

Type of Residence

Self Owned

Rented

Company Accomodation

Parental

AGRIBUSINESS LOAN Application Form

(Please fill the form in BLOCK LETTERS only.

This is a machine readable form and will pass through a scanner) Application Date | D | D | M | M | Y | E | A | R The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited Branch Code Branch Name **APPLICANTS DETAILS** S. No Borrower Type Name Customer ID (in case Relationship with Form No. of existing customer Main Applicant Main Applicant 1 Main Applicant Photograph 2 with Signature / Co-Applicant/Guarantor Thumb impression 3 Co-Applicant/Guarantor across 4 Co-Applicant/Guarantor 5 Co-Applicant/Guarantor 6 Co-Applicant/Guarantor **CUSTOMER TYPE** Individual **INDIVIDUAL APPLICANT DETAILS** Non-Individual Title Mr Ms Mrs Dr Others Full Name (As per KYC) Maiden Name (if any) Father/Spouse Name Mother Name Date of Birth Marital Status Married Unmarried Others (Gender Male Female Third Gender / Trans Gender Religion Hindu Muslim Christian Sikh Zoroastrian Jain Buddhist Others (Category SC ST OBC Others (General PROOF OF IDENTITY (Pol) & PROOF OF ADDRESS (PoA) (Self Attested copy of any one of the following Pol/PoA needs to be submitted) Proof of Address (PoA) [_ (Given for Current Address / Permanent Address) Proof of Identity (Pol) [A-Passport Number Passport Expiry Date **B**-Voter ID Card OR Form 60 C-PAN Number (Mandatory) **D**-Driving Licence E-UID (Aadhaar) **Driving Licence Expiry Date Z**-Others F-NREGA Job Card (Any document notified by the central government) Clarification / Guidelines on filling 'Proof of Identity [Pol]':

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.

2. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked. Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.

Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent Address details': PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force NON INDIVIDUAL APPLICANT DETAILS (if applicable) Name of Entity No. of years in business PAN/GIR No. GST No. 7 ₹ 0-5 Lakh ₹ 10-25 Lakh ₹ 25 Lakh - 1 Cr. ₹ 1 Cr. - 5 Cr. ₹ 5 Cr. - 10 Cr. 7 5-10 Lakh Above ₹ 10 Cr. Annual Turnover Partnership Private Ltd. Proprietorship Public Ltd. Type of Company/Firm Public Sector LEI CIN **ZED Gradation** Udvam Registration Certificate 1. Whether the applicant is ZED rated (Yes / No) Bronze Silver Gold Diamond Platinum 2. If yes, the gradation obtained by the applicant unit (Tick appropriate one) OTHER DETAILS Others (**Educational Qualification** Undergraduate Graduate Post Graduate Professional Occupation Type S-Service / Salaried Private Sector **Public Sector** Government Sector) 0-Others Professional Self Employed Retired Housewife Student) **B**-Business X-Not Categorised Source of Income (Primary) Salary Business Income Investment Income Agriculture Others (If Salaried, Employed with Partnership Private Ltd. Proprietorship Public Ltd. Public Sector Government Multi National Others (Self Employed Professional Type Consultant Agriculturist Others (Please Specify) Doctor CA/CS Lawyer Architect Engineer Industry Type **NBFC** Non Profit Organization Manufacturing Construction Micro Enterprises Trading Others (Service Government Below 2.5 Acres of Land Agriculturist (If applicable) 2.5 - 5 Acres of Land Above 5 Acres of Land Landless Laborer **Tenant Farmers** Oral Lessees Share Cropper **RESIDENTIAL ADDRESS DETAILS** Preferred Mailing Address Years / Months at Current Address Address Line 1 Address Line 2 Ver.15/AUG/2025 City District Village Tehsil/Taluka Pin Code Country **Residential Contact Details** AGRI/ Country Code STD Code Phone No. Mobile Email ID



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		
State	Pin Code Country	
Office Contact Details		
Country Code STD Cod	e Phone No	Extension
Email ID (Official)		Mobile
PERMANENT ADDRESS Same as	Residential Address	
Address Line 1		
Address Line 2		
City	District District	
Tehsil/Taluka		
State	Pin Code Country	
STD Code Phone No.		
FATCA-CRS Declaration (Tick (✓) if applicable, ir Residence for tax purpose in jurisdiction(s) outside in I Please note if the above check box is ticked kindly subr	<u> </u>	ration along with the loan application.

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



	OF OPERATION (MA		RY) t Card will b	e Issued)		Eithe	er or Surviv	or	F	ormer	or Surv	ivor [Othe	ers ()
RUPAY	KISAN CREDIT CAI	RD - SM	ART CUM D	EBIT CAF	RD (FOR	ксс	LOANS ON	LY)	Yes	s [No			Cheque	Book	Yes	☐ No
FACIL	ITY DETAILS																
Cash	ı Credit		CC/	OD - I					CC/	OD - II					CC/OE	O - III	
Purp	ose/End Use																
Amo	unt in Rs																
	est application uency		M/Q,	/ HY / Y					M/Q	/ HY /	Υ			M	/ Q /	HY / Y	
Term	ı Loan		TI	L - I					TI						TL -	III	
Purp	ose /End Use																
Amo	unt in Rs																
Cost	of the Project																
Marg	gin offered																
Repa	ayment Frequency		M / Q ,	/ HY / Y					M/Q	/ HY /	Υ			M	/ Q /	HY/Y	
							·										
Sr.	Name of Institut			of Accour			Yes	No	$\overline{}$					lt-ll			Τ
No.	(Bank/Co.Op./So PA CS/Other	ciety/		nolder		Faci Ty _l (CC/	pe of	rpose Loan	Sand Lir in	nit	Prese 0/s in Rs	A	tallment mount rrent FY	Installm Freque (M/Q HY/Y	ncy /	Security Offered	of A/C
1																	
2																	
3																	
4																	
5																	
6				То	tal												
AMIL	Y DETAILS																
	Name of the Fa	amily M	embers	Age in years	(wife, s	on, d	ntionship aughter, m sband, Oth	other, ers)	Whe Depe (Yes	ther ndent / No)	Annua	al Income pprox	Addr as Mai (Ye	ess same n applica es/ No)	e int		Please Address
1																	
2																	
3																	
4																	
5																	
ΔΝΟ	DETAILS																
Sr. No.		ne of Ow	ner		Owned or Lease		Village	Tal	luka	Dis	strict	R.S. No./ Survey No.		rea Ac.)		Which ated (%)	Irrigation Source
1					LEASE	u						NU.					
2																	
3																	
4																	

Total



	RBLBAN							Ap	plication Form
SEC	CURITY DETAILS								
	ype of Security imary/Collateral)	Facility Type (Cash Credit/ Term Loan/Both)	Charge Type (Hypothecation/Declarative charges/Mortagage/ Lien/Assignment)	Security owner name		Account no	Security Desc	ription	Security Value (Rs in lakhs)
	Sanction Documents	For Applicant & Co-App	olicants) Aadhaar card, Voters ID Card, Pan ca	ard Passport Valid		Sanction Let	d Liquid security papers/docum tter of any existing banking facil d ITR/Form 16 of last 3 years if	ity if applicable	
2. 3. 4. 5. 6. 7. 8.	driving license) * Self- certified Proof of Self- certified Land Self- certified Accou issued a computeris Agri or allied activiti Project Report/ Esti Quotations if applic	of Address (Aadhaar card documents of the applic int Statement if applicat sed copy es Income proof if applic mated cost report for te	, Voters ID Card, Pan card, Passport, V ant (s) ale (Min. Last two years): Duly signed cable rm loans if Applicable	'alid driving license et	c.)*	Post Sanction Docu Agribusiness Duly accepte Mortgage De Any other do Note: - RBL Bank	cument/ information as require	ed on a case to case other document enc ed on a case to case dditional document	losed in the Kit basis.
A) 1.	I/We certify that the informand no material informati entitled to verify this direc Statements/Title/Legal duare true copies. I/We furth I/We understand that all decide to grant to me/us shall be governed by the ronditions of the facility/i	ner acknowledge the Bank's of the above mentioned inf at its sole discretion. I/We rules of the Bank that may b es that may be granted to m	this application form is true, correct and cressed from RBL Bank (the 'Bank'), I/We a ragent. I/We confirm that the attached cop by me/us against my/our loan application right to seek any information from any other ormation shall form the basis of any facility further agree that any facility that may be in force from time to time. I/We will be be/us. I/We authorise the Bank to debit my clus. I/We authorise the Bank to debit my	ty that the Bank may be provided to me/us bound by the terms and	15. 16.	(CIBIL) and any other ag such agency may use, p authorised may furnish banks/financial instituti I/We agree to receive S (including collections, a messages/calls that the this application form.	as the Bank may deem appropriate a ency authorised in this behalf by Res rocess the said information and data for consideration, the processed info ons and other credit grantors, as may SMS alerts/Phone calls related to n divisories and educational/informati Bank will send/make, from time to it nave given consent to M/s.	erve Bank of India / Gov disclosed by the Bank; rmation and data or pro be specified by the Res ny/our application statu we messages), regulato time, on my/our mobile/	remment of India and CIBIL and any and CIBIL and any and regency so ducts thereof prepared by them, to erve Bank in this behalf. us, account activity, service calls ry updates as well as product use /phone number (s) as mentioned in central by Mr. (Mc.
3. 4.	I/We shall/advise RBL Ba which may affect my credi I/We understand that RE application and will not re	itworthiness. BL Bank reserves the right t turn the same to me/us.	in my/our residential or business address to retain the photographs and documents	submitted with this	17. 18.	I hereby submit volunta verification modes defin I further authorize RBL details from UIDAI. I und	rountact details to the Bank for the p rily at my own discretion for KYC pur led by UIDAI (Aadhaar) to RBL Bank for Bank to use my Aadhaar Number derstand that RBL Bank will be calling	poses, the biometric ba	sed e-KYC authentication or offline ishing identity/address proofs.
5. 6.	documents and other form I/We agree and confirm the i. Making investment in investment in new un in using Chlorofluoroc	nalities as required by RBL B nat the facility shall not be ut the capital market instrum its consuming/producing the arbons (CFC).	ilised toward ents or any speculative or illegal or anti-s c Ozone Depletion Substances (ODS) or in	ocial purposes or for aerosol units engaged		I hereby consent to recei address as provided by I give my consent to do verification of my identif I understand that my K' birth. PAN number etc.	ne product/services opted by me. ve information from CKYC registry thr me in the Application Form to RBL Bs swnload my KYC Records from the ty and address from the database of YC Record includes my KYC Records to share, disclose, exchange, or us	Central KYC Registry (CKYCR Registry. /Personal information s	CKYCR), only for the purpose of such as my name, address, date of
7.	I/We do not suffer from a	any statutory or legal infirmi	ry gold, gold bullion, gold jewellery, gold i funds, the Facility for acquisition of sma ings Scheme(NSC). ties and/or are incapable of entering into prrower(s) is /are a major and is/are of sc	a binding agreement.	20.	Associates/Subsidiaries to enter into an arrange product/services offered	to share, disclose, exchange, or us n from me/us, the information/data s/Affiliates/Joint Ventures of RBL Ba ement for provision of 'services/pro d by Bank.	nk/ any person with wh ducts' for the purpose	om the Bank has entered/propose of marketing/offering/selling any
8. 9.	I/We confirm that no inso and/or are pending again receiver, administrator, tru	ustee or similar officer has b ly exposed person/not relat	ion proceedings or any criminal proceeding or been adjudicated insolvent by any court een appointed for our assets. eed to politically exposed persons (as defi		21.	RBL Bank, would like to information /contact yo its own and in collabora allow or disallow RBL Ba	consent to share, disclose, exchange use your personal details in the ap us to inform about products, services ation or through tie-ups with partners ank to contact you through SMS, phon	plication form from tim s or promotional offers / third parties. By givin ne calls and Emails:	e to time to send you marketing that are offered by RBL bank, on
10.	I/We understand that the a consequence to any del other statutory or regulato amend the terms of the lo	tenure/repayment/interest/ lay in concluding the loan, a ory requirements or at the di lan in such extent as it may o		s or on account of any hat right to review and	22. B.	employment and to furth Consent for Insurance	m the Bank from time to time regar her provide updated documents with	rding change in my/our in 30 days from the date	e of such change.
11.	otherwise. RBL Bank rese without any prior notice to	erves the right to consolidate me/ us.	ner ID apart from the one mentioned above the customer IDs under a single custome on a credit model which includes factors	er ID as it may decide,		Pro	operty Insurance Interested respectofrelationshipwith direct	Not Interested	d Shall Decide Later

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.

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.

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

22.					dence/contact information/
	employment and to	further provide upda	ted documents within 30	days from the date of	such change.
B.	Consent for Insurar	nce Products:		•	_
	For Agri	Life Insurance:	Interested	Not Interested	Shall Decide Later
		Property Insurance	Interested	Not Interested	Shall Decide Later
C.	Customerdeclaration	ninrespectofrelation	nshipwith directors/	seniorofficersofthebanl	k/anyotherbank
1.	I am a Director of R	BL Bank	Yes No		
2.	I am a Director of a	ny other Bank*	Yes No	Name of the Bank:_	
3.	I am a Senior Office	r of RBL Bank	Yes No		
4.	I/WE am/are relativ	e of director of RBL E	Bank/other Bank*/Senio	r Officer of RBL Bank	Yes No
5.					r of RBL Bank is director/
					rowing company) wherein
			g agent/manager/employe		
6.			firm or director of RBL bank		
*Inc	cluding directors of Sc	heduled Co-operative	Banks directors of subs	sidiaries/trustees of mutu	ial funds/venture capital funds

director of RBL Bank is a director/managing agent/manager/employee/guarantor/holds substantial interest | Yes | No 6. | Iam a partner with director of RBL Bank in a firm or director of RBL bank is a guarantor for any of my credit facilities | Yes | No 4 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 managing agent//s 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

Sr. No Name of Director(s)/Senior Offi	cer(s)	Designation	Relationship	
I/We confirm that I / we have read and understood the above Decla	•			Signature of Applicant Date:
In case any of the above information is found to be false or untrue or m				
Bank use Only Know your customer details (KYC)	Attestation/For Office Use Onl	, , , , , , ,		-Certified True Copies Notary
Application Type* New Update		IN PERSON VER	IFICATION CARRIED	OUT BY
	Identity Verification	Done Date	e DDMMY	YYY
(Mandatory for KYC update request)	Emp. Name			Emp. Code
Account Type* Normal	Emp. Designation		Emp. I	Branch
Name of Bank Official/DSE/DSA		Signature of Bank Official/DSE/DSA		Emp. ID
Case Sourced By: DSA Branch/Others		,		Staff Indicator
DSA/Employee Name	DSA/Emplo	ovee Code		Staff ID
LC Code LG Code LG Code	Constitution Individua	_	RBL Staff (Ex/Existing)	(For RBL Bank Emp only) Promo Code
Customer Type Individual HNI BSR Type	of Organization			Blind Illiterate Incapacited
Business Segment	MIS Code.1	MIS Code.2		PEP Relative to PEP
MIS Code.3 MIS Code.4	MIS Code.5	MIS Code.6		Differently Abled Persons (DAP) Not Applicable
	Risk Cate	gorization 🗌 L		Branch Code
Name of Bank Official (Checked by)		Signature of Bank	Official	Emp. ID



AGRIBUSINESS LOAN Application Form

Bank Copy



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
	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 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	
*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 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 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 – 2022/125 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.

Application No.







AGRIBUSINESS LOAN Application Form

Customer Copy

SMA/NPAC	assification:
part of day-en	tion of borrower accounts as SMA as well as NPA shall be done as d process for the relevant date. The date of SMA/NPA shall reflect sification status of an account at the day-end of that calendar date.
CMA/NDA	Pacie for alaccification

the asset clas	the asset classification status of an account at the day-end of that calendar date							
SMA/NPA	SMA/NPA Basis for classification –							
Categories	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) 							
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EBR and Interest Reset: RBI Repo Rate with quarterly reset.

Sr.No.	.Particulars	Revised - Fees & Charges*
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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 Nes. 3 lacs & <= Rs. 5 lacs: Rs. 2,500 Nes. 5 lacs & <= Rs. 10 lacs: Rs. 3,500 Nes. 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 Ioan is closed within 12 months of a/c open- 4.00% of Sanction Limit - If Ioan 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 or get in touch with RBL Bank representative



AGRIBUSINESS LOAN Application Form

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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 availment.

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.

other employee of the bank(or) to any other third party.	on with this loan application to the said executive (or) to any		
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.			
त्रोन के नियमों/शर्तों 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 शुल्कांसह कर्जाच्या नियम/अटींची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला 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 ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ಸಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ಸಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು , ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.			
🗌 రుణం నియమ నిబంధనలు/ాజాల్టీల నికరం వివరాలు నేను/మేము సంపూర్ణంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ 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:	Signature of Bank Official/DSE/DSA		



AGRIBUSINESS LOAN Application Form

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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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Co-Applicant 2 Signature

That:

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- 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 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 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.			
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🔲 ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು / ಇರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ಕಾನು/ಸಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು , ಅದನ್ನು ಸಾನು/ಸಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.			
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Name of Bank	Signature of Bank		
Official/DSE/DSA:	Official/DSE/DSA	Annihortion Dete	
		Application Date	
Applicant Name:	Applicant Signature		

Co-Applicant 3 Signature

For Any queries / clarifications please contact:







Co-Applicant 4 Signature

Email us at: customercare@rblbank.com

Co-Applicant 5 Signature

Co-Applicant 1 Signature