

Details of Person responsible for Day to day Transaction
Person 1

Name

Contact Number Designation

E-mail ID Fax Number

Person 2

Name

Contact Number Designation

E-mail ID Fax Number

Officially Valid document(s) in respect of person authorized to transact ☐

Power of Attorney granted to its Manager, Officers and Employee to transact on its behalf ☐

DETAILS OF RELATED PERSON - FOR INDIVIDUAL

Addition/Deletion/Update related personal details -

Related Person Type

☐ Director
 ☐ Promoter
 ☐ Karta
 ☐ Trustee
 ☐ Farmer
 ☐ Partner
 ☐ Court Appointed official
 ☐ Proprietor

☐ Beneficiary
 ☐ Authorised signatory
 ☐ Beneficial Owner
 ☐ Power of Attorney Holder
 ☐ Others (Please Specify)

☐ DIN (Director Identification Number)

Personal Details of Related person

Name (Same as ID proof)

Maiden Name

Father/Spouse Name

Mother Name

Date of Birth
 Gender: ☐ Male ☐ Female ☐ Transgender

Nationality : ☐ Indian ☐ Others (Country)
 PAN
 OR Form 60 (if PAN not available) ☐ Yes

Proof of Identity (PoI) & Proof of Current Address

Proof of Identity (PoI)
 Proof of Current Address (PoA)

A - Passport Number
 Passport Expiry Date

B - Voter ID Card

D - Driving Licence
 Driving Licence Expiry Date

E - UID (Aadhar)

Z - Others
 (Any document notified by the Central Government)

Offline verification of Aadhaar

OTHER DETAILS

Current Address Details:

Address Line 1

Address Line 2

Landmark

City District

State Country Pin Code

Contact Details

Tele Phone-Office Tele Phone-Residence

Mobile Email ID

Permanent Address Details: ☐ Same as Current Address

Address Line 1

Address Line 2

Landmark

City District

State Country Pin Code

Contact Details

Tele Phone-Office Tele Phone-Residence

Mobile Email ID

Customer with special needs/disabilities ☐ Yes ☐ No

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

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

PEP ☐ Yes ☐ No
 Relative/Close associate to PEP ☐ Yes ☐ No

CUSTOMER PROFILER (IF APPLICABLE)

*Education Qualification	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Professional	<input type="checkbox"/> Illiterate
*Employment Type	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Politician	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Diplomat	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Farmer
*Type of Company/Firm (self Employed)	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> LLP	<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Listed Public Ltd.
	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government			
*Industry Type (For Salaried/Self-employed/Optional)	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Construction	<input type="checkbox"/> NBFC	<input type="checkbox"/> Non Profit Organization	
	<input type="checkbox"/> Micro Enterprises	<input type="checkbox"/> Others (Please Specify)			
Employer Name for Salaried			If Director	<input type="checkbox"/> Yes	<input type="checkbox"/> No. If yes, Director ID Number
*Occupation	<input type="checkbox"/> Doctor	<input type="checkbox"/> CA/CS	<input type="checkbox"/> Lawyer	<input type="checkbox"/> Architect	<input type="checkbox"/> Engineer
	<input type="checkbox"/> Consultant	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Others (Please Specify)		
*If Agriculturist	<input type="checkbox"/> Landless Labourer	<input type="checkbox"/> Below 2.5 Acres of land	<input type="checkbox"/> 2.5 - 5 Acres of land	<input type="checkbox"/> above 5 Acres of Land	
Gross Annual Income	<input type="checkbox"/> <=60K	<input type="checkbox"/> 60K-1.2 Lakh	<input type="checkbox"/> 1.2-2 Lakh	<input type="checkbox"/> 2-3 Lakh	<input type="checkbox"/> 3-5 Lakh
	<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-50 Lakh	<input type="checkbox"/> 50 lakh-1 Crore	<input type="checkbox"/> >1 Crore	
Source of Income/Funds	<input type="checkbox"/> Business Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others (please specify)	

DETAILS OF RELATED PERSON - FOR INDIVIDUAL

Addition/Deletion/Update related personal details -

Related Person Type

<input type="checkbox"/> Director	<input type="checkbox"/> Promoter	<input type="checkbox"/> Karta	<input type="checkbox"/> Trustee	<input type="checkbox"/> Farmer	<input type="checkbox"/> Partner	<input type="checkbox"/> Court Appointed official	<input type="checkbox"/> Proprietor
<input type="checkbox"/> Beneficiary	<input type="checkbox"/> Authorised signatory	<input type="checkbox"/> Beneficial Owner	<input type="checkbox"/> Power of Attorney Holder	<input type="checkbox"/> Others (Please Specify)			
<input type="checkbox"/> DIN (Director Identification Number)							

Personal Details of Related person

Name (Same as ID proof)																		
Maiden Name																		
Father/Spouse Name																		
Mother Name																		
Date of Birth	D	D	M	M	Y	E	A	R	Gender:	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Transgender						
Nationality :	<input type="checkbox"/> Indian		<input type="checkbox"/> Others (Country) PAN						OR Form 60 (if PAN not available) <input type="checkbox"/> Yes					

Proof of Identity (PoI) & Proof of Current Address

Proof of Identity (PoI)	Proof of Current Address (PoA)																										
A - Passport Number																			Passport Expiry Date	D	D	M	M	Y	E	A	R
B - Voter ID Card																											
D - Driving Licence																			Driving Licence Expiry Date	D	D	M	M	Y	E	A	R
E - UID (Aadhar)																											
Z - Others																											
(Any document notified by the Central Government)																											
Offline verification of Aadhaar																											

OTHER DETAILS

Current Address Details:																				
Address Line 1																				
Address Line 2																				
Landmark																				
City											District									
State											Country					Pin Code				
Contact Details																				
Tele Phone-Office											Tele Phone-Residence									
Mobile											Email ID									
Permanent Address Details:	<input type="checkbox"/> Same as Current Address																			
Address Line 1																				
Address Line 2																				
Landmark																				
City											District									
State											Country					Pin Code				
Contact Details																				
Tele Phone-Office											Tele Phone-Residence									
Mobile											Email ID									
Customer with special needs/disabilities	<input type="checkbox"/> Yes <input type="checkbox"/> No																			
Religion	<input type="checkbox"/> Hindu	<input type="checkbox"/> Muslim	<input type="checkbox"/> Christian	<input type="checkbox"/> Buddhist	<input type="checkbox"/> Sikh	<input type="checkbox"/> Zoroastrian	<input type="checkbox"/> Jain	<input type="checkbox"/> Others (Please Specify)												
Category	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> General	<input type="checkbox"/> Others (Please Specify)																
PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No																			
Relative/Close associate to PEP	<input type="checkbox"/> Yes <input type="checkbox"/> No																			

CUSTOMER PROFILER (IF APPLICABLE)

*Education Qualification	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Professional	<input type="checkbox"/> Illiterate
*Employment Type	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Politician	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> Diplomat	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Farmer
*Type of Company/Firm (self Employed)	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> LLP	<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Listed Public Ltd.
	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government			
*Industry Type (For Salaried/Self-employed/Optional)	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Construction	<input type="checkbox"/> NBFC	<input type="checkbox"/> Non Profit Organization	
	<input type="checkbox"/> Micro Enterprises	<input type="checkbox"/> Others (Please Specify)		
Employer Name for Salaried	If Director		<input type="checkbox"/> Yes	<input type="checkbox"/> No.	If yes, Director ID Number
*Occupation	<input type="checkbox"/> Doctor	<input type="checkbox"/> CA/CS	<input type="checkbox"/> Lawyer	<input type="checkbox"/> Architech	<input type="checkbox"/> Engineer
				<input type="checkbox"/> Consultant	<input type="checkbox"/> Agriculturist
*If Agriculturist	<input type="checkbox"/> Landless Labourer	<input type="checkbox"/> Below 2.5 Acres of land	<input type="checkbox"/> 2.5 - 5 Acres of land	<input type="checkbox"/> above 5 Acres of Land	
Gross Annual Income	<input type="checkbox"/> <=60K	<input type="checkbox"/> 60K-1.2 Lakh	<input type="checkbox"/> 1.2-2 Lakh	<input type="checkbox"/> 2-3 Lakh	<input type="checkbox"/> 3-5 Lakh
				<input type="checkbox"/> 5-10 Lakh	<input type="checkbox"/> 10-50 Lakh
				<input type="checkbox"/> 50 lakh-1 Crore	<input type="checkbox"/> >1 Crore
Source of Income/Funds	<input type="checkbox"/> Business Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others (please specify)	

II. FINANCIAL DETAILS OF THE APPLICANT:

Particulars	FY	FY	FY
Net Sales			
Operating Profit			
Net Profit after tax			
Net Worth			

III. PURPOSE OF LOAN:

Purpose of the Facility: Working capital requirement/ any other:

IV. DETAILS OF THE CREDIT FACILITY AVAILABLE FROM BANKS / FINANCIAL INSTITUTIONS (Including RBL Bank)

Name of the Bank/ Financial Institution	Nature of facility	Sanctioned Amount	Present Outstanding	Any other details

V. DETAILS OF SECURITY:

Nature of security offered: Pledge of Commodities detailed below or Pledge of Warehouse Receipt in respect of Commodities detailed below

	Gross Wt. (In)

Description of Commodities

VI. DETAILS OF CONTACT PERSON:

Name	Mr./Mrs.		
Address			
Contact number	Mobile Number	Land Line no.	
E Mail ID			

VII. BANK ACCOUNT DETAILS FOR DISBURSEMENT:

Bank Name			
Name of Branch		IFSC Code :	
Bank Account no.			
Account Type	<input type="checkbox"/> Current	<input type="checkbox"/> Over Draft	<input type="checkbox"/> Cash Credit

DECLARATIONS:

1. I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects and no material information has been withheld/suppressed from RBL Bank (the 'Bank'). I/We agree that the Bank is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard
2. I/We understand that all of the abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.
3. I/We shall advise RBL Bank in writing of any change in my/our residential or business address or any such change which may affect my creditworthiness.
4. I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us
5. I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank.
6. I/We agree and confirm that the facility shall not be utilised towards
 - i. Making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).
 - ii. For purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Savings Scheme(NSC).
7. I/We do not suffer from any statutory or legal infirmities and/or are incapable of entering into a binding agreement. In case the borrower is a natural person, that the borrower(s) is /are a major and is/are of sound mind and is/are competent to contract.
8. I/We confirm that no insolvency/winding up/dissolution proceedings or any criminal proceedings have been initiated and/or are pending against us and that We have never been adjudicated insolvent by any court or other authority or a receiver, administrator, trustee or similar officer has been appointed for our assets.
9. I/We are neither politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
10. I/We understand that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any delay in concluding the loan, any changes 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/ email address as provided by me in the Application Form to RBL Bank. I give my consent to download 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 authorization 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 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).
23. I/We shall deposit the Commodities with the respective warehouse/ godown as designated/ approved by RBL Bank and shall create a pledge over the Commodities in favour of RBL Bank to secure the said Facility.

24. I/ We hereby declare that the Commodities / Warehouse Receipts backed by the Commodities pledged/ to be pledged are not pledged with any other Bank/ Financial Institution.
25. I/we have been dealing/ trading in Commodities as a commission agent/trader/processor/producer. I am / We are compliant and shall comply with all the applicable rules/ regulations / bye-laws/ guidelines and all amendments thereto.
26. This application form has been duly and validly executed by me/us / and the initials on this application form are made by me/us and the validity of such initials shall not be disputed by me/us.
27. Consent for Insurance Product
 For Warehouse receipt Finance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
28. Customer declaration in respect of relationship with directors/senior officers of the bank/any other bank
- I am a Director of RBL Bank ☐ Yes ☐ No
 - I am a Director of any other Bank* ☐ Yes ☐ No, Name of the Bank: _____
 - I am a Senior Officer of RBL Bank ☐ Yes ☐ No
 - I/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
 - I am a partner / director in a firm / company in which RBL bank Director is also a Partner /Director or if RBL bank director is a Guarantor for any of my credit facilities
29. " 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."

*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 shareholder /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

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

SIGNED AND DELIVERED by the within named Borrower(s)

Name of the Applicant: _____

Signature & Stamp of the Applicant/

Authorised Signatory of the Applicant: _____

Recommendation of Management and Service Facilitator (MSF)[.....]

I / We hereby certify that the above named _____ is/are residing at the address/ has the office at _____ mentioned above, and that the particulars/information given hereinabove are true and correct. I /We recommend that an amount of Rs. _____ (Rupees _____ only) be sanctioned to the abovementioned applicant as per his/their request. Furthermore, I / We recommend % reduction in the rate of interest and % reduction in processing fee applicable to the Applicant.

Place: _____

Date:

D	D
M	M
Y	Y
Y	Y

(Name & Signature of MSF/ his authorized representative)

14. BENEFICIAL OWNERSHIP DECLARATION

 Date:

To

Branch Manager,

 Branch

RBL Bank Limited

 Subject: Opening of account with Branch of RBL Bank Limited

Dear Sir,

I/We hereby confirm and declare that on the above date: (*Please tick the correct box)

- ☐ The following natural person(s) (listed in Table below) exercise control or ultimately have a controlling ownership interest i.e. having ownership/ entitlement of more than 10% (Company/Partnership firm), 15% (unincorporated association or body of individuals) of shares/capital/profits/property or controlling through voting rights, agreement, arrangement etc. Or
- ☐ There are no natural person(s) who exercise control or ultimately have a controlling ownership interest as stated above, therefore details of all partner(s) (for partnership)/senior managing officials (for companies/unincorporated association of body of individuals) who are natural person(s) are stated in the below Table. Or
- ☐ The following natural person(s) (listed in Table below) consist of the author of the trust, the trustees, the beneficiaries with 10 percent or more interest in the trust and individuals exercising ultimate effective control over the trust through a chain of control or ownership.
 (*If you have ticked any of the above, please complete the Table below before signing the declaration)

Sr #	Name of Beneficial Owner*/s (BO)	Date of Birth/ (DD/MM/YYYY)	Designation of BO (i.e. BO/trustee/ Settlers/Director/Partners/ Senior Person etc.)	% holding as per BO definition
1.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
2.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
3.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
4.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

Signature with Company stamp

 Customer Name:
Explanatory notes about Beneficial Owners*:

- a) **Unlisted company:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means. For the purpose of this sub-clause - "Controlling ownership interest" means ownership of or entitlement to more than 10% percent of shares or capital or profits of the company. Control shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.
- b) **Partnership firm:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of/entitlement to more than 10% 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.
- c) **Unincorporated association or body of individuals:** The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals.
- d) **Senior Management Person:** Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.
- e) **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.

One of the "officially valid documents" (OVD) as per RBI guidelines needs to be provided as ID proof for the beneficial owners (natural persons)

Aadhaar	Driving License (non-expired)	Passport (non-expired)	Voter ID Card	NREGA Job Card	Letter from National Population Register
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On Customer's letter head

Date:

To
Branch Manager,
_____ Branch
RBL Bank Limited

Re: Opening of _____ account with _____ Branch of RBL Bank Limited

Dear Sir,
This is regarding account opening of M/s _____ having constitution as _____. We would like to confirm the List of directors/Partners/Senior management*/trustees/ authors/settlors/protector (if any) /beneficiaries for the above-mentioned account as below:

Sr #	Name	Relation (i.e. Director/Partners/ Senior management Person*/ Trustee, Authors, Settlers, protector (if any), beneficiaries of Trust)	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.*

Schedule of Charges		
Sr. No.	Particulars	Fees & Charges
1	*Processing Fees (Charged on loan processing) (Non Re-fundable)	Max of 1% of limit amount upfront or to be charged at every disbursement tranche
2	Documentation charges	Nil
3	*Overlimit utilisation charges	0.15% of Peak Over-limit utilization during a month
4	Overdue Charges	0.15% of Overdue Interest/Principal
5	Pre-closure charges	Nil
6	*Collateral Manager (CM) Charges	As per actuals; as agreed between CM and the Borrower on case to case basis
7	*Legal, Repossession & Incidental Charges	At Actuals

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 on currently declared External Benchmark Rate (EBR) of the Bank.

External Benchmark Rate and Interest Reset: RBI Repo Rate with quarterly reset

*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.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.

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/overdraft	
SMA Sub-category	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-category	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Upto 30 days	–	–
SMA-1	More than 30 days and upto 60 day	SMA-1	More than 30 days and upto 60 day
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days
NPA	More than 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.

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. 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.

The Borrower confirms and declares having understood the above and also agrees that the above guidelines will prevail for the classification of their account.

Schedule of Charges		
Sr. No.	Particulars	Fees & Charges
1	*Processing Fees (Charged on loan processing) (Non Re-fundable)	Max of 1% of limit amount upfront or to be charged at every disbursement tranche
2	Documentation charges	Nil
3	*Overlimit utilisation charges	0.15% of Peak Over-limit utilization during a month
4	Overdue Charges	0.15% of Overdue Interest/Principal
5	Pre-closure charges	Nil
6	*Collateral Manager (CM) Charges	As per actuals; as agreed between CM and the Borrower on case to case basis
7	*Legal, Repossession & Incidental Charges	At Actuals

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 on currently declared External Benchmark Rate (EBR) of the Bank.

External Benchmark Rate and Interest Reset: RBI Repo Rate with quarterly reset

*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.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.

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/overdraft	
SMA Sub-category	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-category	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Upto 30 days	–	–
SMA-1	More than 30 days and upto 60 day	SMA-1	More than 30 days and upto 60 day
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days	NPA	More than 90 days

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**APPLICATION FORM
(WAREHOUSE RECEIPT LOAN)
(BANK COPY)**

I / we confirm that the executive collecting the application / document has / have informed me / us of the details of the working capital facility.

- I/We understand that the RBL Bank will update me / us about RBL Bank's decisions on the working capital facility in approximately 15 working days from the date of receipt of the completed application form by RBL Bsnk along with the all requisite documents.
- All details with respect to working capital facility amount, tenor, repayment schedule and other terms will be communicated separately vide the sanction letter post approval of the working capital facility by the Bank.

☐ **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 (प्रादेशीक 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 ચાર્જસ 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.

☐ ರುಣಂ ನಿಯಮ ನಿಬಂಧನಲು /ಕಾಪ್ಪಿಲ ನಿರ್ಕರಂ ವಿವರాలు ನೆನು /ಮೆಮು ಸಂಪೂರ್ಣంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.

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Name of Bank Official : _____

Applicant Name: _____

Application Date

D	D	M	M	Y	E	A	R
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Signature of Applicant Signature of the Bank Official

For Any queries / clarification please contact:

 24 HOURS CUSTOMER SERVICE: +91 22 6232 7777	 Email us at : customercare@rbl.bank.in	 Website : www.rbl.bank.in
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