

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(KVP) 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**

- 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 .
- 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.
- I hereby consent to receive information from CKYC registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to RBL Bank.
- I 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:  D  D  M  M  Y  Y  Y  Y

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**

CKYC Number: \_\_\_\_\_ Existing Customer ID : ( For Existing Customers) \_\_\_\_\_

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**

Name of Dealership \_\_\_\_\_  
 PAN Number \_\_\_\_\_ GST Registration Number \_\_\_\_\_  
 Udyam Registration Certificate \_\_\_\_\_

**APPLICANT CONSTITUTION**

Sole Proprietorship  Partnership Firm  Limited Liability Partnership (LLP)  Private Limited Company  
 Limited Company  Hindu Undivided Family (HUF)  Others ( Please Specify )

**ADDRESS DETAILS**

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

**REGISTERED OFFICE ADDRESS (Proof is mandatory)**

Shop/Office No. & \_\_\_\_\_  
 Building Name/No. \_\_\_\_\_  
 Road/Street Name/No. \_\_\_\_\_

Landmark \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_ PIN Code \_\_\_\_\_

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

Shop/Office No. & \_\_\_\_\_  
 Building Name/No. \_\_\_\_\_  
 Road/Street Name/No. \_\_\_\_\_

Landmark \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_ PIN Code \_\_\_\_\_

**PROOF OF REGISTERED OFFICE ADDRESS**

Document Name \_\_\_\_\_ Expiry Date \_\_\_\_\_  
 Document ID No. \_\_\_\_\_

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

Document Name \_\_\_\_\_ Expiry Date \_\_\_\_\_  
 Document ID No. \_\_\_\_\_

**PROOF OF IDENTITY**

Certificate of incorporation  Registration certificate.  
 Memorandum and Article of Association  Resolution of board/Management Committee  
 Partnership Deed  Trust Deed  
 **Activity Proof-1** (For sole proprietorship only)  **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  Manufacturing  NBFC  Construction  Non Profit Organization  Micro Enterprises  Others ( Please Specify )  
 If 'Others' fill Industry code as per Bank's KYC Policy

Annual Turnover  0-5 Lakh  5-10 Lakh  10-25 Lakh  25 Lakh-1 Cr  1-5 Cr  5-50 Cr  50-100  Cr >100 Cr  
 (Avg. income for corp.)

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  Business Income  Investment Income  Agriculture  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  
 Date received from offline verification  D  D  M  M  Y  Y  Y  Y

Digital KYC Process  
 Equivalent E-documents

**KYC Verification carried out by**

Date:  D  D  M  M  Y  Y  Y  Y

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 whereever 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](http://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.

<b>SMA Sub-categories</b>	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
<b>SMA-1</b>	More than 30 days and up to 60 days*
<b>SMA-2</b>	More than 60 days and up to 90 days*
<b>NPA</b>	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 12thNovember,2021andRBICircular no.RBI /2021-2022/158 DOR. STR. REC.85/21.04.048/2021-22datedFebruary15,2022. 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
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3	Penal Charges	0.25% of Overdue of Tranche Amount
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5	Outstation cheque collection charges	At actual
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**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**
**Name** (Same as ID proof) \_\_\_\_\_

**Maiden Name** \_\_\_\_\_

**Father/Spouse Name** \_\_\_\_\_

**Mother Name** \_\_\_\_\_

**Date of Birth**

DD	MM	YEAR
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**Gender:**  Male  Female  Transgender

**Nationality :**  Indian  Others ( \_\_\_\_\_ ) **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
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**B - Voter ID Card** \_\_\_\_\_

**D - Driving Licence** \_\_\_\_\_ **Driving Licence Expiry Date**

DD	MM	YEAR
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**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** \_\_\_\_\_

Photo

**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 )

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)**  Public Sector  Government

**\*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** \_\_\_\_\_ **please specify**
**\*Occupation**  Doctor  CA/CS  Lawyer  Architect  Engineer  Consultant  Agricultrist  Others **please specify**
**\*If Agricultrist**  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**
**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 ( \_\_\_\_\_ ) **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
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**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** \_\_\_\_\_ **District** \_\_\_\_\_

**City** \_\_\_\_\_

**State** \_\_\_\_\_

**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** \_\_\_\_\_ **District** \_\_\_\_\_

**City** \_\_\_\_\_

**State** \_\_\_\_\_

**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)  Public Sector  Government  NBFC  Non Profit Organization

**\*Industry Type**  Manufacturing  Construction  Micro Enterprises  Others ( Please specify )

 (For Salaried/Self-employed/Optional)  Others

**Employer Name For Salaried** \_\_\_\_\_ **If Director**  Yes  No **If yes, Director ID Number** \_\_\_\_\_

**\*Occupation**  Doctor  CA/CS  Lawyer  Architect  Engineer  Consultant  Agricltrist  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**
**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 ( \_\_\_\_\_ ) **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
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**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** \_\_\_\_\_

**District** \_\_\_\_\_

Photo

**City** \_\_\_\_\_

**State** \_\_\_\_\_

**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** \_\_\_\_\_

**District** \_\_\_\_\_

**City** \_\_\_\_\_

**State** \_\_\_\_\_

**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)  Public Sector  Government  NBFC  Non Profit Organization

**\*Industry Type**  Manufacturing  Construction  Micro Enterprises  Others **please specify**

 (For Salaried/Self-employed/Optional)  Others

**Employer Name For Salaried** \_\_\_\_\_ **If Director**  Yes  No **If yes, Director ID Number** \_\_\_\_\_ **please specify**
**\*Occupation**  Doctor  CA/CS  Lawyer  Architect  Engineer  Consultant  Agricltrist  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

#### 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" value="D   D   M   M   Y   Y   Y   Y"/>		
2.		<input type="text" value="D   D   M   M   Y   Y   Y   Y"/>		
3.		<input type="text" value="D   D   M   M   Y   Y   Y   Y"/>		
4.		<input type="text" value="D   D   M   M   Y   Y   Y   Y"/>		

Signature with Company stamp

Customer Name:

#### Explanatory notes about Beneficial Owners\*:

- 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.
- 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.
- 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.
- 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.
- 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)

<input type="checkbox"/> Aadhaar	<input type="checkbox"/> Driving License (non-expired)	<input type="checkbox"/> Passport (non-expired)	<input type="checkbox"/> Voter ID Card	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> 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, Settlors, 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.