RBL BANK
apno ka bank

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

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

Branch Code ____ Branch Name ____

Main Applicant Photograph with Signature / Thumb impression across

APPLICANTS DETAILS

S. No.	Borrower Type	Name	Customer ID (in case of existing customer)	Relationship with Main Applicant	Form No.
1	Main Applicant				
2	Co-Applicant/Guarantor				
3	Co-Applicant/Guarantor				
4	Co-Applicant/Guarantor				
5	Co-Applicant/Guarantor				
6	Co-Applicant/Guarantor				

INDIVIDUAL APPLICANT DETAILS

CUSTOMER TYPE ☐ Individual ☐ Non-Individual

Title ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others (Please Specify)

Full Name (As per KYC) F I R S T ... M I D D L E ... L A S T

Maiden Name (if any)

Father/Spouse Name

Mother Name

Date of Birth D D M M Y E A R Marital Status ☐ Married ☐ Unmarried ☐ Others (Please Specify)

Gender ☐ Male ☐ Female ☐ Third Gender / Trans Gender No. of Dependants ____ Annual income ₹ ____

Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Buddhist ☐ Others (Please Specify)

Category ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Please Specify)

CKYC No. ____
☐ I wish to provide my CKYC number to open Customer ID with RBL Bank.
☐ I do not wish to provide my CKYC number to open Customer ID with RBL Bank.

PROOF OF IDENTITY (PoI) & PROOF OF ADDRESS (PoA)

(Self Attested copy of any one of the following PoI/PoA needs to be submitted)

Proof of Identity (PoI) [_________] Proof of Address (PoA) [_________] (Given for Current Address ☐ / Permanent Address ☐)

A-Passport Number ____ Passport Expiry Date D D M M Y E A R

B-Voter ID Card ____

D-Driving Licence ____ **C**-PAN Number (Mandatory) ____ **OR** Form 97 (if PAN not available) ☐ Yes

E-UID (Aadhaar) X X X X X X X X ____ Driving Licence Expiry Date D D M M Y E A R

Z-Others ____ **F**-NREGA Job Card ____
(Any document notified by the central government)

Clarification / Guidelines on filling 'Proof of Identity [PoI]':
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.

Document Code - Description:
1. 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':
1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.

NON INDIVIDUAL APPLICANT DETAILS (if applicable)

Name of Entity ____

Date of incorporation D D M M Y Y Y Y No. of years in business ____ PAN/GIR No. (Mandatory) ____ GST No. ____

Annual Turnover ☐ ₹ 0-5 Lakh ☐ ₹ 5-10 Lakh ☐ ₹ 10-25 Lakh ☐ ₹ 25 Lakh - 1 Cr. ☐ ₹ 1 Cr. - 5 Cr. ☐ ₹ 5 Cr. - 10 Cr. ☐ Above ₹ 10 Cr.

Type of Company/Firm (other then Salaried) ☐ Partnership ☐ Private Ltd. ☐ Proprietorship ☐ Public Ltd. ☐ Public Sector ☐ Others (Please Specify)

LEI ____ CIN ____

ZED Gradation Udyam Registration Certificate ____
1. Whether the applicant is ZED rated (☐ Yes / ☐ No)
2. If yes, the gradation obtained by the applicant unit (Tick appropriate one) ☐ Bronze ☐ Silver ☐ Gold ☐ Diamond ☐ Platinum

OTHER DETAILS

Educational Qualification ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Illitrate ☐ Others (Please Specify)

Occupation Type ☐ **S**-Service / Salaried (☐ Private Sector ☐ Public Sector ☐ Government Sector)
☐ **O**-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student)
☐ **B**-Business ☐ **X**-Not Categorised

Source of Income (Primary) ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Others (Please Specify)

If Salaried, Employed with ☐ Partnership ☐ Private Ltd. ☐ Proprietorship ☐ Public Ltd. ☐ Public Sector ☐ Government ☐ Multi National ☐ Others (Please Specify)

Self Employed Professional Type ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Others (Please Specify)

Industry Type (Self employed) ☐ Manufacturing ☐ Construction ☐ NBFC ☐ Non Profit Organization ☐ Micro Enterprises ☐ Trading ☐ Service ☐ Government ☐ Others (Please Specify)

Agriculturist (If applicable) ☐ Landless Laborer ☐ Below 2.5 Acres of Land ☐ 2.5 - 5 Acres of Land ☐ Above 5 Acres of Land ☐ Tenant Farmers ☐ Oral Lessees ☐ Share Cropper

RESIDENTIAL ADDRESS DETAILS

☐ Preferred Mailing Address Years / Months at Current Address Y Y M M

Address Line 1 ____

Address Line 2 ____

City ____ District ____

Tehsil/Taluka ____ Village ____

State ____ Pin Code ____ Country ____

Residential Contact Details

Country Code ____ STD Code ____ Phone No. ____ Mobile ____

Email ID ____

Type of Residence ☐ Self Owned ☐ Rented ☐ Company Accomodation ☐ Parental

RBL BANK
apno ka bank

AGRIBUSINESS LOAN
Application Form

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

S. No. of applicant / Particulars	1		2		3		4		5		6	
	No.	**Value (Rs.)**	**No.**	**Value (Rs.)**	**No.**	**Value (Rs.)**	**No.**	**Value (Rs.)**	**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.	**O/s (Rs.)**	**No.**	**O/s (Rs.)**	**No.**	**O/s (Rs.)**	**No.**	**O/s (Rs.)**	**No.**	**O/s (Rs.)**	**No.**	**O/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)												

RBLBANK
apno ka bank

AGRIBUSINESS LOAN
Application Form

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					

RBL BANK
apno ka bank

AGRIBUSINESS LOAN Application Form

SECURITY DETAILS

Type of Security (Primary/Collateral)	Facility Type (Cash Credit/ Term Loan/Both)	Charge Type (Hypothecation/Declarative charges/Mortagage/ Lien/Assignment)	Security owner name	Account no	Security Description	Security Value (Rs in lakhs)

DOCUMENTS CHECKLIST (For Applicant & Co-Applicants)

Pre Sanction Documents

1. Self- certified Proof of Identity & age proof (Aadhaar card, Voters ID Card, Pan card, Passport, Valid driving license) *
2. Self- certified Proof of Address (Aadhaar card, Voters ID Card, Pan card, Passport, Valid driving license etc.)*
3. Self- certified Land documents of the applicant (s)
4. Self- certified Account Statement if applicable (Min. Last two years): Duly signed by issuing bank/ or issued a computerised copy
5. Agri or allied activities Income proof if applicable
6. Project Report/ Estimated cost report for term loans if Applicable
7. Quotations if applicable
8. Self-certified Non Agriculture property papers if applicable
9. Self- certified Liquid security papers/documents if applicable
10. Sanction Letter of any existing banking facility if applicable
11. Self- certified ITR/Form 16 of last 3 years if applicable
12. Any other document/ information as required on a case to case basis.

Post Sanction Documents

1. Agribusiness Loan Agreement Booklet and other document enclosed in the Kit
2. Duly accepted copy of Sanction Letter
3. Mortgage Deed if applicable
4. Any other document/ information as required on a case to case basis.

* Note :- RBL Bank reserves the right to seek any additional document if required and the same shall be informed to the Applicant and/ or Co- Applicant and/ or Guarantor.

A) 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 above mentioned 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 toward
   i. Making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).
   ii. For purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Savings Scheme(NSC).
7. I/We do not suffer from any statutory or legal infirmities and/or are incapable of entering into a binding agreement. In case the borrower is a natural person, that the borrower(s) is /are a major and is/are of sound mind and is/are competent to contract.
8. I/We confirm that no insolvency/winding up/dissolution proceedings or any criminal proceedings have been initiated and/or are pending against us and that We have never been adjudicated insolvent by any court or other authority or a receiver, administrator, trustee or similar officer has been appointed for our assets.
9. I/We are neither politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time) unless mentioned other wise below.
   ☐ PEP ☐ CRPEP (PEP – Politically Exposed Person, CREP – Close Relative of Politically Exposed Person)
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/Phone calls related to my/our application status, account activity, service calls (including collections, advisories and educational/informative messages), regulatory updates as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form.
16. I/We confirm that I/we have given consent to M/s. ____________________, represented by Mr./Ms. ______________ to share/submit my/our contact details to the Bank for the purpose of availing the loan.
17. I 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.
18. 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.
19. 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.
    I / we hereby consent to uploading the required information on CKYC Registry.
    I give my consent to download and store my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.
20. I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/ Associates/Subsidiaries/Affiliates/Joint Ventures of RBL Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.
    ☐ Yes ☐ No, I do not consent to share, disclose, exchange or use my information/data
21. RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails :
    ☐ Yes, Bank can contact me ☐ No, Bank may not contact me
22. I/We undertake to inform the Bank from time to time regarding change in my/our residence/contact information/ employment and to further provide updated documents within 30 days from the date of such change.

B. Consent for Insurance Products:

For Agri Life Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
Property Insurance ☐ Interested ☐ Not Interested ☐ Shall Decide Later

C. Customerdeclarationinrespectofrelationshipwith directors/seniorofficersofthebank/anyotherbank

1. I am a Director of RBL Bank ☐ Yes ☐ No
2. I am a Director of any other Bank* ☐ Yes ☐ No Name of the Bank:________________
3. I am a Senior Officer of RBL Bank ☐ Yes ☐ No
4. I/WE am/are relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank ☐ Yes ☐ No
5. 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
6. I am 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

*Including directors of Scheduled Co–operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.
**Entity includes firm/company , the word director includes director of RBL bank /any other bank*, interest party includes person holding substantial interest /is major share holder /is manager /is managing agent/is in control.
If Yes, mention the details below: I declare (s) that I am related to the director(s) and or Senior Officer(s) of RBL Bank or any other bank specified hereto

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

Signature of Applicant

Date: ____________

I/We confirm that I / we have read and understood the above Declaration, and that the details provided on the form are correct.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Bank use Only

Know your customer details (KYC)

Application Type* ☐ New ☐ Update

KYC Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

(Mandatory for KYC update request)

Account Type* ☐ Normal

Attestation/For Office Use Only | **Documents Received** ☐ Self-Certified ☐ True Copies ☐ Notary

IN PERSON VERIFICATION CARRIED OUT BY

Identity Verification ☐ Done Date D D M M Y Y Y Y

Emp. Name ____________ Emp. Code ☐☐☐☐☐

Emp. Designation ____________ Emp. Branch ____________

Name of Bank Official/DSE/DSA ____________ Signature of Bank Official/DSE/DSA ____________ Emp. ID ☐☐☐☐☐

Case Sourced By: ☐ DSA ☐ Branch/Others

DSA/Employee Name ____________ DSA/Employee Code ____________

LC Code ☐☐☐☐☐☐ LG Code ☐☐☐☐☐☐ Constitution ☐ Individual ☐ Pensioner (Other than RBL Bank) ☐ RBL Staff (Ex/Existing)

Customer Type ☐ Individual ☐ HNI BSR Type of Organization ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Business Segment ☐☐☐☐☐☐☐☐☐☐☐☐ MIS Code.1 ☐☐☐☐☐ MIS Code.2 ☐☐☐☐☐

MIS Code.3 ☐☐☐☐☐ MIS Code.4 ☐☐☐☐☐ MIS Code.5 ☐☐☐☐☐ MIS Code.6 ☐☐☐☐☐

Risk Categorization ☐ L ☐ M ☐ H

☐ Staff Indicator

Staff ID ☐☐☐☐☐ (For RBL Bank Emp only)

Person with disability: ☐ Yes ☐ No

Type of Disability : ☐ Visual ☐ Auditory ☐ Motor ☐ Cognitive ☐ Sensory ☐ Any other (Please Specify)

Percentage of Disability : ☐☐☐

Branch Code ☐☐☐☐

Name of Bank Official (Checked by) ____________ Signature of Bank Official ____________ Emp. ID ☐☐☐☐☐

RBL BANK
apno ka bank

AGRIBUSINESS LOAN Application Form
Bank Copy

Application No.	

Sr.No.	Particulars	Revised - Fees & Charges*
1	Application fees (Charged on loan application) / Non refundable	NIL
2	Processing fees (Charged on loan processing)	Up to 2.00% of the Sanctioned Loan Amount
3	Renewal fees (Charged on limit Renewal)	Up to 2.00% of the Renewed Loan Amount
4	Supervision /Inspection Charges (Charged Half-yearly / Twice in the year)	• Up to Rs. 2 Lakh: Rs. 1,000 • > Rs. 2 Lakh & <= Rs.10 Lakh: Rs. 1,500 • > Rs.10 Lakh & <= Rs.25 Lakh: Rs. 3,000 • > Rs. 25 Lakh: Rs. 5,000
5	Documentation charges (Charged on loan processing)	• Rs. 500/- + GST
6	Cash Credit / Overdraft-Overdrawn Charges	0.0219 % per day on excess utilization
7	Cash Credit / Overdraft-Expiry of Limits/Non-Renewal of Limits Charges	0.0219 % per day on excess utilization
8	Term Loan Overdue Charges	8% 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	Nil
11	Legal, Repossession & Incidental Charges	At Actuals
12	Cheque Bounce Charges-Cash Credit/ Overdraft only	Rs. 500/- per instance
13	Duplicate No Due Certificate/NOC	Rs. 250/- per instance
14	Charges for CIBIL report copy	Rs. 100/- per copy
15	Bounce cheque/ ECS/ SI/ NACH charges	Rs. 500/- per instance + GST

* 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 HYPERLINK "www.rbl.bank.in" or www.rbl.bank.in 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.

RBL BANK
apno ka bank

AGRIBUSINESS LOAN Application Form

Customer Copy

Application No.	

Sr.No.	Particulars	Revised - Fees & Charges*
1	Application fees (Charged on loan application) / Non refundable	NIL
2	Processing fees (Charged on loan processing)	Up to 2.00% of the Sanctioned Loan Amount
3	Renewal fees (Charged on limit Renewal)	Up to 2.00% of the Renewed Loan Amount
4	Supervision /Inspection Charges (Charged Half-yearly / Twice in the year)	• Up to Rs. 2 Lakh: Rs. 1,000 • > Rs. 2 Lakh & <= Rs.10 Lakh: Rs. 1,500 • > Rs.10 Lakh & <= Rs.25 Lakh: Rs. 3,000 • > Rs. 25 Lakh: Rs. 5,000
5	Documentation charges (Charged on loan processing)	• Rs. 500/- + GST
6	Cash Credit / Overdraft-Overdrawn Charges	0.0219 % per day on excess utilization
7	Cash Credit / Overdraft-Expiry of Limits/Non-Renewal of Limits Charges	0.0219 % per day on excess utilization
8	Term Loan Overdue Charges	8% 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	Nil
11	Legal, Repossession & Incidental Charges	At Actuals
12	Cheque Bounce Charges-Cash Credit/ Overdraft only	Rs. 500/- per instance
13	Duplicate No Due Certificate/NOC	Rs. 250/- per instance
14	Charges for CIBIL report copy	Rs. 100/- per copy
15	Bounce cheque/ ECS/ SI/ NACH charges	Rs. 500/- per instance + GST

* 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 HYPERLINK "www.rbl.bank.in" or www.rbl.bank.in 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.

RBL BANK
apno ka bank

AGRIBUSINESS LOAN
Application Form
Bank Copy

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 availment.

I/We also confirm that:

a) 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.
c) 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.

☐ 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 /ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

☐ ఋణం నియమ నిబంధనలు/చార్జీల నికరం వివరాలు నేను/మేము సంపూర్ణంగా 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 ______________

Applicant Name: ______________ Applicant Signature ______________ Application Date D D M M Y E A R

Co-Applicant 1 Signature | Co-Applicant 2 Signature | Co-Applicant 3 Signature | Co-Applicant 4 Signature | Co-Applicant 5 Signature

RBL BANK
apno ka bank

AGRIBUSINESS LOAN
Application Form
Customer Copy

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 availment.

I/We also confirm that:

a) 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.
c) 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.

☐ 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 /ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

☐ ఋణం నియమ నిబంధనలు/చార్జీల నికరం వివరాలు నేను/మేము సంపూర్ణంగా 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 ______________

Applicant Name: ______________ Applicant Signature ______________ Application Date D D M M Y E A 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@rbl.bank.in **Website :** www.rbl.bank.in