

Date :

To
RBL Bank Limited,
Corporate Office
India Bulls Centre,
Tower 2B, 6th Floor,
841, Senapati Bapat Marg,
Lower Parel, Mumbai- 400013

Dear Sir,

Sub: Application for Finance Facility

I/We whose particulars are detailed in the Annexure request for grant of Finance Facility ("Facility") for an amount of to purchase Tractor/Harvester/Farm Equipment. A copy of the Proforma Invoice is enclosed. We are engaged in the business of farming and intend to use the item purchased for agricultural activities.

Upon sanction of the Facility, we hereby authorize/instruct you to make payment of the Facility as per the disbursement request provided by us.

- A. We hereby confirm that all monies remitted to the Beneficiary (as mentioned in disbursement request form) will be considered as monies disbursed to us. We agree and confirm that we shall utilize the said amount towards purchase of the above equipment/vehicle and such purpose is a valid purpose and is not illegal, immoral or speculative. In case of misutilization of the Facility/ies or diversion of funds for any purpose other than for which it is sanctioned, the Bank shall be entitled to recall the entire amount of balance outstanding with interest cost of recovery, etc.
- B. We further agree and undertake as under:
 - i We agree and understand that the sanction of the Facility and the terms and conditions of the sanction will be at the sole and absolute discretion of the Bank and that the same shall be binding on us and we shall not dispute the decision of the Bank in case of rejection of the application nor the Bank would incur any liability to us. We agree to provide security as per the terms and conditions stipulated by the Bank if any and agree to execute such additional documents as may be required by the Bank. We agree to accept the statement of account sent by the Bank or by any other authorized representative of the Bank as conclusive proof of correctness of any sum claimed due on the Due Date.
 - ii We hereby irrevocably authorize the Bank to collect excess payment, if any made to the Dealer and appropriate the same towards repayment of the above Facility, if outstanding. We hereby agree that our liability shall be a continuing one to the extent of the amounts due under the Facility outstanding till the same are finally repaid/paid in full by us. In the event we fail to pay, on the Due Date, any sum which we may owe the Bank and the Bank commences legal proceedings to recover such sum, we will further pay the Bank all advances, charges, cost and expenses, including reasonable legal fees, incurred or paid by the Bank in exercising any right power or remedy conferred by this arrangement, (or in the enforcement thereof) which shall become a part of the indebtedness secured hereunder and shall be paid to the Bank by the Borrower(s) immediately and without demand.
 - iii 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.
 - iv 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
 - v We agree that the Bank may at its sole discretion and on our request enhance, extend, renew, roll over/revolve the said Facility or may give such additional Facility as may be agreed to by the Bank. We agree that any such enhancement, extension, renewal, roll over/revolve or grant of additional Facility will be governed by the terms and conditions hereof and such further terms and conditions as the Bank may stipulate from time to time. We also agree to execute such further documents as may be required by the Bank for the same.
 - vi We agree that the said Facility may be prepaid, in whole or in part, by us solely with the prior written consent of the Bank which written consent, the Bank may grant at its discretion and on such conditions as it may deem fit, including without limitation the payment of such prepayment or part payment charges as the case may be, as stipulated by the Bank. The Bank shall have an absolute discretion for getting or continuance of the Facility/ies and determining the amounts to be advanced and/or allowed to be outstanding from time to time within the limits set by the Bank and in the Account and be liberty to close the Account and refuse to allow further drawing or advances thereon at any time without any previous notice to us.

- vii 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.
- viii 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.
- C. We hereby declare, represent and warrant as under:
- i 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.
 - ii There is no action, suit or proceeding or investigation pending or to our knowledge threatened by or against us and/or the property, offered as Security, pending before any Court of Law, tribunal, any quasi-judicial body or arbitration or government authority, which might affect our ability to perform our obligation hereunder. We have not been included in any list of defaulters by any regulatory/statutory authority and/or banks and / or financial institutions and / or non-banking financial companies etc.
 - iii 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.
 - iv The entry in and performances of the transactions under the Facility /ies by us, will not / do not violate any covenants, conditions and stipulations under any existing agreement entered into by us or any law or regulation or my/our own constitutional documents. We have not defaulted in payment of any sum to any person and in breach of any agreement with any person.
 - v All representations and warranties made by us herein shall be deemed to be repeated by me / us on every day from the date hereof until all the outstanding dues are paid to the Bank in full on the Due Date; and we will forthwith inform the Bank in the event of any representations or warranties being or becoming untrue or incorrect on any day or at any time.
 - vi That the information furnished by us for availing of the Facility /ies are true, complete and correct and not misleading and the Bank shall be entitled to retain the application along with all other documents submitted by us for their records irrespective of whether the Facility is sanctioned or not.
 - vii We understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that RBL Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of this application
 - viii 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.
 - ix I / We understand that the Bank reserves the right to retain the photographs and documents submitted with this application with application and will not return the same to me / us.
 - x 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.
 - xi I / We agree and understand that the sanction of the Facility and the terms and conditions of the sanction will be at the sole and absolute discretion of the Bank and that the same shall be binding on us and we shall not dispute the decision of the Bank in case of rejection of the application nor the Bank would incur any liability to us. We agree to provide security as per the terms and conditions stipulated by the Bank if any and agree to execute such additional documents as may be required by the Bank. We agree to accept the statement of account sent by the Bank or by any other authorized representative of the Bank as conclusive proof of correctness of any sum claimed due on the Due Date.
 - xii I/We agree and confirm that the facility shall not be utilised towards
 - a. 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).
 - b. 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).
 - xiii I/We are neither politically exposed person / nor are related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
 - xiv The customer shall ensure that in case there is any update/change in residence/contact information/employment submitted to the Bank at the time of availing Loan facility and thereafter, as necessary: he/she shall submit to the Bank the update of such documents within 30 days for the purpose of updating the records at the Bank's end.
 - xv 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.
 - xvi 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.
 - xvii 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.
 - xviii 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.
 - xix 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.
 - xx 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.
 - xxi 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.

- xxii 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.
- xxiii 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.
- xxiv I/We confirm that I/we have given consent to M/s. (Dealer/ Referral /DSE/Business Correspondent) to share/submit my/our contact details to the Bank for the purpose of availing the loan.
- xxv 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
- xxvi Consent for Insurance Products ☐ I/We wish to opt for Insurance offered by RBL Bank ☐ No, I do not consent for purchase of Insurance.

D. Customer declaration in respect of relationship with directors/senior officers of the bank/any other bank


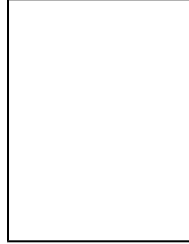
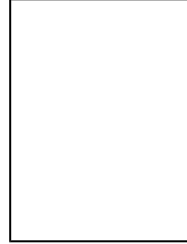
- i I am a Director of RBL Bank ☐ Yes ☐ No
- ii I am a Director of any other Bank* ☐ Yes ☐ No Name of the Bank: _____
- iii I am a Senior Officer of RBL Bank ☐ Yes ☐ No
- iv I/We am/are relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank ☐ Yes ☐ No
- v We are an entity** in which 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
- vi 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. ☐ 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 here to

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

	Main Applicant	Co-Applicant 1/Guarantor	Co-Applicant 2/Guarantor
Photo			
Name			
Signature			

Date:

RM Name :

RM Code :

RM's Signature _____

Place:

Loan Applied For (Tick): ☐ New Tractor ☐ Used Tractor ☐ New Harvester ☐ Used Harvester ☐ Farm Equipment ☐ Top Up Loan

Source Type (Tick): ☐ Direct ☐ Channel

If Channel Referrer Code: Referrer Name:
RM Code: RM Name:

1. Location Code
2. Location Name
3. **Applicant Details**

Borrower Type	Name	Customer ID (If existing customer)	Relationship with Main Applicant
Main Applicant			
Co- Applicant 1/Guarantor			
Co- Applicant 2/Guarantor			

4. **MAIN APPLICANT DETAILS**

CUSTOMER TYPE: ☐ Individual ☐ Non-Individual

Individual Applicant Details :

Title : ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others

Full Name (As per KYC)

Maiden Name (if any)

Father/Spouse Name

Mother Name

Date of Birth: 10/09/1997 Marital Status: ☐ Married ☐ Unmarried ☐ Others

Gender ☐ Male ☐ Female ☐ Third Gender/Trans Gender

No. of Dependent: Annual income:

Dependent Details :

Name	Relation	Age (Years)	Occupation
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Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrian ☐ Zoroastrian ☐ Jain ☐ Buddhist ☐ Others

Category ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others

Nationality - Indian

Person with Disability* ☐ Blind ☐ Differently abled person ☐ Illiterate ☐ Incapacitated ☐ Not applicable

Politically Exposed Person* ☐ PEP ☐ Relative to PEP ☐ None

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

Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
Voter ID Card	<input type="text"/>	PAN Number	<input type="text"/>
Driving License	<input type="text"/>	Driving License Expiry Date	<input type="text"/>
UID (Aadhaar)	<input type="text"/>	NREGA Job Card	<input type="text"/>
Others	<input type="text"/>	PoI Identification Number	<input type="text"/>
		PoA Identification Number	<input type="text"/>

OR Form 60 ☐ Yes
(If PAN not available)

*(Any document notified by the Central Government)

OTHER DETAILS

Education Qualification: ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Illiterate ☐ Others

Employment Type: ☐ Housewife ☐ Politician ☐ Retired ☐ Salaried ☐ Self-Employed ☐ Student

Occupation Type: ☐ Unemployed ☐ Business ☐ Farmer ☐ Professional

Professional: ☐ Service/ Salaried ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ Others

Source of Income: ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student

If salaried, Employed with ☐ Business ☐ Not Categorized

Source of Income: ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Others

Self-employed/ Professional Type ☐ Partnership ☐ Private Ltd. ☐ Proprietorship ☐ Public Ltd. ☐ Others

Industry Type ☐ Public Sector ☐ Government ☐ Multinational ☐ Others

Self-employed/ Professional Type ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Others

Industry Type ☐ Manufacturing ☐ Construction ☐ NBFC ☐ Non-Profit Organization ☐ Trading ☐ Service ☐ Government ☐ Others

Type of Company ☐ Partnership ☐ Private Ltd ☐ Proprietorship ☐ Public Sector ☐ Others

Gross Annual income: ☐ 60 K ☐ 60k-1.2 Lakhs ☐ 1.2-2 lakhs ☐ 2-3 Lakhs ☐ 3-5 Lakhs

☐ 5-10 Lakhs ☐ 10-50 Lakhs ☐ 50 Lakhs- 1 Crore ☐ > 1 Crore

5. CO-APPLICANT 1 / GUARANTOR DETAILS

CUSTOMER TYPE: ☐ Individual ☐ Non-Individual

INDIVIDUAL APPLICANT DETAILS

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 ☐

No. of Dependent: Annual income:

Dependent Details :

Name	Relation	Age (Years)	Occupation

Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Buddhist ☐ Others

Category ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others

Nationality - ☐ Indian

Person with Disability* ☐ Blind ☐ Differently abled person ☐ Illiterate ☐ Incapacitated ☐ Not applicable

Politically Exposed Person* ☐ PEP ☐ Relative to PEP ☐ None

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

Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>	OR Form 60 <input type="checkbox"/> Yes (If PAN not available)
Voter ID Card	<input type="text"/>	PAN Number	<input type="text"/>	
Driving License	<input type="text"/>	Driving License Expiry Date	<input type="text"/>	
UID (Aadhaar)	<input type="text"/>	NREGA Job Card	<input type="text"/>	
Others	<input type="text"/>	PoI Identification Number	<input type="text"/>	
		PoA Identification Number	<input type="text"/>	

*(Any document notified by the Central Government)

OTHER DETAILS

Education Qualification: ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Illiterate ☐ Others

Employment Type: ☐ Housewife ☐ Politician ☐ Retired ☐ Salaried ☐ Self-Employed ☐ Student

☐ Unemployed ☐ Business ☐ Farmer ☐ Professional

Occupation Type: ☐ Service/ Salaried ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ Others

Professional: ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student

☐ Business ☐ Not Categorized

Source of Income: ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Others

If salaried, Employed with ☐ Partnership ☐ Private Ltd. ☐ Proprietorship ☐ Public Ltd.

☐ Public Sector ☐ Government ☐ Multinational ☐ Others

Self-employed/ Professional Type ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect

☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Others

Industry Type ☐ Manufacturing ☐ Construction ☐ NBFC ☐ Non-Profit Organization

☐ Trading ☐ Service ☐ Government ☐ Others

Type of Company ☐ Partnership ☐ Private Ltd ☐ Proprietorship ☐ Public Sector ☐ Others

Gross Annual income: ☐ 60 K ☐ 60k-1.2 Lakhs ☐ 1.2-2 Lakhs ☐ 2-3 Lakhs ☐ 3-5 Lakhs

☐ 5 Lakhs – 10 Lakhs ☐ 10-50 Lakhs ☐ 50-1 Crore ☐ > 1 Crore

6. CO-APPLICANT 2 / GUARANTOR DETAILS

CUSTOMER TYPE: ☐ Individual ☐ Non-Individual

INDIVIDUAL APPLICANT DETAILS

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

No. of Dependent: Annual income:

Dependent Details :

Name	Relation	Age (Years)	Occupation
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Religion Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Buddhist ☐ Others ☐
 Category ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others
 Nationality - Indian
 Person with Disability* ☐ Blind ☐ Differently abled person ☐ Illiterate ☐ Incapacitated ☐ Not applicable
 Politically Exposed Person* ☐ PEP ☐ Relative to PEP ☐ None

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

Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>	OR Form 60 <input type="checkbox"/> Yes (If PAN not available)
Voter ID Card	<input type="text"/>	PAN Number	<input type="text"/>	
Driving License	<input type="text"/>	Driving License Expiry Date	<input type="text"/>	
UID (Aadhaar)	<input type="text"/>	NREGA Job Card	<input type="text"/>	
Others	<input type="text"/>	PoI Identification Number	<input type="text"/>	
		PoA Identification Number	<input type="text"/>	

OTHER DETAILS

Education Qualification: ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Illiterate ☐ Others
 Employment Type: ☐ Housewife ☐ Politician ☐ Retired ☐ Salaried ☐ Self-Employed ☐ Student
 ☐ Unemployed ☐ Business ☐ Farmer ☐ Professional
 Occupation Type: ☐ Service/ Salaried ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ Others
 Professional: ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student
 ☐ Business ☐ Not Categorized
 Source of Income: ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Others
 If salaried, Employed with ☐ Partnership ☐ Private Ltd. ☐ Proprietorship ☐ Public Ltd.
 ☐ Public Sector ☐ Government ☐ Multinational ☐ Others
 Self-employed/ Professional Type ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect
 ☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Others
 Industry Type ☐ Manufacturing ☐ Construction ☐ NBFC ☐ Non-Profit Organization
 ☐ Trading ☐ Service ☐ Government ☐ Others
 Type of Company ☐ Partnership ☐ Private Ltd ☐ Proprietorship ☐ Public Sector ☐ Others
 Gross Annual income: ☐ 60 K ☐ 60k-1.2 Lakhs ☐ 1.2-2 lakhs ☐ 2-3 Lakhs ☐ 3-5 Lakhs
 ☐ 5-10 Lakhs ☐ 10-50 Lakhs ☐ 50 Lakhs- 1 Crore ☐ > 1 Crore

7. CURRENT RESIDENTIAL ADDRESS DETAILS (Applicant/ Co-Applicant)

	Main Applicant	Co-Applicant 1/Guarantor	Co-Applicant 2/Guarantor
Address Line 1			
Address Line 2			
City			
District			
State			
Pin Code			
Country			
Contact No			
Email ID			

8 Residence

☐ Self-Owned
 ☐ Rented
 ☐ Company Accommodation
 ☐ Parental

Type of Residence

☐ Pakka
 ☐ Kaccha
 ☐ Semi Pacca
 ☐ Shed
 ☐ Other _____

9 OFFICE ADDRESS

	Main Applicant	Co Applicant 1/Guarantor	Co Applicant 2/Guarantor
Address Line 1			
Address Line 2			
City			
District			
State			
Pin Code			
Country			
Contact No			
Email ID			

10. PERMANENT ADDRESS (Applicant/ Co Applicant)

	Main Applicant	Co Applicant 1/Guarantor	Co Applicant 2/Guarantor
Address Line 1			
Address Line 2			
City			
District			
State			
Pin Code			
Country			
Contact No			
Email ID			

11 Land Holding & Crops Grown -

Crop Name	Cultivation Area (In Acres)

12. CKYC No. for Applicant / Co-applicant 1 / Co-applicant 2

Main Applicant ☐ Yes ☐ No
 Co-Applicant 1 ☐ Yes ☐ No
 Co-Applicant 2 ☐ Yes ☐ No

13. FATCA-CRS Declaration

Residence for tax purpose in Jurisdiction(s) outside of India. ☐ Yes ☐ No

Please note if the above checked box is ticked ("Yes") kindly submit a completely filed and signed copy of the FATCA-CRS declaration along with the loan application.

14. List of Documents

Documents Required	
Pre-Sanction Documents	<ul style="list-style-type: none"> • Application form • KYC Documents • Land Documents • Current RC Book & Valuation (Used Tractors) • Proforma Invoice (New Tractors)
Post Sanction Documents	<ul style="list-style-type: none"> • Invoice & Margin Money Receipt (New Tractors)with Asset details. • Insurance with Hypothecation in favour of Bank. • Loan Agreement • Registration Certificate (RC) details with Hypothecation in favour of Bank. • Accepted copy of Sanction Letter • NACH/ SI Form/ Cheques • Other documents enclosed in the Loan KIT

Note:

1. Any other document / information as required on a case-to-case basis
2. 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.

	Main Applicant	Co-Applicant 1/Guarantor	Co-Applicant 2/Guarantor
Name			
Signature			

Date:

Place: .

Application Form

RVF Bussiness

Bank Copy

Application No.	
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S.NO.	Particulars	Charges Applicable excluding Taxes
1	*Document Charges	Rs.1700/- per case
2	*Stamp Duty	At actual as per state stamp act
3	*Valuation charges for Used Tractor	At actual
4	Penal Charges	3% of Overdue Instalment Amount
5	*Cheque/ECS/NACH Dishonour Charges	Rs.500/- per instance
6	*Partial pre-closure charges (own funds)	NIL
7	*Pre-closure charges (own funds)	Pre-closure within first six months of disbursement – 2% of principle outstanding amount pre-closure after six months of disbursement – NIL pre-closure charges
8	*Loan Balance Transfer Charges (BT)	2% of balance principle outstanding amount
9	*Outstation cheque collection charges	At actual
10	*Duplicate statement charges	Rs.250/- per instance
11	*Duplicate No dues Certificate	Rs.250/- per instance
12	*Loan Cancellation / Rebooking charges	Rs.2000/- per case (additionally franking / stamping norms as actuals' wherever applicable)
13	*Charges for cibil report	Rs.50/- per instance
14	*Cash repayment mode charges	Rs.2000/- (One time)
15	*Conversion of cheque / Nach payment to Cash repayment mode	Rs.2000/-
16	*Legal , Repossession & Incidental Charges	At Actuals

*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.

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.

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	For agriculture loans: <ul style="list-style-type: none"> 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) For commercial loans: More than 90 days from the due date

*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 it 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.

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, pre-closure charges etc. as mentioned in the attached Table.
- Details with respect to the Repayment and amount will be communicated separately through sanction letter.
- This credit decision is based on a credit model which includes factors like a credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.

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 pre-closure charges are as per the Loan agreement. The pre-closure charges are levied/calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments).
- The Bank would update you about the loan decision in approximately 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.
- 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 नयिमो/शर्तों के बखिरण सभी चार्जेज सहित मैंने / हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशिक भाषा में) पढ़े गए हैं तथा मैंने / हमने इन्हें समझ लिया है.
- ☐ सर्व शुल्कांसह कर्जाच्या नयिम / अटीची सबसितर माहतिती मी/आम्ही वाचली आहे. मला / आम्हाला (प्रादेशिक भाषेमध्ये वाचून दाखवण्यात आली आहे आणि मी/आम्ही समजली आहे.
- ☐ તમામ ચાર્જીસ સહિત લોનનાં નયિમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધું છે.
- ☐ ಸಾಲದ ಸಂಪೂರ್ಣವಾಗಿರುವ ಪರಿಶೋಧನೆ ಮತ್ತು ಮೂಲಕ ರುಲ್‌ಗಳ ಪರಿಶೋಧನೆ ನಾನು ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೇ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ/ಪರಿಶೋಧಿಸಿದ್ದೇನೆ/ವೇ.
- ☐ අපನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೇ.
- ☐ రుణం నీయమ సీబిడినలు / చార్జీజీల సీకరం సీకరాలు నీను/మీను సంపూర్ణంగా చదివాము, నాకు/మాకు చదివీ సీసీసీసీసీసీసీసీ (మాతృ భాషలో) మరియు నీను/మీను అర్థం చేసుకున్నాము.
- ☐ அனைத்து கட்டணங்கள் உட்பட கடனாக்கான விதிகள்/நிபந்தனைகளின் விபரங்களை நான்/நாங்கள் படித்து பாரிந்து கொண்டுள்ளேன்/கொண்டுள்ளோம். அல்லது என்னால்/எங்களால் பாரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு/எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.

Name of Bank
Official/DSE/DSA:

Name of Applicant:

Signature of Bank
Official/DSE/DSA:

Application Date:

Main Applicant Signature

Co-Applicant 1 Signature

Co-Applicant 2 Signature

Application Form RVF Bussiness Customer Copy

Application No.	
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S.NO.	Particulars	Charges Applicable excluding Taxes
1	*Document Charges	Rs.1700/- per case
2	*Stamp Duty	At actual as per state stamp act
3	*Valuation charges for Used Tractor	At actual
4	Penal Charges	3% of Overdue Instalment Amount
5	*Cheque/ECS/NACH Dishonour Charges	Rs.500/- per instance
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- ☐ ಸಾಲದ ನಿಯಮಗಳನ್ನೂ ಪರಶ್ಚಕಗಳನ್ನೂ ಮತಕು ಎಲ್ಲೆಲ ಶರತ್ಕಗಳ ಪವರಗಳನ್ನೂ ನಾನು ನಾನು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ನಿ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದೆ/ದು, ಅದನ್ನು ನಾನು/ನಾನು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ನಿ.
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Name of Bank Official/DSE/DSA:	<input type="text"/>
Name of Applicant:	<input type="text"/>

Signature of Bank Official/DSE/DSA:	<input type="text"/>
Application Date:	<input type="text"/>

Main Applicant Signature

Co-Applicant 1 Signature

Co-Applicant 2 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