BUSINESS BANKING GROUP APPLICATION FORM

RBL BANK
apno ka bank

(Please fill the form in BLOCK LETTERS only. This is a machine readable form and will pass through a scanner)

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

I hereby request you to grant me Working Capital Facilities based on the following information:

Application No.	

Application Date D D M M Y Y Y Y

LOAN DETAILS

Location	
Customer ID (If Existing RBL Bank Customer)	

Credit Facilities Applied for

Particulars	Cash Credit	Overdraft	JET OD	Term Loan	Bank Guarantee	Letter of Credit	LCBD	Packing Credit in ₹	Packing Credit in Foreign Currency	Buyers Credit	Others (Pl Specify)	Grand Total
Amount (₹ in Lacs)												
Tenure (In Months)												

BUSINESS ENTITY DETAILS

Name of Entity		
Constitution	☐ Partnership ☐ Private Ltd ☐ Sole Proprietorship ☐ Others (Please Specify)	UDYAM Registration No. U D Y A M – – – PAN/GIR No. (Mandatory)
LEI No.		
ZED Gradation	1. Whether the applicant is ZED rated (☐ Yes / ☐ No) 2. If yes, the gradation obtained by the applicant unit (Tick appropriate one) ☐ Bronze ☐ Silver ☐ Gold ☐ Diamond ☐ Platinum	

☐ **FATCA-CRS DECLARATION** (Tick if applicable)
Residence for Tax purposes in Jurisdiction(s) outside India.
Please note if the above check box is ticked kindly submit a completely filled and signed copy of the **FATCA-CRS Declaration** for Entity form along with the Loan Application.

REGISTERED ADDRESS OF THE ENTITY

☐ Preferred Mailing Address   Years in City

Address Line 1			
Address Line 2			
Landmark		City	
State		Pin Code	
Contact Details			
STD Code		Phone No.	Mobile
Email ID			
Business Premises	☐ Self Owned and unencumbered ☐ Self Owned and encumbered ☐ Rented	Under for Business Since M M Y Y (No. of years)	

OPERATING ADDRESS OF THE ENTITY

☐ Preferred Mailing Address

Address Line 1			
Address Line 2			
Landmark		City	
State		Pin Code	

CONTACT PERSON DETAILS

Title	☐ Mr. ☐ Ms. ☐ Dr. ☐ Others (Please Specify)
Full Name	FIRST MIDDLE LAST
Contact Details	
Mobile	

DETAILS OF CREDIT FACILITY AVAILED FROM BANKS / FINANCIAL INSTITUTIONS (Including RBL Bank) (If Applicable)

Amount in ₹ Lakhs

Name of Bank/Financial Institution	Nature of facility	Sanctioned Amount	Present Outstanding	Security Offered

BBG/Ver 6/June 2025

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PROMOTER / GUARANTOR DETAILS

Main Promoter / Proprietor / Partner / Director			
Title	☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others (Please Specify)	Gender	☐ Male ☐ Female ☐ Third Gender
Full Name	FIRST MIDDLE LAST		
PAN Number (Mandatory)		Aadhaar Number	
Religion (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zorostrain ☐ Jain ☐ Buddhist ☐ Others (Please Specify)		
Category (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Please Specify)		
RESIDENTIAL ADDRESS DETAILS	☐ Preferred Mailing Address		
Address Line 1			
Address Line 2			
Landmark		City	
State		Pin Code	

Promoter / Proprietor / Partner / Director			
Title	☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others (Please Specify)	Gender	☐ Male ☐ Female ☐ Third Gender
Full Name	FIRST MIDDLE LAST		
PAN Number (Mandatory)		Aadhaar Number	
Religion (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zorostrain ☐ Jain ☐ Buddhist ☐ Others (Please Specify)		
Category (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Please Specify)		
RESIDENTIAL ADDRESS DETAILS	☐ Preferred Mailing Address		
Address Line 1			
Address Line 2			
Landmark		City	
State		Pin Code	

Promoter / Proprietor / Partner / Director			
Title	☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others (Please Specify)	Gender	☐ Male ☐ Female ☐ Third Gender
Full Name	FIRST MIDDLE LAST		
PAN Number (Mandatory)		Aadhaar Number	
Religion (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zorostrain ☐ Jain ☐ Buddhist ☐ Others (Please Specify)		
Category (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Please Specify)		
RESIDENTIAL ADDRESS DETAILS	☐ Preferred Mailing Address		
Address Line 1			
Address Line 2			
Landmark		City	
State		Pin Code	

Promoter / Proprietor / Partner / Director			
Title	☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others (Please Specify)	Gender	☐ Male ☐ Female ☐ Third Gender
Full Name	FIRST MIDDLE LAST		
PAN Number (Mandatory)		Aadhaar Number	
Religion (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zorostrain ☐ Jain ☐ Buddhist ☐ Others (Please Specify)		
Category (Mandatory for Proprietorship & Partnership(with > =51% shareholding)	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Please Specify)		
RESIDENTIAL ADDRESS DETAILS	☐ Preferred Mailing Address		
Address Line 1			
Address Line 2			
Landmark		City	
State		Pin Code	

BBG/Ver 6/June 2025

CUSTOMER DECLARATION, CONSENT CUM AUTHORISATION UNDER LOAN APPLICATION

1. I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects and no material information has been withheld/suppressed from RBL Bank (the 'Bank'). I/We agree that the Bank is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/ Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard.
2. I/We understand that all of the above mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.
3. I/We shall/advise RBL in writing of any change in my/our residential or employment/ business address or any such change which may affect my creditworthiness. I/We undertake to inform the Bank from time to time regarding change in my/our residence/ contact information/employment and to further provide updated documents within 30 days from the date of such change.
4. I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us.
5. I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank.
6. I/We agree and confirm that the facility shall not be utilised towards
   i. making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).
   ii. for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Savings Scheme(NSC).
7. I/We do not suffer from any statutory or legal infirmities and/or are incapable of entering into a binding agreement. In case the borrower is a natural person, that the borrower(s) is /are a major and is/are of sound mind and is/are competent to contract.
8. I/We confirm that no insolvency/winding up/dissolution proceedings or any criminal proceedings have been initiated and/or are pending against us and that we have never been adjudicated insolvent by any court or other authority or a receiver, administrator, trustee or similar officer has been appointed for our assets.
9. I/We are neither politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
10. I/We understand that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any delay in concluding the loan, any changes 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 that right to review and amend the terms of the loan in such extent as it may deem fit.
11. I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us.
12. I/We understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
13. I/we also confirm that no commitments have been made to me/us by Bank or any of its representatives regarding the loan quantum / sanction process (or) promised any deviation / waivers. Further we have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of RBL Bank(or) to any other third party.
14. I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, RBL Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/ to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof. Accordingly, I/ we hereby agree and give consent for the disclosure by the Bank of all or any such; (i) information and data relating to me/us; (ii) the information or data relating to any credit facility availed of/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve Bank of India / Government of India and CIBIL and any such agency may use, process the said information and data disclosed by the Bank; and CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
15. I/We 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).
16. 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.
17. I/We confirm that I/we have given consent to M/s. ____________________________, represented by Mr./Ms. ______________________________to share/ submit my/our contact details to the Bank for the purpose of availing the loan.
    ____
18. 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.
19. 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.
20. 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 give my consent to download my KYC Records from the Central KYC Registry (CKYCR), for the purpose of verification of my identity and address from the database of CKYCR Registry.I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.
21. 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/We do not consent to share, disclose, exchange or use my information/data
22. 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/us ☐ No, Bank may not contact me/us

LIFE INSURANCE:	☐ Interested	☐ Not Interested	☐ Shall Decide Later
PROPERTY INSURANCE:	☐ Interested	☐ Not Interested	☐ Shall Decide Later

S. No.	Promoter / Proprietor / Partner / Director / Guarantor	Applicant 1	Applicant 2	Applicant 3	Applicant 4
I	I am a Director of RBL Bank	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
II	I am a Director of any other Bank*	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
	If Director of any other Bank, Name of the Bank:				
III	I am a Senior Officer of RBL Bank	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
IV	I/We am/are relative of director of RBL Bank/other Bank*/ Senior Officer of RBL Bank	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
V	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	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
VI	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

* Including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

** Entity includes firm/company, the word director includes director of RBL bank /any other bank*, interest party includes person holding substantial interest /is major shareholder /is manager /is managing agent/is in control.

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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 Applicant	Name of Director(s)/Senior Officer(s) of Banks	Designation	Relationship

Interest rate, Front-end Fees & other charges

I) Rate of Interest : Interest rates are linked to the External Benchmark Rate decided by the Lender and announced/notified by the Lender from time to time as its External Benchmark Based Lending Rate in accordance with the guidelines issued by Reserve Bank of India from time to time. The maximum interest rate and commission applicable for the product as on date of the application are as under:

Facility / Product	Particulars
Fund Based credit facility Interest rate	External Benchmark Rate + _________ % p.a. External Benchmark Rate: RBI Policy Repo Rate with quarterly reset from Account open / limit setup date
Non Fund based credit facility	

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.

Signature of Authorised Person 1	Signature of Authorised Person 2	Signature of Authorised Person 3	Signature of Authorised Person 4	Signature of Authorised Person 5

*Please note Applicant(s) signing this application in case of partnership firm/company should be authorised signatory(ies) as per the authority letter/board resolution provided.

BANK USE ONLY

Know Your Customer Details (KYC)

	Document	Document ID No.	Date of Issue	Expiry Date
1.				
2.				

I have met Mr./Ms. ____ in person. I confirm that I have visited the residential/office address of the applicant and verified the applicant's identity and address. The form has been filled and signed in my presence. The original documents have been verified by me.

Name of Bank Official/DSE/DSA | Signature of Bank Official/DSE/DSA | Emp. ID

☐ Staff Indicator	Staff ID (For RBL Bank Employee only)			Branch Code		
☐ Do not call						
Preferred Customer ID	LC Code	BBG RM Code	LG Code	Lead Generator	Walk-in customer ☐ Yes ☐ No	
Primary Relationship Manager ID		Weaker Section Only for Assets		☐ PEP ☐ CRPEP		
Business Segment		BSR Type of Organization				
MIS Code.1	MIS Code.2	MIS Code.3	MIS Code.4	MIS Code.5	MIS Code.6	
Risk Categorization	☐ L	☐ M	☐ H			

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

Expected No. of Transaction Annually	☐ < 250	☐ 250-500	☐ 500-1000	☐ 1000-2500	☐ > 2500			
Expected Transaction Amount – (in lacs)								
*Cash Deposits – Annual (in ₹)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ > 10 Cr.
*Cash Withdrawal – Annual (in ₹)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ > 10 Cr.
*FCY Inward – Annual (in USD)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ > 10 Cr.
*FCY Outward – Annual (in USD)	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ > 10 Cr.
*Domestic Inward	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ > 10 Cr.
*Domestic Outward	☐ 0-5 Lakh	☐ 5-10 Lakh	☐ 10-25 Lakh	☐ 25-50 Lakh	☐ 50-1 Cr.	☐ 1-5 Cr.	☐ 5-10 Cr.	☐ > 10 Cr.
*Source of Income	☐ Salary	☐ Business Income	☐ Investment Income	☐ Agriculture	☐ Others (Please Specify)			

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APPLICATION FORM
(Bank Copy)

Application No.	

SCHEDULE OF CHARGES

Business Banking Group	Fees & Charges
Processing Fee	1.25% of Limit/ Loan Amount + GST for NTB (new). 1.25% of Limit/ Loan Amount + GST for Renewal
IMD (for Legal& Title search and Valuation)	Non-refundable fee of ₹ 7500 + GST at login stage
Expiry of CC/ OD limits	0.0055% per day on excess utilization.
Overdrawing in CC/OD (Utilisation above limits or DP whichever is lower)	0.0055% per day on excess utilization. (only on excess utilization above DP)
Delay in submission of stock and book debt statements	0.0055% per day on Daily Outstanding CC/OD / WCDL balances. Applicable only on CC/OD / WCDL fund-based facilities.
Delay in repayments of term loans (Normal Interest & Principal Instalments)	0.0055% per day of overdue (Principal + Interest) Covers both Short and Long tenor term loan facilities.
Delayed / Non-Creation of Security / Non-compliance of condition as prescribed in sanction terms - beyond approved deferral period	0.0055% per day on the facility amount availed across all funded and non-funded facilities. This would be charged on the Daily outstanding across all facilities.
Inland Trade Finance Facilities (Bill / Invoice Discounting / Financing / Factoring)	0.0055% per day on the outstanding principal amount to be collected at time of regularization of overdue bill. Regular interest as per sanction continues to be recovered till regularization date.
Inspection Charges	As per Actual + GST
Commitment Charges (Only applicable to cash credit/ Overdraft)	If the quarterly average utilization is below 25% of the credit limit set for the year, then commitment charges of 2% (Plus Taxes) of the shortfall in utilization.
Pre- Prepayment / Pre- Closure charges	Prepayment / closure charges for Micro & Small Enterprises -NIL. Prepayment Charges for all other customers- 4% + GST of balance outstanding of Term Loan and 4% + GST of Sanctioned Limit for all other fund, non- fund-based facilities.
Pre- Prepayment / Pre- Closure charges	Prepayment / closure charges for Micro & Small Enterprises -NIL. Prepayment Charges for all other customers- 4% + GST of balance outstanding of Term Loan and 4% + GST of Sanctioned Limit for all other fund, non- fund-based facilities. Bank shall not levy any closure charges for the borrowers if the borrower intimates the Bank of his/her/its intention not to renew the facility before the period stipulated in the loan agreement, provided that the facility gets closed on the due date. Bank shall not levy any charges where pre-payment is effected at the instance of the Bank.
Legal, Repossession & Incidental Charges	As per Actual + GST

For Floating Rate Products: 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.

For Fixed Rate Products : 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

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.rblbank.com or get in touch with RBL Bank representative.

LIST OF DOCUMENTS

Documents Required at the time of login

1 KYC of all individuals and company.
2 Audited P/L & Balance Sheet with all Schedules for last 2 years (Audit report, Notes to accounts and schedules)
3 Income Tax return for last 2 years
5 Bank account statement for last 12 months for all key accounts (current accounts, existing working capital/EEFC accounts)
6 Company profile, Business model, promoters profile, Management, Products, competition etc.
7 Provisional Financials for previous year, as applicable
8 Udhyam Registration Certificate (URC) (if available)
9 State-wise GST number, contact person, Reg. E- mail ID and mobile number (as per GST portal; GST returns will be extracted digitally)
10 In case of Term loan takeover either of these to be taken - (I) SOA for Term Loan for 18 M (II) EMI repayment from Bank statement (12 months) in line with repayment schedule (III) EMI repayment validated with payment receipt in line with repayment Schedule
11 In case of Term loan cases Project details (incl. cost, means of finance etc.) required
12 For LC – Declaration from customer that there is no LC devolvement and BG invocation (In case of any devolvement, customer needs to declare what were the DPDs in regularization and reasons for delay)
13 For EPC/PCFC/PSFC –Statement of validation of track/ledger along with limit validation
14 For BG – Orders in hand and status along with order copies/letter of intent/contract agreement

Documents required during the process of sanction

1 Copy of sanction letters of any existing facility and Loan closure letter (if any)
2 Detailed schedules of Provisionals
3 Copy of property documents offered as security/Details of liquid security
4 Projected financials of 2 succeeding financial years (for TL required for the entire loan tenure)
5 Copy of property documents offered as security/Details of liquid security
6 Financial statements of Associate/Group companies (if applicable)
7 Interim performance/latest order book (if required)
8 ZED Certificates (if available)
9 LEI Number (if applicable)
10 Any other document as required and deemed fit

Post sanction Formalities

1 Accepted sanction letter.
2 Facility agreement kit signed by all borrowers.
3 Board Resolution / Authority letter from Partners for borrowing.
4 NOC/No due certificate from existing Bankers.
5 Post Dated Cheques / ECS / SI / NACH (wherever required).
6 Security Documents as prescribed by legal and applicable to the respective Scheme
7 Document required for security creation (MOE / MOD / Registered mortgage) as applicable statewise and case to case basis.
8 Letter of Set off and Lien for Cash collateral cases.

SMA/NPA CLASSIFICATION

The classification of borrower accounts as SMA as well as NPA shall be done as part of day-end process for the relevant date. The date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date.

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/ overdraft	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	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-0	Upto 30 days	-	-
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days	NPA	More than 90 days

Example: If due date of a loan account is March 31, 2021, and full dues are not received before this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA on June 29, 2021.

Upgradation of accounts classified as NPA: Borrower account(s) classified as NPAs will be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower. For further clarification, you may refer to RBI circular no. RBI/2021-2022/125 DOR.STR. REC.68/21.04.048/2021-22 dated 12th November, 2021.

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

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IMD (for Legal& Title search and Valuation)	Non-refundable fee of ₹ 7500 + GST at login stage
Expiry of CC/ OD limits	0.0055% per day on excess utilization.
Overdrawing in CC/OD (Utilisation above limits or DP whichever is lower)	0.0055% per day on excess utilization. (only on excess utilization above DP)
Delay in submission of stock and book debt statements	0.0055% per day on Daily Outstanding CC/OD / WCDL balances. Applicable only on CC/OD / WCDL fund-based facilities.
Delay in repayments of term loans (Normal Interest & Principal Instalments)	0.0055% per day of overdue (Principal + Interest) Covers both Short and Long tenor term loan facilities.
Delayed / Non-Creation of Security / Non-compliance of condition as prescribed in sanction terms - beyond approved deferral period	0.0055% per day on the facility amount availed across all funded and non-funded facilities. This would be charged on the Daily outstanding across all facilities.
Inland Trade Finance Facilities (Bill / Invoice Discounting / Financing / Factoring)	0.0055% per day on the outstanding principal amount to be collected at time of regularization of overdue bill. Regular interest as per sanction continues to be recovered till regularization date.
Inspection Charges	As per Actual + GST
Commitment Charges (Only applicable to cash credit/ Overdraft)	If the quarterly average utilization is below 25% of the credit limit set for the year, then commitment charges of 2% (Plus Taxes) of the shortfall in utilization.
Pre- Prepayment / Pre- Closure charges	Prepayment / closure charges for Micro & Small Enterprises -NIL. Prepayment Charges for all other customers- 4% + GST of balance outstanding of Term Loan and 4% + GST of Sanctioned Limit for all other fund, non- fund-based facilities.
Pre- Prepayment / Pre- Closure charges	Prepayment / closure charges for Micro & Small Enterprises -NIL. Prepayment Charges for all other customers- 4% + GST of balance outstanding of Term Loan and 4% + GST of Sanctioned Limit for all other fund, non- fund-based facilities. Bank shall not levy any closure charges for the borrowers if the borrower intimates the Bank of his/her/its intention not to renew the facility before the period stipulated in the loan agreement, provided that the facility gets closed on the due date. Bank shall not levy any charges where pre-payment is effected at the instance of the Bank.
Legal, Repossession & Incidental Charges	As per Actual + GST

For Floating Rate Products: 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.

For Fixed Rate Products : 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

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.rblbank.com or get in touch with RBL Bank representative.

LIST OF DOCUMENTS

Documents Required at the time of login

1 KYC of all individuals and company.
2 Audited P/L & Balance Sheet with all Schedules for last 2 years (Audit report, Notes to accounts and schedules)
3 Income Tax return for last 2 years
5 Bank account statement for last 12 months for all key accounts (current accounts, existing working capital/EEFC accounts)
6 Company profile, Business model, promoters profile, Management, Products, competition etc.
7 Provisional Financials for previous year, as applicable
8 Udhyam Registration Certificate (URC) (if available)
9 State-wise GST number, contact person, Reg. E- mail ID and mobile number (as per GST portal; GST returns will be extracted digitally)
10 In case of Term loan takeover either of these to be taken - (I) SOA for Term Loan for 18 M (II) EMI repayment from Bank statement (12 months) in line with repayment schedule (III) EMI repayment validated with payment receipt in line with repayment Schedule
11 In case of Term loan cases Project details (incl. cost, means of finance etc.) required
12 For LC – Declaration from customer that there is no LC devolvement and BG invocation (In case of any devolvement, customer needs to declare what were the DPDs in regularization and reasons for delay)
13 For EPC/PCFC/PSFC –Statement of validation of track/ledger along with limit validation
14 For BG – Orders in hand and status along with order copies/letter of intent/contract agreement

Documents required during the process of sanction

1 Copy of sanction letters of any existing facility and Loan closure letter (if any)
2 Detailed schedules of Provisionals
3 Copy of property documents offered as security/Details of liquid security
4 Projected financials of 2 succeeding financial years (for TL required for the entire loan tenure)
5 Copy of property documents offered as security/Details of liquid security
6 Financial statements of Associate/Group companies (if applicable)
7 Interim performance/latest order book (if required)
8 ZED Certificates (if available)
9 LEI Number (if applicable)
10 Any other document as required and deemed fit

Post sanction Formalities

1 Accepted sanction letter.
2 Facility agreement kit signed by all borrowers.
3 Board Resolution / Authority letter from Partners for borrowing.
4 NOC/No due certificate from existing Bankers.
5 Post Dated Cheques / ECS / SI / NACH (wherever required).
6 Security Documents as prescribed by legal and applicable to the respective Scheme
7 Document required for security creation (MOE / MOD / Registered mortgage) as applicable statewise and case to case basis.
8 Letter of Set off and Lien for Cash collateral cases.

SMA/NPA CLASSIFICATION

The classification of borrower accounts as SMA as well as NPA shall be done as part of day-end process for the relevant date. The date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date.

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/ overdraft	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	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-0	Upto 30 days	-	-
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days	NPA	More than 90 days

Example: If due date of a loan account is March 31, 2021, and full dues are not received before this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA on June 29, 2021.

Upgradation of accounts classified as NPA: Borrower account(s) classified as NPAs will be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower. For further clarification, you may refer to RBI circular no. RBI/2021-2022/125 DOR.STR. REC.68/21.04.048/2021-22 dated 12th November, 2021.

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

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BUSINESS BANKING GROUP
APPLICATION FORM
(Bank Copy)

Application No.	

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

☐ **The details of loan terms / conditions inclusive of all charges have been read by me /us in full read out to me/us (in vernacular) and understood by me/us.**
☐ लोन के नियमों/शर्तों के विवरण सभी चार्जेज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.
☐ सर्व शुल्कांसह कर्जाच्या नियम/अटींची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.
☐ તમામ ચાર્જીસ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધાં છે.
☐ ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
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Name of Bank Official/DSE/DSA:

Applicant Name:

Application Date D D M M Y Y Y Y

Signature of Bank Official/DSE/DSA

Applicant Signature
(Please sign and place
the rubber stamp of the Entity)

For Any queries / clarification please contact:

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