

To

RBL Bank Limited,

Dear Sir,

Sub: Application for Revolving Line of Credit

I/We whose particulars are detailed in the Annexure request for grant of revolving line of credit not exceeding INR _____ ("Facility") for the purpose of purchase of Tractor/Harvester/Farm Equipment/Two Wheeler from the manufacturer.

- A. I/We confirm that all the particulars and information provided in the application form is true, correct and complete and no material information has been withheld / suppressed from RBL Bank Limited ("RBL Bank"). I/We shall furnish such additional writings as may be required in connection with the financial assistance/s required by me. I/We also authorize RBL Bank to do a reference check on me from any bank/persons. 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.
- B. We agree and undertake that the sanction of the Facility and the terms and conditions of the sanction/renewal will be at the sole and absolute discretion of RBL 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 on our behalf. 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 as conclusive proof of correctness of any sum claimed on the due date.
- C. We hereby declare, represent and warrant as under:
- 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.
 - 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.
 - The entry and performances of the transactions under the Facility 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.
 - I/ We are neither politically exposed person/nor related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
 - That 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.
 - 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 in the money market conditions or on account of any other statutory or regulatory requirements or at the discretion of RBL Bank. RBL Bank reserves the right to review and amend the terms of the loan in such extent as it may deem fit.
 - I/We agree and confirm that the facility shall not be utilised towards
 - 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).
 - 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).
 - I/We confirm that the executive collecting the application/document has/ have informed me/us that incomplete/defective application will not be processed by RBL Bank. RBL Bank shall not be responsible in any manner for resulting in delay or otherwise. The Bank would update the loan decision in approximately 30 days from the date of receipt of the completed application form and all the required documents.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - I/We understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
 - I/we also confirm that no commitments have been made to me/us by Bank or any of its representatives regarding the loan quantum / sanction process(or) promised any deviation / waivers. Further we have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of RBL Bank(or) to any other third party.
 - I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, RBL Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/

to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (i) information and data relating to me/us; (ii) the information or data relating to any credit facility availed of/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of 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.

q. I/We declare that in case of any update in the KYC documents submitted by me/us at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I/We shall submit to the Bank the update of such documents within 30 days of the update to the documents for the purpose of updating the records at Bank's end.

r. 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.

s. 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

t. 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).

u. 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.

v. **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

(Note: For the purpose of declaration (v), the term "Relative" shall means: Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including stepbrother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse.'

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. ☐ 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

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

w. **KYC verification**

1. 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 .

2. 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.

3. 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.

4. I hereby grant my consent to download and store my records from CKYC Registry for the purpose of verification of my identity and address. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc

FATCA-CRS Declaration:

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

Please note if the above check box is ticked ('Yes'), kindly submit a complete and signed copy of FATCA-CRS declaration along with the loan application.

Authorised Signature with Rubber stamp

Name: _____

Designation: _____

Date:

Place: _____

DOCUMENTS CHECKLIST (For Applicant & Co-Applicants)

1. Completely filled application form duly signed by all the applicants and guarantor (if applicable) (photographs of all to be cross signed by applicant/guarantor)
2. KYC of all applicants (self- attested by respective applicants & OSV by RM) * (for eKYC, OSV is not applicable)
3. KYC of Guarantor for proposals, if applicable (self-attested by guarantor & OSV by RM) (for eKYC, OSV is not applicable)
4. License/Permission or Trade Certificate
5. Signature verification of proprietor/all partners/ all directors/all authorized signatories from the existing Banker
6. Udyog Aadhar (If available)
7. Last 3-year audited financials
8. GST return (GSTR 3 B) for last 3 financial year if audited financial is not available. GST return is required for current year unaudited period and also last financial year if provisional financial has been shared.
9. Net Worth statement of proprietor/all partners/ all directors. (As per Bank's internal format)
10. Bank Statement for last 6 months of main Account/s maintained by the Dealer. Duly signed by issuing bank/ or issued a computerized copy and self-certified.

***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.

Branch Name																Branch Code:								Application Date							
																		D	D	M	M	Y	Y	Y	Y						

[illegible]

- ☐ 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.

GENERAL INFORMATION

[illegible]

APPLICANT CONSTITUTION

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Partnership Firm | <input type="checkbox"/> Limited Liability Partnership (LLP) | <input type="checkbox"/> Private Limited Company |
| <input type="checkbox"/> Limited Company | <input type="checkbox"/> Hindu Undivided Family (HUF) | <input type="checkbox"/> Others (<u> Please Specify </u>) | |

ADDRESS DETAILS

PREFERRED MAILING ADDRESS ☐ Registered Office Address ☐ Principal Place of Business

REGISTERED OFFICE ADDRESS (Proof is mandatory)

[illegible]

PRINCIPAL PLACE OF BUSINESS (A. To be filled below if different from registered and preferred mailing address B. Proof is mandatory)

[illegible]**PROOF OF REGISTERED OFFICE ADDRESS**[illegible]

PROOF OF PRINCIPAL PLACE OF BUSINESS ADDRESS (To be filled in case it is different from Registered office Address)

[illegible]

PROOF OF IDENTITY

- | | |
|---|---|
| <input type="checkbox"/> Certificate of incorporation | <input type="checkbox"/> Registration certificate. |
| <input type="checkbox"/> Memorandum and Article of Association | <input type="checkbox"/> Resolution of board/Management Committee |
| <input type="checkbox"/> Partnership Deed | <input type="checkbox"/> Trust Deed |
| <input type="checkbox"/> Activity Proof-1 (For sole proprietorship only) | <input type="checkbox"/> Activity Proof-2 (For sole proprietorship only) |

Details of Proprietor/Partner/Director

Number of Related Person

Name of partners/Directors/Proprietors	Designation	Date of Birth	PAN Number	Qualification	No. of years in business	% of Shareholding

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 ☐

Business Details

Name of OEM associated																			
Date of Incorporation/Formation	D	D	M	M	Y	Y	Y	Y	Date of commencement of Business	D	D	M	M	Y	Y	Y	Y		
Place of Incorporation/Formation																			
Industry Type	<input type="checkbox"/> Manufacturing <input type="checkbox"/> NBFC <input type="checkbox"/> Consutruction <input type="checkbox"/> Non Profit Organization <input type="checkbox"/> Micro Enterprises <input type="checkbox"/> Others (Please Specify) If 'Others' fill Industry code as per Bank's KYC Policy																		
Annual Turnover (Avg. income for corp.)	<input type="checkbox"/> 0-5 Lakh <input type="checkbox"/> 5-10 Lakh <input type="checkbox"/> 10-25 Lakh <input type="checkbox"/> 25 Lakh-I Cr <input type="checkbox"/> 1-5 Cr <input type="checkbox"/> 5-50 Cr <input type="checkbox"/> 50-100 <input type="checkbox"/> Cr >100 Cr																		
Number of tractors/ Two Wheelers sold in last 12 months											Gross Block of investment in Plant and machinery (if any) (INR Lakh)								
*Source of Income/Funds	<input type="checkbox"/> Business Income <input type="checkbox"/> Investment Income <input type="checkbox"/> Agricultre <input type="checkbox"/> Others (Scheme Names)																		

OTHER BUSINESS/GROUP COMPANY

Name of the Firm/Company	Nature of Business	Brand	Date of Start of Business	% stake of common director/partner	Turnover for Last financial year	PAT for last financial Year	TNW	Total Debt

BANKING DETAILS

Name of Bank/FI	Type of Facility	Limit Sanction (In INR Lakh)	Outstanding as on (Current Date)	Security Offered

REQUEST OF TRADE ADVANCE

I/We hereby request you to grant a short term loan facility on revolving basis for purchase of Tractor/Harvester/Farm Equipment/ Two Wheelers from the manufacturer with details as below for Rs. _____/- (Rupees _____ only)

Purpose of Advance : Working Capital requirement

APPLICANT DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case of any of the information found to be false or untrue or misleading or misrepresenting, I am aware that I will be held liable for it.

Authorised Signature with Rubber stamp

Name and Designation: _____

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Place: _____

FOR OFFICE USE ONLY

Type of documents received

- ☐ Certified copies ☐ E-KYC data received from UIDAI ☐ Digital KYC Process
☐ Date received from offline verification ☐ Equivalent E-documents

KYC Verification carried out by

Date:

Name of Employee _____

Employee Code Employee Designation _____ Employee Branch _____

Signature of employee

S. No.	Particulars	Charges Applicable Excluding Taxes
1	Document charges	NIL
2	Stamp duty	At actual as per stamp duty act
3	Penal Charges	0.25% of Overdue of Tranche Amount
4	Cheque/ECS/NACH dishonour Charges	Rs. 500/- per instance
5	Outstation cheque collection charges	At actual
6	Duplicate Statement charges	Rs 250/- per instance
7	Duplicate No-dues certificate	Rs 250/- per instance
8	Loan Cancellation/rebooking charges	Rs 2000/- per case (Additional stamp duty/ Franking norms as actual wherever applicable)
9	Charge for CIBIL report	Rs 50/- per instance
10	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 on currently declared External Benchmark Rate (EBR) of the Bank.

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

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 Sub-categories	Basis for classification - Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-1	More than 30 days and up to 60 days*
SMA-2	More than 60 days and up to 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. 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.

S. No.	Particulars	Charges Applicable Excluding Taxes
1	Document charges	NIL
2	Stamp duty	At actual as per stamp duty act
3	Penal Charges	0.25% of Overdue of Tranche Amount
4	Cheque/ECS/NACH dishonour Charges	Rs. 500/- per instance
5	Outstation cheque collection charges	At actual
6	Duplicate Statement charges	Rs 250/- per instance
7	Duplicate No-dues certificate	Rs 250/- per instance
8	Loan Cancellation/rebooking charges	Rs 2000/- per case (Additional stamp duty/ Franking norms as actual wherever applicable)
9	Charge for CIBIL report	Rs 50/- per instance
10	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 on currently declared External Benchmark Rate (EBR) of the Bank.

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

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 Sub-categories	Basis for classification - Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-1	More than 30 days and up to 60 days*
SMA-2	More than 60 days and up to 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. 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.

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 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.

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 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 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 ચાર્જ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધાં છે.
- ☐ ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

- ☐ రణం 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: _____ Application Date

D	D	M	M	Y	E	A	R
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Main Applicant Signature	Co-Applicant 1 Signature	Co-Applicant 2 Signature
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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 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.

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 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 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 ચાર્જ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધાં છે.
- ☐ ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

- ☐ రణం 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: _____ Application Date

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

Main Applicant Signature	Co-Applicant 1 Signature	Co-Applicant 2 Signature
--------------------------	--------------------------	--------------------------

For Any queries / clarification please contact:

DETAILS OF RELATED PERSON

Addition/Deletion/Update related personal details -

Related Person Type

- ☐ Director
 ☐ Promoter
 ☐ Karta
 ☐ Trustee
 ☐ 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 DD MM YEAR **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** DD MM YEAR
 B - Voter ID Card _____
 D - Driving Licence _____ **Driving Licence Expiry Date** DD MM YEAR
 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 _____
Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Buddhist ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Others (Please Specify)
Category ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Please Specify)
PEP ☐ Yes ☐ No **Relative/Close associate to PEP** ☐ Yes ☐ No
Person with Disability ☐ Yes ☐ No (If yes, please specify)
☐ Illiterate ☐ Blind ☐ incapacitated ☐ Differently Abled Persons (DAP) ☐ Not applicable

Customer Profiler (if applicable)

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

DETAILS OF RELATED PERSON

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"/> 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

[illegible]

Proof of Identity (PoI) & Proof of Current Address

Proof of Identity (PoI)		Proof of Current Address (PoA)	
A - Passport Number	<input type="text"/>	<input type="text"/>	Passport Expiry Date <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"/> <input type="text"/>
B - Voter ID Card	<input type="text"/>	<input type="text"/>	
D - Driving Licence	<input type="text"/>	<input type="text"/>	Driving Licence Expiry Date <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"/>
E - UID (Aadhar)	<input type="text"/>	<input type="text"/>	
Z - Others	<input type="text"/>	<input type="text"/>	

(Any document notified by the Central Government)

[illegible]

OTHER DETAILS

Current Address Details:										Photo
Address Line 1										
Address Line 2										
Landmark										
City					District					
State					Country			Pin Code		
Contact Details										
Tele Phone-Office					Tele Phone-Residence					
Mobile					Email ID					
<input type="checkbox"/> Same as Current Address										
Permanent 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					

Photo

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"/> SC	<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	
Person with Disability	<input type="checkbox"/> Yes	<input type="checkbox"/> No	(If yes, please specify)					
<input type="checkbox"/> Illiterate	<input type="checkbox"/> Blind	<input type="checkbox"/> incapacitated	<input type="checkbox"/> Differently Abled Persons (DAP)			<input type="checkbox"/> Not applicable		

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.
*Industry Type (For Salaried/Self-employed/Optional)	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government			
	<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"/> 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	<input type="checkbox"/> Others
*If Agriculturist	please specify				
*Source of Income/Funds	<input type="checkbox"/> Business Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others	
	please specify				
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	

Addition/Deletion/Update related personal details -

<input type="checkbox"/> Director	<input type="checkbox"/> Promoter	<input type="checkbox"/> Karta	<input type="checkbox"/> Trustee	<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)						

[illegible]

Proof of Identity (PoI)		Proof of Current Address (PoA)	
A - Passport Number	<input type="text"/>	<input type="text"/>	Passport Expiry Date <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"/> <input type="text"/>
B - Voter ID Card	<input type="text"/>	<input type="text"/>	
D - Driving Licence	<input type="text"/>	<input type="text"/>	Driving Licence Expiry Date <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"/>
E - UID (Aadhar)	<input type="text"/>	<input type="text"/>	
Z - Others	<input type="text"/>	<input type="text"/>	

(Any document notified by the Central Government)

Offline verification of Aadhaar

Current Address Details:										Photo
Address Line 1										
Address Line 2										
Landmark										
City					District					
State					Country			Pin Code		
Contact Details										
Tele Phone-Office					Tele Phone-Residence					
Mobile					Email ID					

Photo

Permanent Address Details: ☐ Same as Current Address

[illegible]

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"/> SC	<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	
Person with Disability	<input type="checkbox"/> Yes	<input type="checkbox"/> No (If yes, please specify)						
<input type="checkbox"/> Illiterate	<input type="checkbox"/> Blind	<input type="checkbox"/> incapacitated	<input type="checkbox"/> Differently Abled Persons (DAP)			<input type="checkbox"/> Not 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	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> LLP	<input type="checkbox"/> Private Ltd.	<input type="checkbox"/> Listed Public Ltd.
(Self-employed)	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government			
*Industry Type	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Construction	<input type="checkbox"/> NBFC	<input type="checkbox"/> Non Profit Organization	
(For Salaried/Self-employed/Optional)	<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	<input type="text"/>	<input type="text"/>
*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"/> 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	<input type="checkbox"/> Agricultrist
*If Agriculturist					Others
*Source of Income/Funds	<input type="checkbox"/> Business Income	<input type="checkbox"/> Investment Income	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others	please specify
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

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"/>		
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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:

D	D	M	M	Y	E	A	R
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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.