udyam Reg	gistration Certificate		
		CIN		
2. If yes, the gradation obtained by th		ate one) LEI		
☐ Bronze ☐ Silver ☐ Gold ☐ Dia				
Annual turnover of the firm   FATCA-CRS DECLARATION (Tick if applicable): Resid	Source of Income	diation(s) outside India		
Please note if the above check box is ticked kindly subm		` '	eclaration for Entity form alo	ong with the Loan Application.
REGISTERED ADDRESS OF THE ENTITY	Preferred Mailing Addres	s Years/Months at C	Current Address   Y   Y   M   M	Years in City
House no               Locality/5	Street			
City/Town/Village			Ward	
State or UT			District	
Sub District	Pin Code	Landmark		
Contact Details STD Code Phone No.		Mobile	Mobile	
Email ID	Nation	ality		
Business Premises $\ \square$ Self Owned and unencumbered	Self Owned and encumber	ered Rented	Under for Business Since Y	Y M M (Number of years)
OPERATING ADDRESS OF THE ENTITY Preferred	Mailing Address Same as F	Registered Address Years/N	Months at Current Address	Y M M Years in City
House no               Locality/				
City/Town/Village	Sueet		Ward	
State or UT			District	
Sub District	Pin Code	Landmark		
Contact Details STD Code       Phone No.		Mobile	Mobile	
Email ID	Nation			
Business Premises Self Owned and unencumbered	Self Owned and encumber	ered Rented	Under for Business Since Y	Y M M (Number of years)
CONTACT PERSON DETAILS Title Mr. Ms.	My Dr Others (	lacas Crasify Vothers include (A	du Drie Cont Ody Maior Drof (	Object Luck MaiCo Colon Monto
	Mx. Dr. Others ( P	lease specify jouriers include (Al	uv, brig, capt, cur, Major, Prof, C	Chief, Just, MajGe, Colon, Maste)
Designation Full News				CITINIA IMIEL I I I
Full Name F   R S T   STD Oats   STD Oats	Dhara Na		Mahila	
Country Code STD Code Email ID (Official)	Phone No.		Mobile	
Email ID (Onicial)				
DETAILS OF CREDIT FACILITY AVAILED FROM BANK	KS / FINANCIAL INSTITUTION	NS (Including RBL Bank)		Amount in ₹ Lakhs
Name of Bank/Financial Institution	Nature of Facility	Sanctioned Amount	Present outstanding I	Rate of Interest and Tenure
DETAILS OF ASSOCIATE / GROUP ENTITIES				Amount in ₹ Lakhs
Name of Entity	Nature of Business	Net Sales	Net Profit	Net Worth

FINANCIAL DETAILS OF THE APPLICANT

Particulars	(FY)	(FY)	(FY)
Net Sales			
Operating Profit			

			7 C 20
Particulars	(FY)	(FY)	(FY)
Net Profit After Tax			
Net Worth			



PRIMARY BANK ACCOUNT DETAILS OF APPLICANT	SECONDARY BANK ACCOUNT DETAILS OF APPLICANT
Bank Name:	Bank Name:
Branch:	Branch:
Bank A/c No.:	Bank A/c No.:
Account Type: Current Saving OD/CC Year of Account Opening:	Account Type: Current Saving OD/CC Year of Account Opening:
OD/CC Limit:	OD/CC Limit:
INDIVIDUAL / CO-APPLICANT DETAILS  1. Main Promotor / Proprietor / Partner / Director Title  Mr  Ms  Mr  Dr	Others ( Please Specify ) Others include (Adv. Brig, Capt, Cdr, Major, Prof, Chief, Just, MajGe, Colon, Maste)
Gender Male Female Third Gender / Transgender	
	D L E
Date of Birth DDMMYYYYY Marital Status Married Unmarried	
Place of Birth City City	State         Country
Mother's Maiden Name	
	pastrian Jain Buddhist Others ( Please Specify )
Category SC ST OBC GENERAL Oth	ers ( Please Specify ) DIN
Person with Disability* Yes No (If Yes Please specify	
	octor CA/CS Architect Others ( Please Specify )
	y Accomodation Parental Percentage of Shareholding%
Current Mailing Address / Operating Address (residential)	Permanent / Registered Address (residential)  Same as Current Address
House no Locality/Street Morel	House no Locality/Street More
City/Town/Village Ward District District	City/Town/Village Ward District
State or UT District District District	State or UT District District District
Sub District Pin Code Pin Code Staying for Years & Month Owned Family Rented	Staying forYears & Month
Contact Details STD Code Phone No. Mobile	
	se Specify ) Others include (Adv, Brig, Capt, Cdr, Major, Prof, Chief, Just, MajGe, Colon, Maste)
Gender Male Female Third Gender / Transgender	
Tun Humo	
Date of Birth DDMMYYYYY Marital Status Married Unmarried	
Place of Birth City City	State   Country   Countr
Mother's Maiden Name Christian Silkh 7as	PAN Number Others ( Blace Cossifi )
Religion Hindu Muslim Christian Sikh Zon Category SC ST OBC GENERAL Oth	pastrian
Person with Disability* Yes No (If Yes Please specify	Old ( reade openity ) Dilt [ ]
	octor CA/CS Architect Others ( Please Specify )
· ·	y Accomodation Parental Percentage of Shareholding%
Current Mailing Address / Operating Address (residential)	Permanent / Registered Address (residential)
House no Locality/Street Locality/Street	House no Locality/Street Locality/Street
City/Town/Village Ward Ward	City/Town/Village Ward Ward
State or UT District District	State or UT District District
Sub District Pin Code	Sub District Pin Code Pin Code
Staying for Years & Month	Staying forYears & Month
Contact Details STD Code Phone No. Mobile	Email
3. Promoter / Partner / Director Title Mr. Ms. Mx. Dr. Others ( Plea	se Specify ) Others include (Adv, Brig, Capt, Cdr, Major, Prof, Chief, Just, MajGe, Colon, Maste)
Gender Male Female Third Gender / Transgender	
Full Name         F   I   R   S   T	D L E
	Others ( Please Specify ) Aadhaar No.
Place of Birth City City	
Mother's Maiden Name	
	pastrian Jain Buddhist Others ( Please Specify )  ers ( Please Specify ) DIN
Person with Disability* Yes No (If Yes Please specify	CIS ( Fredse specify ) DIIV
· = · · · · · · · · · · · · · · · · · ·	octor CA/CS Architect Others ( Please Specify )
	y Accomodation Parental Percentage of Shareholding%
Current Mailing Address / Operating Address (residential)	Permanent / Registered Address (residential) Same as Current Address
House no Locality/Street Locality/Street	House no Locality/Street Locality/Street
City/Town/Village Ward Ward	City/Town/Village Ward Ward
State or UT District	State or UT District
Sub District Pin Code	Sub District Pin Code
Staying forYears & Month Owned Family Rented	Staying forYears & Month
Contact Details STD Code	Email

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4 Pr	omoter / Partner / Director Titl	e Mr. N	∕s. □	Mrs. Dr	Othe	rs (	Please Specify ) Gender	☐ Male ☐ Fen	nale Thir	d Gender
			vio						A IMIEI	
Full Na										
	f Birth DDMMYYYYY Marital Status		Unn	narried 🔲			e Specify ) Aadhaar No.	-		
	of Birth Cir	ty			Sta	te		Country		
Mothe	r's Maiden Name						PAN Nun	nber		
Religio	on Hindu Muslim Ch	ristian 🔲 🤅	Sikh	Zoro	astrian		Jain Buddhist Ot	`	Specify )	
Catego	-			AL Othe	ers (		Specify )	DIN		
	_	(If Yes Pleas		-			A /OC		0 ::	
	tional Qualification Under Graduate  f Residence Self Owned	☐ Post Gr		e Do Company			, — —	hers (Please entage of Share	Specify )	0/.
	f Residence Self Owned  t Mailing Address / Operating Address (resid	_		_ Company				_		%
			1 1	1 1 1 1	House r		Registered Address (residential		ne as Currei	nt Address
House							Locality/Street			
	, 9	ard			City/Tov		mage	Ward		
State		trict			State or			District		
Sub D		Pin Code	□ Dom	to d	Sub Dis		Voore 9 Month	Pin Code		
		ed Family	Ren		Staying	OI		Owned Fam	illy 🗀 Rente	eu
Conta	ct Details STD Code Phone No.			Mobile			Email			
SELF	EMPLOYED INDIVIDUAL / PROFESSIONAL	OR PROPRIE	TOR LO	DAN DETAI	LS				Amount	in ₹ Lakhs
	omoter/Partner Name Type of				d From		Sanctioned Amount	Pres	ent Outstand	
	,									
1 Tra	de Reference				2 Tra	de Re	eference			
		1 1 1 1	1 1	1 1 1 1	1			1 1 1 1 1	1 1 1	
	of Entity				Name					
	ct Person				Contac					
ı	onship with Applicant: Supplier Customer	Competitor (	Others (	Please Specify	ıl I	1	with Applicant: Supplier Custo		Others (PI	ease Specify)
House		, , , , , , ,			House		Locality/Stree			
1		Vard			City/To		/iliage	Ward		
State	or UT Dis	strict			State	or UT		_ District		
Sub E	Pistrict	Pin Code			Sub Di	strict		Pin Cod	de et	
Conta	ct No.:				Contac	t No.:				
Email	ID:				Email I	D:				
PSL C	ATEGORY : Priority Sector/MSME Category	,								
	ect Agri		Sma	all Manufac	turing E	terpr	rise Micro Service Enterp	rise Mediu	n Service Er	nterprise
	lirect Agri Micro Manufacturing Enterp	•	_	dium Manuf	_					
Under	taking for self-attestation on documents f	or Loan Appl	ication	1						
Sr.No.		Particula		Yes/No	Bank	State	ments of our accounts and deta	ils are listed bel	ow	
1	Company Financials	Year 1 (AY) Yea		-			Bank Name	Account#	From Date	To Date
	ITR Copies belonging to period →		. ,		5	а				
	Financials belonging to period →					b				
Loan	Details / Sanction Letters from various Finan	ciers				С				
	Financier Name			No. of Loans		d e				
2	a			Loans	List O		Documents other than the above	<u> </u>		
_	b				6	а	occumento otnor than the above			
	С					b				
3	OD / CC Sanction Letter					С				
4	VAT / CST / ST / GST Returns & Challans of Ye	ear	_ Year_			d				
				DECLA	RATION					
	/We undertake to inform the Bank from tim	e to time re	garding	change in	my/our	resid	ence/contact information/emplo	yment and to fu	irther provid	e updated
do	cuments within 30 days from the date of such of	hange.			•		, , ,		,	·
	We declare that all particulars and information g BL Bank Limited ("RBL").	given in the ap	plicatio	n form is tru	ie, correc	and	complete and no material informa	tion has been wit	hheld/suppr	essed from
2. I/	We shall furnish such additional writings as ma	ay be required	in con	nection with	n the fina	ncial	assistance/s required by me/us.	I/We also author	rise RBL Ban	k to check
	ference about me from any bank/persons.									
3. I/	We shall/advise RBL Bank in writing of any cha	nge in my/our	reside	ntial or emp	loyment/	busin	ess address or any such change	which may affect	my creditwo	rthiness. I/

confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.

4. 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

We confirm that the proceeds of the facility shall not be used for acquisition of/investment in small savings instruments including Kisan Vikas Patras(KVP), capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds. I/We confirm that I/we shall not utilize the said Credit Facility for setting up new units consuming /producing the Ozone Depleting Substances (ODS)/manufacture of the aerosol units using chlorofluorocarbons (CFC). I/We

any increase in turnover of beyond INR 50 cr (if not already above INR 50 cr in the current financial year).

5. 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. I/We understand that the sanction of this loan is at the sole discretion of the bank and upon my/our executing necessary documents and other formalities as required by RBL Bank. I/We further agree that my/our loan shall be governed by the rules/policy of RBL Bank and other legal and regulatory guidelines, which may be in force from time to time.



## 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 is 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 availment 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 Cholorofluorocarbons (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 is 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.
- 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. Clatomer Crossorts 2. (Automort Crossorts		apno ka bank					
21. L/Ne authorize the Bank to shaker, disclocker, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from metics, the informationy data proceds only information of the processing exchanged (secondary products) in the Bank to a streeting product or unter this on a renergiament for provision of Services products for the purpose of inselecting/offering/gloring-glory products/services offered by Bank.  25. RB. Bank, we make the processing of the provision of Services products for the purpose of inselecting/offering-gloring-gloring-glory products/services offered by Bank.  26. RB. Bank can contact me	_	Overtemen Ochoonte					
22. RBL Bank, would like to use your personal cleans in the application from from time to me to send you markening information / promoters you to inform about products, services or promotional ories that are offered by RBL Bank, or its own and in collaboration of through the up with partners. By printing partners, by giving partners, and the products are not referred by the products of the products and control of the products		I/We authorize the Bank to s data provided by/related to propose to enter into an arra	me/us to the Group Co ngement for provision	ompanies/Assoc of 'services/pro	ciates/Subsidiaries/Affiliates/Joint oducts' for the purpose of marketing	: Ventures of RBL Bank/ any person	n with whom the Bank has entered/
23. I / we hereby consent to uploading the required information on OKY Registry, I hereby graft my consent to download and shore my records from CKY Registry for the purpose of verification for my identity and address. I understand that my KYC Record unders my KYC Record unders my KYC Record unders prevails greater of an account-based relationship and theresfiel, as necessary: / We shall be continued to the KYC documents, information submitted by mey as at the time of establishment of an account-based relationship and theresfiel, as necessary: / We shall be continued in the KYC Registry, information submitted by mey as at the time of establishment of an account-based relationship and theresfiel, as necessary: / We shall Decide Later   Property Insurance:   Insurance   Insurance   Registry Insurance:   R	22.	RBL Bank, would like to use yor promotional offers that are allow or disallow RBL Bank to	our personal details in e offered by RBL bank, o contact you through S	the application on its own and SMS, phone call	form from time to time to send you in collaboration or through tie-ups is and Emails :		
Vive shall submit the updated documents, information to the Bank within 30 days from the date of the such updates.		I/ we hereby consent to uplo of verification of my identity a	ading the required info and address. I understa	rmation on CKY and that my KY0	C Registry. I hereby grant my conse C Record includes my KYC Records	/Personal information such as my	name, address, date of birth, PAN.
For LAP/Micro LAP/MCP/HL/Agri Life Insurance:		I / We shall submit the upda	ted documents / inforr				onship and thereafter, as necessary;
Life insurance:   Interested   Not interested   Shall Decide Later   Property Insurance:   Interested   Not Interested   Shall Decide Later   Property Insurance:   Interested   Not Interested   Shall Decide Later   Property Insurance:   Interested   Not Interested   Not Interested   Not Interested   Not Interested   OR   For opening an account of a company, certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained.   Interested   In	D.						
Pro other Retail Assets products (PL/Bil. etc.):   I/We wish to opt for Insurance offered by RBL Bank		Life Insurance:	Interested				
For opening an account of a company, cortified copies of each of the following documents or the equivalent e-documents thereof shall be obtained.    the names of the registered office and the principal place of its business, if it is different.    the names of all the 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 persons), 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 partnership firm, that, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficial owner (s)		Property Insurance:	Interested		sted Shall Decide Later		
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 exercises control through other means.  Explanation. For the purpose of this sub-clause-4"Controlling ownership interest means ownership of printing over the purpose of the sub-clause-4"Controlling ownership interest or who the partnership 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 truste, the beneficial owner(s) shall include beneficial councing of the 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/centitlement 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 meangement 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    Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer of RBL Bank   Senior Officer o		For opening an account of a the names of the relevan the registered office and for opening an account of a	company, certified control to persons holding senions the principal place of its partnership firm, the	opies of each or or management ts business, if it certified copie	f the following documents or the position; and is different.  s of each of the following docum	equivalent e-documents thereof s ents or the equivalent e-documen	hall be obtained. ts thereof shall be obtained:
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 (BD)  Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or to tegether, 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  Ves   No   Name of the Bank   Ves   No    I. I am a Director of RBL Bank   Ves   No    V. We are an entity* in which the director* "relative of director* "felative 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/ partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/ partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/ partner/guarantor/indes substantial interest   Yes   No    V. We are an entity* in which the director* so fall thank is a director of risk BL bank director is a Guarantor for any of my credit facilities interest   Yes   No    V. 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 or my credit facilit		Where the customer is a	company, the benefic	ial owner is the	e natural person(s), who, whether a	• •	
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 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 (80) 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   See		•			ownership interest" means owne	ership of/entitlement to more than	10 percent of the shares or capital
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 Wes No III. I am a Director of any other Bank* Yes No III. I am a Senior Officer of RBL Bank Yes No IV. JWE any are relative of director of RBL Bank/bere of the control of the contr		Where the customer is a	trust, the identification	n of <b>beneficial</b>			
person, has/have ownership of yentitlement 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 subclause, "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  II. I am a Director of RBL Bank  III. I am a Senior Officer of RBL Bank  V. We are an entity** in which the director**/relative of director 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/partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/partner/guarantor/interested party**/employee or a subsidiaryholding company (of borrowing company) wherein director of RBL Bank is a director of range (remaining agent/sin nor company) wherein director of RBL Bank is a director of range (remaining agent/sin nor company) wherein director of RBL Bank (are director of range of range (remaining agent/sin nor company) wherein director of RBL Bank (are director of range of		•	t in the trust and any o	other natural p	erson exercising ultimate effectiv	e control over the trust through a	chain of control or ownership.
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   Ves   No   Name of the Bank."   Ves   No   Name of the Bank.   V. We am/are relative of director of RBL Bank other than the vest of director of RBL Bank of director of RBL Bank of director of RBL Bank of the Bank of the Bank.   V. We am an entiry* in which the director and 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/rholds substantial interest.   Ves   No   No   V. I am a partnery 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 interest 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 managing agent/is in control.   Vesticated interest* (Vesticated interest*) (Vesti							
I. I am a Director of RBL Bank	_	Explanation - For the pur	pose of this sub-clause	e, "control" shal	include the right to control the ma	anagement or policy decision.	ontrol through other mounts
III. I am a Senior Officer of RBL Bank	E.					her bank	
IV.  /WE am/are relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank   yes   No   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   No   No   No   No   No   No   N							
a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/managing agent/manager/employee/guarantor/holds substantial interest   Yes		IV. I/WE am/are relative of	director of RBL Bank/	other Bank*/Se	enior Officer of RBL Bank		
interest							
Yes		interest Yes	□ No			, , , , , , , , , , , , , , , , , , , ,	, , , , ,
**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 dectare (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 tauthor 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)  Name of Director(s)/Senior O		Yes No	, , ,		,		rantor for any or my oreal racinges
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!] (iiii) 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 avail		•				•	substantial interest /is major share
"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.rblbank.com.  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 Car				related to the di	rector(s) and or Senior Officer(s) or	f RRI. Rank or any other hank speci	fied hereto
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	Note	e: Approval of credit card and	or other credit faciliti	es is at the sole	e discretion of RBL Bank.		
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  Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it			I wish to apply for a C	redit 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  Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it							
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Promoter/Director and sign across it		OB.	Main Partr	ner/	Main Partner/	Main Partner/	Main Partner/
		6					

<sup>\*</sup>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.



BANK	USE ONLY - Know your customer details (M	(YC)			
1. Do	cument	Document ID No.	Date of issu	e	Expiry Date
2. Do	cument	Document ID No.	Date of issu	e	Expiry Date
docum	met Mr./Ms. ents as ticked below. I confirm that I have visite dress. The form has been filled and signed in r		ddress of the Applicant/Co-Applicant a		Applicant has handed over to me the KYC Applicant/Co-Applicant Applicant's identity
	Name of Bank Official/DSE/DSA	Sig	gnature of Bank Official/DSE/DSA		Emp. ID
Stat	ff Indicator Staff ID For RBL Bank Emp only	Branch Code	Constitution Ind		ensioner RBL Staff NRI
☐ Do i	not call Customer Type 🗌 Individual	□ NRI □ HNI □ Sr. C	itizen Promo Code		Walk-in customer ☐ Yes ☐ No
	Preferred Customer ID	LC Code Sourcing Code	(LG) Code Lead Generator	Primary R	elationship Manager ID
	Section Sectio	│	P CRPEP BSR Type of Organiz	ation	
Busines	s Segment MIS Code.1	MIS Code.2	MIS Code.3 MIS	Code.4	Risk Categorization: L M H
	Name of Bank Official		Signature of Bank Official		Emp. ID
		On Cu	stomer's letter head		Date:   D   D   M   M   Y   Y   Y   Y
To Branch	Manager, Branch				
RBL Ba	nk Limited				
Re: Op	ening of	account with	Brand	ch of RBL Ban	k Limited
Dear Si	r,				
	regarding account opening of M/sld like to confirm the List of directors/Partners		having construstees/ authors/settlors/protector (i		
Sr#	Name		Relation (i.e. Director/Partners/ Seni Management Person*/ Trustee, Auth Settlors, protector (if any), beneficiari	ors,	Designation (if any)

Regards, Customer name and Seal

**Note:** The Table above should contain the following details as per the constitution of the organisation

- Private/Public Limited Company / One Person Company (OPC): In case of Company, names of senior management\* and directors are mandatory.
- Partnership firm/Limited Liability Partnership: List of partners are mandatory.
- Trust: Names of the beneficiaries, trustees, settlor, protector (if any) and authors of the trust is required.
- \* Senior management refers to topmost executive management/ upper management i.e. individuals at the highest level of management of an organization who have the day to-day tasks of managing that organization.



# **RETAIL LOAN APPLICATION FORM BUSINESS LOAN**

(BANK COPY)

Application No.								
Application Date	D	D	M	M	Υ	Е	А	R

## **Most Important Terms & Conditions**

Business Loan & Small Business Loans	Fees & Charges
Processing Fee	3% of Loan amount for Business Loans (Loan Amount greater than Rs.15 Lacs)
	3.5% of Loan amount for small business Loans (Rs.5 Lacs to Rs. 15 Lacs)
	(No processing fee applicable for Small Business Loans below Rs.5 Lacs)
EMI overdue charges	2% of EMI amount
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
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
Prepayment Charges for Micro & Small Enterprises	NIL
Prepayment charges for all other customers	Up to payment of first 18 EMIs paid - 5% of principal outstanding\ More than 18 EMIs paid - 3% of principal outstanding Note: The Pre-payment charges are not applicable to facility sanctioned to MSEs with Fixed interest rate Loans up to INR 50 lacs loan amount
Documentation Charges	Rs.7000 for Small Business Loan below Rs.5Lacs
Loan Cancellation Charges	Rs 3000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance

Taxes and other Government taxes, levies etc applicable as per the prevailing rate will be charged over and above these charges. 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.rblbank. com or get in touch with RBL Bank representativ

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	Basis for classification - Principal or interest payment or any						
Categories	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**

- Profile of the Firm and Promoters
- Bank Statement for the last 6 months
- Audited Financial Statement of the last 2 years along with the schedules, notes to accounts and Audit Report.
- ITR of the last 2 years along with all relevant Annexures
- Profile of Company and Directors
- Constitution Documents of Company i.e. Memorandum and Articles of Association
- Certified Copy of Board Resolution (in case of Company Applicant)
- Proof of Ownership of House/Office (Electricity Bill/Telephone Bill/Allotment Letter from Housing Society/Lease Agreement/Sale Deed)
- Letter stating purpose/end use of availing Business Loan
   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**

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



# **RETAIL LOAN APPLICATION FORM**

**BUSINESS LOAN** (CUSTOMER COPY)

Application No.						
Application Date	D D	MM	Υ	Е	А	R

## **Most Important Terms & Conditions**

Business Loan & Small Business Loans	Fees & Charges
Processing Fee	3% of Loan amount for Business Loans (Loan Amount greater than Rs.15 Lacs)
	3.5% of Loan amount for small business Loans (Rs.5 Lacs to Rs. 15 Lacs)
	(No processing fee applicable for Small Business Loans below Rs.5 Lacs)
EMI overdue charges	2% of EMI amount
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
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
Prepayment Charges for Micro & Small Enterprises	NIL
Prepayment charges for all other customers	Up to payment of first 18 EMIs paid - 5% of principal outstanding\ More than 18 EMIs paid - 3% of principal outstanding Note: The Pre-payment charges are not applicable to facility sanctioned to MSEs with Fixed interest rate Loans up to INR 50 lacs loan amount
Documentation Charges	Rs.7000 for Small Business Loan below Rs.5Lacs
Loan Cancellation Charges	Rs 3000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	Rs 500/- per instance

Taxes and other Government taxes, levies etc applicable as per the prevailing rate will be charged over and above these charges. 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.rblbank. com or get in touch with RBL Bank representativ

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**

- Profile of the Firm and Promoters
- Bank Statement for the last 6 months
- Audited Financial Statement of the last 2 years along with the schedules, notes to accounts and Audit Report.
- ITR of the last 2 years along with all relevant Annexures Profile of Company and Directors
- Constitution Documents of Company i.e. Memorandum and Articles of Association
- Certified Copy of Board Resolution (in case of Company Applicant)
  Proof of Ownership of House/Office (Electricity Bill/Telephone Bill/Allotment Letter
- from Housing Society/Lease Agreement/Sale Deed)
- 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 firm13. 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

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



# **RETAIL LOAN APPLICATION FORM**

RUSINESS LOAN (BANK COPY)

Application No.									
Application Date	D	D	I	VI	M	Υ	Е	А	R

	/have Informed me/us of the

- Applicable rate of interest and the type of interest. Processing fees (non-refundable) that will be charged towards loan application.
- GST as may be applicable that will be charged in connection with fees. Other applicable charges such as cheque return charges, PDC swapping charges, Foreclosure charges, etc. as mentioned in the attached
- Details with respect to the EMI and amount will be communicated separately through a welcome letter post disbursement of loan.

## That:

- I/We shall furnish any additional documents as and when required by the RBL Bank
  I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and incase found otherwise, 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

  I/We hereby confirm having received read and understood the terms and conditions applicable to this loan and as and when RBL Bank accepts my application and sanctions to me the said Business Loan, I/ We undertake to execute the Post Sanction Documents as mentioned above which will provide for in detail, terms and conditions of the said Business Loan and I/We agree to abide by the same I/We hereby unconditionally, agree that these terms may be changed by RBL Bank at any time and I/We will be bound by the amended terms and conditions
- I/We hereby Confirm that I/We is/are Indian residents
- Incomplete/defective application will not be processed and RBL Bank "The Bank" shall not be responsible in any manner for the resulting delay or otherwise
- Equated Monthly Installment (EMI) will be due on 5th of every month or the date as specified in the sanction letter/welcome letter

  The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments)
- The Bank would update you about the loan decision in approximately 14 working days from the date of receipt of the completed application form with all the required documents. The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for period of 30 days only. Where for some reasons, there is a delay in concluding the
- loan The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment

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

#### I/We also confirm that

- The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the executive (or) to other employee of the bank(or) to any third party.

I/We state that the entire contents of the aforesaid Loan Application Form including, the Schedule of Most Important Terms and Conditions, the Declarations have been read by me/us in full or read out to me/us in full in [vernacular] language and I/We have understood the same. I/We hereby irrevocably represent, confirm and declare that all the information given there under are completely true and correct and further agree, acknowledge, accept and confirm the same.

होन के नियमों /शतों के विवरण सभी चार्जेज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है. सर्व शुरुकांसह कर्जाच्या नियम/अर्टीची सविस्तर माहिती मी/आन्हा वाचली आहे, मला / आन्हाला (प्रादेखिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आन्हाला समजली आहे. તમામ ચાર્જીસ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધાં છે. ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಪಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ. రుణం నియమ నిబంధనలు / బార్జీల నికరం వివరాలు నేను / మేము సంపూర్ణంగా దదికాము, నాకు / మాకు దదివి వినిపించబడింది (మాత్ర భాషలో) మరియు నేను / మేము అర్హందేసుకున్నాము. . ணங்கள் உட்பட கடனுக்கான விதிகள் / நிபந்தனைகளின் விபரங்களை நான் / நாங்கள் படித்து புரிந்து கொண்டுள்ளேன் / கொண்டுள்ளோம் அல்லது என்னால் / எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்கிய மொழியில் எனக்க / எங்களுக்கு படிக்குக் காட்டப்பட்டுள்ளன.

	_	_	_											
Name of Bank Official/						Ī	Ī							
DSE/DSA: Applicant Name:														

For Any queries/clarifications:



24 HOURS CUSTOMER SERVICE: +91 22 6232 7777



Email: customercare@rblbank.com



Website: www.rblbank.com



# **RETAIL LOAN APPLICATION FORM**

**BUSINESS LOAN** (CUSTOMER COPY)

Application No.								
Application Date	D	D	M	M	Υ	Е	А	R

apno ka bank

- I/we confirm that the executive collecting the application/document has /have Informed me/us of the
   Applicable rate of interest and the type of interest. Processing fees (non-refundable) that will be charged ssing fees (non-refundable) that will be charged towards loan application.
- GST as may be applicable that will be charged in connection with fees. Other applicable charges such as cheque return charges, PDC swapping charges, Foreclosure charges, etc. as mentioned in the attached Table
- Details with respect to the EMI and amount will be communicated separately through a welcome letter post disbursement of loan.

## That:

- I/We shall furnish any additional documents as and when required by the RBL Bank
- I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and incase found otherwise, 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

  I/We hereby confirm having received read and understood the terms and conditions applicable to this loan and as and when RBL Bank accepts my application and sanctions to me the said Business Loan, I/
- We undertake to execute the Post Sanction Documents as mentioned above which will provide for in detail, terms and conditions of the said Business Loan and I/We agree to abide by the same
  - I/We hereby unconditionally, agree that these terms may be changed by RBL Bank at any time and I/We will be bound by the amended terms and conditions
- I/We hereby Confirm that I/We is/are Indian residents
- Incomplete/defective application will not be processed and RBL Bank "The Bank" shall not be responsible in any manner for the resulting delay or otherwise
- Equated Monthly Installment (EMI) will be due on 5th of every month or the date as specified in the sanction letter/welcome letter

  The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments)
- The Bank would update you about the loan decision in approximately 14 working days from the date of receipt of the completed application form with all the required documents. The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for period of 30 days only. Where for some reasons, there is a delay in concluding the loan
- The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment
- 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

## I/We also confirm that

- The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- b) The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the executive (or) to other employee of the bank(or) to any third party.

I/We state that the entire contents of the aforesaid Loan Application Form including, the Schedule of Most Important Terms and Conditions, the Declarations have been read by me/us in full or read out to me/us in full in [vernacular] language and I/We have understood the same. I/We hereby irrevocably represent, confirm and declare that all the information given there under are completely true and correct and further agree, acknowledge, accept and confirm the same.

होन के नियमों /यातों के विवरण सभी चार्जेज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.

सर्व शुरुकांसह कर्जाच्या नियम/अर्टीची सविस्तर माहिती मी/आऱ्ही वाचली आहे, मला / आम्हाला (प्रादेखिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.

તમામ યાર્જીસ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યા છે અને મેં/અમે એ સમજી લીધાં છે.

ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಪಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು

రుణం నియమ నిబంధనలు/ బార్జీల నికరం వివరాలు నేను/మేము సంపూర్ణంగా చదివాము, నాకు/ మాకు చదివి వినిపిందబడింది (మాత్య భాషలో) మరియు నేను/మేము అర్హందేసుకున్నాము.

அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள் / நிபந்தனைகளின் விபரங்களை நான் / நாங்கள் படித்து புரிந்து கொண்டுள்ளேன் / கொண்டுள்ளோம் அல்லது என்னால் / எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு / எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.

Name of Bank Official/ DSE/DSA: Applicant Name:

For Any queries/clarifications:



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@ Email: customercare@rblbank.com



Website: www.rblbank.com