



**OFFICE ADDRESS** ☐ Preferred Mailing Address No. of years in Present Organization  Total work experience  Years

Firm/Company Name  Designation

Address Line 1

Address Line 2

City  District

Tehsil/Taluka  Village

State  Pin Code  Country

**Office Contact Details**

Country Code  STD Code  Phone No.  Extension

Email ID (Official)  Mobile

**PERMANENT ADDRESS** ☐ Same as Residential Address

Address Line 1

Address Line 2

City  District

Tehsil/Taluka  Village

State  Pin Code  Country

STD Code  Phone No.

☐ **FATCA-CRS Declaration** (Tick (✓) if applicable, individual/non-individual applicant)

Residence for tax purpose in jurisdiction(s) outside in India ☐ Yes ☐ No

Please note if the above check box is ticked kindly submit a completely Filled and signed copy of the FATCA-CRS declaration along with the loan application.

**ASSETS & LIABILITIES**

Particulars	S. No. of applicant	1		2		3		4		5		6	
		No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)
<b>Assets</b>													
<b>(I) Moveables:</b>													
Milch Animals													
Plough Animals													
Other Animals/ Birds													
<b>(II) Farm Machinery:</b>													
Tractors tillers													
Oil Engine/ Electrical Motor/ Pump sets													
Power/ Combine Harvester/ Transport Vehicle													
Other													
<b>(III) Immoveables:</b>													
Owned Agri. Land													
House/ Building (inclusive Agri. Land)													
Farm Shed (Tractor shed/ cattle/ farm shed)													
Godown													
Shop/ Workshop													
Any other Property(ies) (Commercial/ Residentials)													
<b>(IV) Liquid Assets:</b>													
Liquid Assets I													
Liquid Asset II													
Other													
<b>(V) Deposits/NSC/KVP</b>													
<b>(VI) Any Other</b>													
<b>A. Total Assets</b>													
		No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)
<b>Liabilities</b>													
<b>(I) Society Loan:</b>													
<b>(II) Other Bank:</b>													
<b>(III) Our Bank:</b>													
<b>(IV) Others:</b>													
<b>B. Total Liabilities (I+II+III+IV)</b>													
<b>Net Worth (A-B)</b>													

**MODE OF OPERATION (MANDATORY)**

☐ Singly ☐ Jointly (No Debit Card will be Issued) ☐ Either or Survivor ☐ Former or Survivor ☐ Others (  Please Specify )

**RUPAY KISAN CREDIT CARD - SMART CUM DEBIT CARD (FOR KCC LOANS ONLY)**

☐ Yes ☐ No

Cheque Book ☐ Yes ☐ No

**FACILITY DETAILS**

Cash Credit	CC/OD - I	CC/OD - II	CC/OD - III
Purpose/End Use			
Amount in Rs			
Interest application Frequency	M / Q / HY / Y	M / Q / HY / Y	M / Q / HY / Y
Term Loan	TL - I	TL - II	TL - III
Purpose /End Use			
Amount in Rs			
Cost of the Project			
Margin offered			
Repayment Frequency	M / Q / HY / Y	M / Q / HY / Y	M / Q / HY / Y

**PARTICULARS ABOUT EXISTING BANK ARRANGEMENT**

Yes ☐ No ☐

Sr. No.	Name of Institutions (Bank/Co.Op./Society/PA CS/Other)	Name of Account holder	Facility Type (CC/TL)	Purpose of Loan	Sanction Limit in Rs.	Present O/s in Rs.	Installment Amount Current FY	Installment Frequency (M/Q/HY/Y)	Security Offered	Conduct of A/C
1										
2										
3										
4										
5										
6		Total								

**FAMILY DETAILS**

	Name of the Family Members	Age in years	Relationship (wife, son, daughter, mother, father, husband, Others)	Whether Dependent (Yes / No)	Annual Income Approx	Address same as Main applicant (Yes/ No)	If No Please provide Address
1							
2							
3							
4							
5							

**LAND DETAILS**

Sr. No.	Name of Owner	Owned or Leased	Village	Taluka	District	R.S. No./ Survey No.	Area (in Ac.)	Of Which Irrigated (%)	Irrigation Source
1									
2									
3									
4									
5									
6									
7									
8									
						Total			



Sr.No.	Particulars	Revised - Fees & Charges*
1	Application fees (Charged on loan application) / Non refundable	Up to Rs. 3 lacs: NIL For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing fees at time of loan booking). For cases with Agri + Non Agri Security: • =< Rs. 50 lakhs: Rs. 5,000, • > Rs. 50 lakhs: Rs. 10,000
2	Processing fees (Charged on loan processing)	Up to Rs. 3 lacs: NIL Up to 2.00% of the Sanctioned Loan Amount
3	Renewal fees (Charged on limit Renewal)	Up to Rs. 3 lacs: NIL Up to 2.00% of the Renewed Loan Amount
4	Supervision /Inspection Charges (Charged Half-yearly / Twice in the year)	• Up to Rs. 3 Lacs : NIL • > Rs. 3 lacs & <= Rs. 5 lacs: Rs. 500/- • > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 1000/- • > Rs. 10 lacs & <= Rs. 25 lacs: Rs. 1250/- • > Rs. 25 lacs & <= Rs. 50 lacs: Rs. 1500/- • > Rs. 50 lacs: Rs. 2500/-
5	Documentation charges (Charged on loan processing)	• Up to Rs. 3 Lacs : NIL • > Rs. 3 lacs & <= Rs. 5 lacs: Rs. 2,500 • > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 3,500 • > Rs. 10 lacs : Rs. 5,000
6	Cash Credit / Overdraft-Overdrawn Charges	0.0055% + GST per day on excess utilization.
7	Cash Credit / Overdraft-Expiry of Limits/ Non-Renewal of Limits Charges	0.0055% + GST per day on excess utilization.
8	Term Loan Overdue Charges	2% of EMI/Overdue Amount
9	Commitment Charges (for General CC/ OD limit only)	Minimum quarterly average utilization of 25% of the active limit. If the quarterly average utilization is below 25% of the active limit, then commitment charges of 2% of the shortfall in utilization.
10	Pre Closure charges	For Cash Credit/ Overdraft - If loan is closed within 12 months of a/c open- 4.00% of Sanction Limit - If loan is closed after 12 months of a/c open- Nil For Term Loans- Nil
11	Legal, Repossession & Incidental Charges	At Actuals
12	Bounce cheque/ECS/SI/NACH Charges	Rs. 500/- per instance
13	Duplicate No Due Certificate/NOC	Rs. 250/- per instance
14	Charges for CIBIL report copy	Rs. 100/- per copy

\* 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](http://www.rblbank.com) or get in touch with RBL Bank representative.

#### 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	Agriculture loans: - Two crop seasons in case of short duration crops (Monthly/Quarterly/ Half-yearly repayments) - One crop season in case of long duration crop (Yearly repayments) Non-Agriculture/ Allied Agri loans: More than 90 days

\*Note: Agricultural advances governed by crop season-based asset classification norms shall be exempted from instruction on SMA classification.

**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.

**Upgradation of accounts classified as NPA:** Borrower account(s) classified as NPAs will be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower. In case of borrower(s) having more than one credit facility from a lending institution, loan account(s) shall be upgraded from NPA to standard asset category only upon repayment of entire arrears of interest and principal payable on all the credit facility(ies). For further clarification, you may refer to RBI circular no. RBI/2021-2022/125 DOR.STR.REC.68/ 21.04.048/ 2021-22 dated 12th November, 2021 and RBI Circular no. RBI / 2021 - 2022 / 158 DOR.STR.REC.85/21.04.048/2021-22 dated February 15, 2022.

The Borrower confirms and declares having understood the above and also agrees that the above guidelines and any changes made to these guidelines by RBI from time to time will prevail for the classification of their account.

**Rate of Interest (ROI):** For fixed rate loan the applicable ROI will be arrived by adding risk profiling, credit bureau score of the customer along with tenor and product category. For floating rate loans, ROI will be arrived by adding risk profiling, credit bureau score along with tenor and category of product on currently declared External Benchmark Rate (EBR) of the Bank.

**EBR and Interest Reset:** RBI Repo Rate with quarterly reset.

Sr.No.	Particulars	Revised - Fees & Charges*
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**EBR and Interest Reset:** RBI Repo Rate with quarterly reset.



**I / we confirm that the executive collecting the application / document has / have informed me / us of the**

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees that will be charged towards loan disbursement.
- The tax as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return/bounce charges, PDC swapping charges, Foreclosure charges etc. as mentioned in the attached Table.
- Details with respect to the Repayment and amount will be communicated separately through sanction letter.

**That:**

- incomplete/defective application will not be processed by RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Repayment / Interest servicing will be due on 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 me/us about the loan decision in approximately 30 working days from the date of receipt of the completed application form and 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 60 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 availing.

**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 said executive (or) to any other employee of the bank(or) to any other third party.

☐ **The details of loan terms / conditions inclusive of all charges have been read by me / us in full read out to me / us (in vernacular) and understood by me / us.**

☐ लोन के नियमों/शर्तों के विवरण सभी चार्ज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशिक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है।

☐ सर्व शुल्कांसह कर्जाच्या नियम / अटीची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.

☐ તમામ ચાર્જ 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 ನಿಬಂಧನೆಗಳು / ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಕುಲಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಕೊಳ್ಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

☐ ರුಣ ನಿರಯ ನಿಬಂಧನೆಯ/ವಾಸ್ತವ ನಿರ್ಧರ ವಿವರాలు ನಾನು/ಮೆಮು ಸಂಪೂರ್ಣವಾಗಿ చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.

☐ 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:

Signature of Bank  
Official/DSE/DSA

Application Date

Applicant Name:

Applicant Signature

D D M M Y Y E E A A R R

Co-Applicant 1 Signature

Co-Applicant 2 Signature

Co-Applicant 3 Signature

Co-Applicant 4 Signature

Co-Applicant 5 Signature

**I / we confirm that the executive collecting the application / document has / have informed me / us of the**

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees that will be charged towards loan disbursement.
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- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank(or) to any other third party.

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☐ ಸಾಲದ ನಿಬಂಧನೆಗಳು / ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಕುಲಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಕೊಳ್ಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

☐ రుణ నిరయ నిబంధనೆಯ/వాస్థవ నిర్ధర వివరాలు నಾನు/మేము సంపూర్ణవಾಗಿ చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.

☐ 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:

Signature of Bank  
Official/DSE/DSA

Application Date

Applicant Name:

Applicant Signature

D D M M Y Y E E A A R R

Co-Applicant 1 Signature


Co-Applicant 2 Signature


Co-Applicant 3 Signature


Co-Applicant 4 Signature

Co-Applicant 5 Signature

**For Any queries / clarifications please contact:**

 **Call us at:** +91 22 6232 7777

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

 **Website:** www.rblbank.com