

RETAIL LOAN APPLICATION FORM (Education Loan)

The Term 'RBL Bank' or 'the Bank' shall mean RBL Bank Limited

pplication Date	D	D	М	M	Υ	Υ	Υ	Υ	

apno ka	bank Application Date D M M T T T T T T T T
/We hereby request you	to grant me Education Loan based on the following information :
LOAN DETAILS	to grant the Education Edan based on the following information :
	Outomo ID.
Existing RBL Bank Custo Location:	omer: Yes No.
	onths) Residential Status Resident Non Resident Person of Indian Origin Overseas Citizen of India Citizenship: IN-Indian Others
Type of Loan	New Loan Balance Transfer Balance Transfer + Top Up Top Up Others
If Balance Transfer, Name	
INDIVIDUAL ADDITICAN	T DETAIL C
INDIVIDUAL APPLICAN	OCK LETTERS only. This is a machine readable form and will pass through a scanner
Title*	Mr. Ms. Mrs. MX. Dr.
	Othersplease specify Others include (Adv, Brig, Capt, Cdr, Major, Prof, Chief, Just, MajGe, Colon, Maste)
Full Name* (Same as ID Proof	
	Paste Photo here
Maiden Name* (If any)	and sign across
a	it such that your
Father/Spouse Name*	Signature is on the
	Photo as well as on the form
Date of Birth*	D D M M Y Y Y Y Marital Status* Married Unmarried Others Please specify
Place of Birth*	City Country Country
Gender*	Male Female Third Gender / Transgender Annual Income* ₹:
Mother's Maiden Name*	
Religion*	Hindu Muslim Christian Sikh Zoroastrian Jain Buddhist Others please specify
Category*	SC ST OBC General Others please specify
CKYC No.	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.
Nationality* (Country Name	The state of the second of the
_	(Applicable to NRI customer)
Person with disability*	Yes □ No Beneficial Owner* □ Yes □ No
	Pol) & PROOF OF ADDRESS (PoA)
	e of the following Pol / PoA need to be submitted
Proof of Identity (Pol)	Proof of Address (PoA)
A - Passport Number	Passport Expiry Date DDMMMYYYYYY A DATE OF THE OF
B - Voter ID Card	C - PAN Number (Mandatory)
D - Driving Licence	Diving Licence Expiry Date
E - UID (Aadhaar) (Manda	
Z - Others Any document notified by the Ce	entral Government) Identification Number
	Account - Document Type Code Pol Identification Number
If driving license number Mention identification / Document Code - Descript Identity card with application / Guidelines of Clarification / Guidelines / Guidelines / Guidelines / Guidelines / Guidelin	cant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercia ncial Institutions. on filling 'Proof of Address [PoA] - Current / Permanent Address details':
	ly if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
OTHER DETAILS	
Education Qualification*	
Occupation Type*	Professional Specialization please specify Secretary Secretary Secretary Covernment Secretary
Occupation Type*	S-Service/Salaried (Private Sector Public Sector Government Sector Housewife Student) O-Others (Professional Self Employed Retired Housewife Student)
	B-Business X-Not Categorised
Sources of Income* (Prin	
Gross Annual Income	<pre></pre>
If Salaried, Employed wit	
Jaianou, Employeu Wil	Government Multi National Others Please specify
Self-employed Profession	al* Type Doctor CA/CS Lawyer Architect Engineer
–	Consultant Agriculturist Others please specify
Industry Type* (Self-emp	loloyed)
Type of Company/Firm	Proprietorship Partnership LLP Private Ltd. Listed Public Ltd. Unilisted Public Ltd. Public Sector Government
(For Salaried/Self-employed)	
CURRENT RESIDENTIA	L ADDRESS
Preferred Mailing Ad	
House no	Locality/Street Locality/Stree
City/Town/Village	
State or UT	District*
Sub District	
Residential Contact Deta	ails
STD Code	Phone No Mobile
Email ID Type of Residence Se	If Owned Rented Company Accommodation Parental Others please specify
	n covered to Benjed to Company Accommodation to Parental tomers please specify



PERMANENT ADDR	ESS	Same as Re	sidential Addre	ess						
House no		Localit	ty/Street							
City/Town/Village					Ward					
State or UT					District*					
Sub District STD Code		Phone No		Pin Code	* Mobile	Land	mark			
STD Code		Priorie No	0		Mobile					
OFFICE ADDRESS		Preferred Ma	ailing Address	No. of years	s in Present Organiza	ation*		Total work e	xperience*	Years
Firm-Company Name	+				Design	nation _				
House no		Localit	ty/Street							
City/Town/Village State or UT					Ward District*					
Sub District				Pin Code		Land	mark	 		
Office Contact Detail	s: Country Co	ode	STD C		Phone No.			Exter	ntion	
Email ID							Mob	oile*		
BANK ACCOUNT DE	TAILS									
Savings Account	Salary A	Account								
A. Bank Name* B. Bank A/c No.*										
Name					Name					
Contact Person					7					
Contact Person Address Contact No Contact No					Contact Person Address					
-	applicant				-	h onn!is	ant			
Relationship with a					Relationship with	n applica	arit			
FATCA-CRS Dec						iaila)	NO //f ma w	at af the fields		to m A
Applicant Residence for Tax Identification Num			outside india	Yes (if yes, me	ntion the following det	calls)		est of the fields	are not mandat	(tory)
Country of Tax Jurisdic	•					ue Count				
City of Birth					City of E	Birth				
ADDRESS IN TH	E JURIDICTIO	ON DETAILS W	HERE APPLIC	ANT IS RESIDENT	OUTSIDE INDIA FO	R TAX F	PURPOSES* (Applicable if ti	cked above Yes)
	Residential	_								,
	toolaolitiai	Business								
** Company Name	_	Business								
, , ,										
** Company Name *House No. & Build *Road / Street Nam	ing Name / N	lo				lmark _		Di	o O a d a	
** Company Name *House No. & Build	ing Name / N				*Land			Pi	n Code	
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKG	ing Name / N ne / No	lo*State _			Country _					
** Company Name *House No. & Build *Road / Street Nam City	ing Name / N ne / No	lo*State _	on & University	*			centage of Mai	rks / So	n Code	
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGE Examination	ing Name / N ne / No	lo*State _	on & University	*	Country _			rks / So	cholarship / P	
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGE Examination	ing Name / N ne / No	lo*State _	on & University	*	Country _			rks / So	cholarship / P	
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGE Examination	ing Name / N ne / No	lo*State _	on & University	*	Country _			rks / So	cholarship / P	
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKG Examination Passed*	ing Name / N ne / No ROUND	*State _	on & University	*	Country _			rks / So	cholarship / P	
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGE Examination	ing Name / N ne / No ROUND	*State Institutio		*	Country _		CGPA*	rks / So	cholarship / P or Academic D	istinction
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKG Examination Passed*	ing Name / N ne / No ROUND	*State _	on & University Co-App.	* B) Liabilities	Country _		CGPA* Stud	rks / Si fo	cholarship / Por Academic D	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKG Examination Passed* FINANCIAL INFORM A) Assets*	ing Name / N ne / No ROUND	*State Institutio		B) Liabilities	Year of Passing*		CGPA*	rks / So fo	cholarship / P or Academic D Co-	App.
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances*	ing Name / N ne / No ROUND	*State Institutio		B) Liabilities 1. Home Loans Ava	Year of Passing*		CGPA* Stud	rks / Si fo	cholarship / Por Academic D	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits*	ing Name / N ne / No. ROUND IATION (IN RU	*State Institutio		B) Liabilities 1. Home Loans Ava 2. Education Loan	Year of Passing* iled from*:availed from :	Perc	CGPA* Stud	rks / Si fo	cholarship / Por Academic D	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut	ing Name / N ne / No. ROUND IATION (IN RU	*State Institutio		B) Liabilities 1. Home Loans Ava 2. Education Loan	Year of Passing*	Perc	CGPA* Stud	rks / Si fo	cholarship / Por Academic D	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Other	ing Name / No. ROUND IATION (IN RU	*State Institutio		B) Liabilities 1. Home Loans Ava 2. Education Loan ————————————————————————————————————	Year of Passing* iled from*: availed from :	Perc	CGPA* Stud	rks / Si fo	cholarship / Por Academic D	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan) Family Income (Annother Examination Passed Proper Family Income (Annother Examination Passed Proper Value) (House Lan)	ing Name / No. ROUND IATION (IN RU er tual Funds)* ty (Current d Farm)*	Institutio	Co-App.	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai	Year of Passing* iled from*: availed from :	Perc	CGPA* Stud	rks / Si fo	cholarship / Por Academic D	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan Family Income (Annu PARTICULARS OF C	ing Name / No. ROUND IATION (IN RU er ual Funds)* ty (Current d Farm)* ually)*:	Institutio JPEES) Student WHICH LOAN	Co-App.	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai	Year of Passing* iled from*: availed from : any other Loans availed from*:	Perc	CGPA* Stud	rks / Si fo	cholarship / Por Academic D	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan Family Income (Annu PARTICULARS OF C Course applied*:	ing Name / No. ROUND IATION (IN RU er tual Funds)* ty (Current d Farm)*	Institutio	Co-App.	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai	Year of Passing* iled from*: availed from : any other Loans availed from*:	Perc	Stur Outstanding Amount	dent Monthly Installment	Co-Outstanding Amount	App. Monthly Installment
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan Family Income (Annu PARTICULARS OF C Course applied*: Course Name*:	ing Name / No. ROUND IATION (IN RU er tual Funds)* ty (Current d Farm)* ually)*: BOURSE FOR Medical	JPEES) Student WHICH LOAN Engineering	Co-App.	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai	Year of Passing* iled from*: availed from : any other Loans availed from*:	Perc vailed urse	Stuc Outstanding Amount	rks / Si fo	Co-Outstanding Amount	App. Monthly
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGE Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan Family Income (Annu PARTICULARS OF C Course applied*: Course Name*: Name of the Institution	ing Name / No. ROUND IATION (IN RU er tual Funds)* ty (Current d Farm)* ually)*: BOURSE FOR Medical	JPEES) Student WHICH LOAN Engineering	Co-App.	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai	Year of Passing* iled from*: availed from : any other Loans availed from*:	vailed urse	Stuc Outstanding Amount Nature of	dent Monthly Installment	Co-Outstanding Amount	App. Monthly Installment
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan Family Income (Annu PARTICULARS OF C Course applied*: Course Name*:	ing Name / No. ROUND IATION (IN RU ty (Current d Farm)* ually)*: COURSE FOR 1 Medical on / University	Institutio Institutio UPEES) Student WHICH LOAN Engineerin y*:	Co-App.	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai	Year of Passing* iled from*: availed from : any other Loans availed from*: ther Professional Coof course*:	vailed urse Na Country	Stude Outstanding Amount Nature of one of City*:	dent Monthly Installment	Co-Outstanding Amount	App. Monthly Installment
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan Family Income (Annu PARTICULARS OF C Course applied*: Course Name*: Name of the Institution Name of State*:	ing Name / No	Institution Institution UPEES) Student WHICH LOAN Engineering y*:	Co-App.	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai hagement 0t Duration of	Year of Passing* iled from*: availed from : any other Loans availed from*: ther Professional Coof course*: Name of	vailed Vailed Country mission CMAT	Stuce of City*: Status*: CET Al	dent Monthly Installment	Co-lourstanding Amount Full time	App. Monthly Installment
** Company Name *House No. & Build *Road / Street Nam City ACADEMIC BACKGI Examination Passed* FINANCIAL INFORM A) Assets* 1. Bank Balances* 2. Fixed Deposits* 3. Investments / Othe (Stocks Bonds Mut) 4. Immovable Proper Value) (House Lan Family Income (Annu PARTICULARS OF C Course applied*: Course Name*: Name of the Institution Name of State*: Date of Admission /	ing Name / No. ROUND IATION (IN RU IATION (IN RU	WHICH LOAN Engineering Student Green Green Green	Co-App. IS REQUIRED IN MAI GMAT SAT	B) Liabilities 1. Home Loans Ava 2. Education Loan 3. Personal/Car or from: 4. Credit Card: Avai hagement 0t Duration of	Year of Passing* Illed from*: availed from : any other Loans availed from*: ther Professional Course of course *: Name of Adr	vailed Wasse Na Country mission CMAT C	Stude Outstanding Amount Nature of the original of City*:	dent Monthly Installment the course*:	Co-lourstanding Amount Full time Awaited Others	App. Monthly Installment



EXPENDITURE TO BE INCURRED FOR COMPLETION OF	COURSE (Amount in	ı INR):	
A. Purpose	Amount (₹)	B. Funds Available	Amount (₹)
1. Tuition Fees*		1. Own Sources (Details)* :	
2. Living Expenses Including Hostel & Food Expenses*		2. Scholarship*	
3. Travelling Expenses*		3. Others (Specify):	
4. Others (Specify):			
Total A:		Total B:	
	Loan Requ	ired (A - B)* = ₹	
Desired Loan Amount:		Desired Loan Tenure:	
Moratorium* - No Moratorium Princ	ciple Moratorium	Partial Interest + Principle Moratorium	
During The Course* - No Moratorium 6	12	18 24 30 36 48	54 60
Post Course* - No Moratorium 6	12		_
COLLATERAL DETAILS			
1. Security Offered*: Yes	No		
2. Type of Security Offered*: Residential Property	Commercial Propert	y Plot RBL Bank FD Others please	e specify
PROPERTY DETAILS - 1 No. of Property Owner (s)*	_ commercial i ropert	, include the control of the control	
1) Mr./Mrs./Ms./Dr.			
2) Mr./Mrs./Ms./Dr.			
2) 1411./ 1411.5./ 1415./ 121.			
Property Address:			
		City*	
District* State*		Pin Code* Country	
Type of Property If Residential then Flat Rov	v House Bungal	ow If Commercial then Shop Office	Individual Floor
PROPERTY DETAILS - 2 (If applicable) No. of Property	Owner (s)*		
1) Mr./Mrs./Ms./Dr.			
2) Mr./Mrs./Ms./Dr.			
Property Address:			
		City*	
District*		Pin Code* Country	
Type of Property If Residential then Flat Rov	v House Bungal	ow framercial then Shop Office	Individual Floor
If the type of Security is FD:			
RBL Bank FD No.*:	RBL Ba	nk FD Created Date*: DDMMMYYYYY	
RBL Bank FD Maturity Date*:	RBL Ba	ı nk FD Value* (₹): Signatu	ire of Applicant
DOCUMENTS REQUIRED			
Proof of Identity & age proof (Passport, Valid driving licens)	se, Voters ID Card, Par	n card, Aadhaar card) *	
Proof of Address & signature (Valid driving license, Leave		· · · · · · · · · · · · · · · · · · ·	
• Financial Statement & ITR of the last 2/3 years.	Dravisional Balance C	that and DSL A/a of 20	
 Bank Statement for the last 6/12 months & Self-Certified Property paper including Title Deed, Completion Certificat 		,	
Loan Agreement Booklet, accepted copy of sanction letter	r, ECS/SI/PDC/Securit	y Cheques and other documents enclosed in the kit	
Prospectus: A copy of prospectus / Certificate from the pr Education proof: Copy of all education cortificates and Out	•	· ·	
 Education proof: Copy of all education certificates and Qu In case of studies in USA, I - 20 form. 	annoauon/ Language	ividi noticet.	
Admission letter: A confirmation from the institution that a	• •	or the course for which loan is sought.	
Any other document / information as required on a case t Note: BBL Bank recovered the right to cook any additional decirity.		nd the come shall be informed to the Applicant and / or On Applicant	+
- NOTE: - KBL Bank reserves the right to seek any additional de	ocument ir required ar	nd the same shall be informed to the Applicant and/ or Co- Applican	l.
AUTHORISATION CUM UNDERTAKING		Undertaking for submission & self-attestation on	documents

- I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
- I/We undertake to submit the receipt for all the disbursements made from the loan account.
- I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
- I/We shall-keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan.
- Immediately on securing job by the student, I/We undertake to inform the employment details.
- I/We undertake to maintain a Saving Bank Account and /or Deposit Account with your Bank (If required).
- I/We will not / have not borrow/ed from any other Bank or any other source
- during the currency of the advance without you prior consent in writing. I/We undertake to meet any contingent expenses to continue the course of

etaaj.	
Signature of Applicant*:	
Data: D D M M Y Y	Y Y

	ι	Indertaking for submissior for Loa	n & self-attesta n Application	tion on doc	uments	
Sr. No.		Documents	Partic	culars	Y/N	
	Fina	ncials (ITR Copies, Tax Audit r	eports, etc)	Yea	ars	
1	ITR	Copies belonging to period →				
	Fina	ancials belonging to period →				
Bank	Stat	tements of our accounts and d	etails are listed b	elow		
		Bank Name	Account No.	From Date	To Date	
	а					
2	b					
_	С					
	d					
	е					
3	VAT	/ CST / ST / GST Returns & Cl	nallans of Year(s)			
	List	Other documents other than t	he above			
	а					ļ
4	b					
	С					
	d					



DECLARATION

- 1. I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects and no material information has been withheld/suppressed from RBL Bank (the 'Bank'). I/We agree that the Bank is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard.
- 2. I/We understand that all of the abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.
- 3. I/We shall/advise RBL Bank in writing of any change in my/our residential or business address or any such change which may affect my creditworthiness.
- 4. I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us.
- 5. I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank.
- 6. I/We agree and confirm that the facility shall not be utilised towards
 - a. making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).
 - b. for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVP) and National Savings Scheme(NSC).
- 7. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose or for the purpose of transacting in Virtual Asset (VAs) like cryptocurrency, etc.
- 8. 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).
- 9. 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.
- 10. 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.
- 11. 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.
- 12. 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.
- 13. 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) unless mentioned otherwise below.
 PEP CRPEP (PEP Politically Exposed Person, CREP Close Relative of Politically Exposed Person)
- 14. 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.
- 15. 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.
- 16. 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.
- 17. I/We agree to receive SMS alerts/WhatsApp messages and/or Phone calls, emails 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), email ID as mentioned in this application form.
- 18. 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.
- 19. 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.
- 20. 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.
- 21. For PM Vidyalaxmi and PM-USP CSIS Scheme Application: I am aware that, to avail the benefit of the interest subvention scheme during the moratorium period under the PM Vidyalaxmi and PM-USP CSIS schemes, it is mandatory to download and activate the "PM Vidyalaxmi Digital Rupee" mobile application, available on the Google Play Store and Apple App Store. I understand that failure to comply with this requirement may result in delays or non-processing of the interest subvention claims.
- 22. 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.
- 23. In case of any updates to the KYC documents / information submitted by me/us at the time of establishment of an account-based relationship and thereafter, as necessary; I / We shall submit the updated documents / information to the Bank within 30 days from the date of the such updates.
- 24. I / we hereby consent to uploading the required information on CKYC Registry. 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.
- 25. 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
26.	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 con	tact me 🔃 No, Ban	nk may not contact n	ne	
2	26. Insurance:		_	_	
	Life Insurance:	Interested	Not Interested	Shall Decide Later	
	Property Insurance:	Interested	Not Interested	Shall Decide Later	
I,	/We understand that the purc	hase of any insurance p	products is purely volu	intary and is not linked to availment of any other	
f	acility from the bank.				Г





· · · · · · · · · · · · · · · · · · ·	ctor / Senior officer (DVP & above) of		,	
1. I am a Director of the RBL Bank Yes	☐ No			
2. I am a Director of any other Bank [^] Yes	No Name of the Bank:			
3. I am a Senior Officer of the RBL Bank Yes	No	_	_	
4. I/We am/are a near relative# of Director of the RBL E	'		No	
#Near Relative means: Spouse, Father, Mother (inclu Brother (including stepbrother), Brother's wife, Sister of the spouse.'			, , ,	,, <u> </u>
 We are an Entity** in which the Director** (includi Director/ partner/guarantor/interested party**/emp agent/manager/ employee/ guarantor/holds substantagent/ 	ployee or a subsidiary/holding compan			
I am a partner / Director in a firm / company in which R Yes No	BL bank Director is also a Partner /Direct	or or if RBL bank Director is	a Guarantor for any of m	y credit facilities.
^Including Directors of Scheduled Cooperative Bank ** Entity includes Ltd Company / Partnership firm / I			mutual funds/venture ca	apital funds.
"substantial interest" (i) in relation to a company, means the shares thereof, the amount paid up on which exceeds five beneficial interest held therein by an individual or his spouse by all the partners of the said firm;]]	e lakh rupees or ten percent of the paid-u	up capital of the company, v	vhichever is less; (ii) in rel	lation to a firm, means the
The term "major shareholder" shall mean a person holding and Advances – Regulatory Restrictions Dated July 23, 20:	21)	•		
If Yes, mention the details below: I/We declare (s) that we	, , , , , , , , , , , , , , , , , , , ,	. ,	· · · · · · · · · · · · · · · · · · ·	
S.No Name of Director(s)/Seni	or Officer(s)	Designation	Relationship	Signature
Bank use Only				
Know your customer details (KYC)	Attestation / For Office Use Only	Documents Received	Self-Certified True C	Copies
_		Documents Received N PERSON VERIFICATION (Copies Notary
Know your customer details (KYC) Application Type* New Update		N PERSON VERIFICATION (Copies Notary
Know your customer details (KYC)	Identity Verification ☐ Done			Copies Notary
Know your customer details (KYC) Application Type* New Update KYC Number	Identity Verification Done Emp. Name	Date DDMM	CARRIED OUT BY	Copies Notary
Know your customer details (KYC) Application Type* New Update KYC Number	Identity Verification Done Emp. Name Emp. Code	N PERSON VERIFICATION (CARRIED OUT BY	Copies Notary
Know your customer details (KYC) Application Type* New Update KYC Number	Identity Verification Done Emp. Name	Date DDMM	CARRIED OUT BY	Copies Notary
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Know your customer details (KYC) Application Type* New Update KYC Number Normal Case Sourced By*: DSA Branch Directors Case Sourced by DSA/Connector/BC DSA/Connector/BC Name	Identity Verification Done Emp. Name Emp. Code Emp. Branch Ct Connector Business C Case sourced by Branch Branch Employee Name -	Date D M M CONTROL EMPT CATION OF THE CATION OF THE CONTROL EMPT CATION OF THE CATION OF T	CARRIED OUT BY Y Y Y	
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RETAIL LOAN APPLICATION FORM

(EDUCATION LOAN) (BANK COPY)

Schedule of Charges	
Education Loan	Charges
Processing Fees	Upto 2% of loan amount (NIL fees for loans upto Rs 7.50 lacs)
Administrative Charges (Non Refundable)*	INR 2500/-
Legal & Valuation Charges (if applicable) (Non Refundable)	INR 7500 for Mumbai & INR 6000 for other locations
EMI Overdue Charges	2% of EMI Amount
Charges for CIBIL report	INR 100 per report
CERSAI Charges	INR 100 per instance
Physical Statement of Account	INR 250 per instance
Physical Repayment Schedule	INR 250 per instance
Issue of Duplicate Interest & Principal Certificate	INR 250 per instance
Duplicate no due certificate / NOC	INR 250 per instance
Cheque swapping charges	INR 500 per instance
Retrieval / Issuance of Photocopies of Property Documents	INR 500 per instance
List of Documents	INR 500 per instance
Cheque/ECS/NACH dishonour Charges	INR 500 per instance
Prepayment Charges	NIL
Rate switch/change charges	0.5% on principal outstanding or INR 50,000/- whichever is lower
Property Swap Charges	0.1% of loan amount or INR 10,000/- whichever is higher
Loan Cancellation Charges	Rs 5000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	INR 500/- per instance
Charges for non-collection of property documents post 60 days from the loan closure date	INR 500/ Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	INR 5000/ Every month the said charge will be levied from the day the document is due till the same is not submitted.

^{*}For disbursed cases these charges will be adjusted in the Processing Fee collected

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 "http://www.rblbank.com" 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.



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

SMA / NPA Cat- egories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days

Example

If due date of 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, its 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,



RETAIL LOAN APPLICATION FORM

(EDUCATION LOAN) (CUSTOMER COPY)

Schedule of Charges Education Loan	Charges
	Charges
Processing Fees	Upto 2% of loan amount (NIL fees for loans upto Rs 7.50 lacs)
Administrative Charges (Non Refundable)*	INR 2500/-
Legal & Valuation Charges (if applicable) (Non Refundable)	INR 7500 for Mumbai & INR 6000 for other locations
EMI Overdue Charges	2% of EMI Amount
Charges for CIBIL report	INR 100 per report
CERSAI Charges	INR 100 per instance
Physical Statement of Account	INR 250 per instance
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Retrieval / Issuance of Photocopies of Property Documents	INR 500 per instance
List of Documents	INR 500 per instance
Cheque/ECS/NACH dishonour Charges	INR 500 per instance
Prepayment Charges	NIL
Rate switch/change charges	0.5% on principal outstanding or INR 50,000/- whichever is lower
Property Swap Charges	0.1% of loan amount or INR 10,000/- whichever is higher
Loan Cancellation Charges	Rs 5000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	INR 500/- per instance
Charges for non-collection of property documents post 60	INR 500/- plus applicable taxes and other statutory levies, if any
days from the loan closure date	Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	INR 5000/ Every month the said charge will be levied from the da
	the document is due till the same is not submitted.

^{*}For disbursed cases these charges will be adjusted in the Processing Fee collected

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 "http://www.rblbank.com" 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 the day-end process for the relevant date. The date of SMA/ NPA shall reflect the asset classification status of an account at the day-end of that calendar date.

SMA / NPA Cat- egories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
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SMA-1	More than 30 days and upto 60 days
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NPA	More than 90 days

If due date of 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, its 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.

^{***}Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the custome.

^{*}Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the custome.



RETAIL LOAN APPLICATION FORM (EDUCATION LOAN)

(BANK COPY)

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 (all the related charges mentioned in charges section), Legal and Technical Valuation Charges, (non-refundable) that will be charged towards loan application.
- 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 etc. as mentioned in the attached Table.
- Details with respect to the EMI and amount will be communicated separately through a welcome letter post disbursement of loan.
- 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 at RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Equated Monthly Installment (EMI) will be due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The Bank would update you about the loan decision in approximately 14 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 180 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 होन के नियमों /शतों के विवरण सभी चार्जेज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं. मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं सर्व शुक्कांसह कर्जांच्या नियम/अर्टीची सविस्तर माहिती मी/आम्ही वाचली आहे. मला / आम्हाला (प्रादेशीक) भाषेमध्ये वाचून द	तथा मैंने/हमने इन्हें समझ लिया है. खवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.					
	तभाभ ચાર્જીસ સિંદિત 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 /ಡರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತ್ಯಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ಹಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ. ರುಣಂ ನಿಯಮ ನಿಬಂಧನಲು/ದಾಲ್ಡಿಲ ನಿಕರಂ ವಿವರಾಲು ನೆನು/ಮೆಮು ಸಂಪುರ್ಾಧಂಗಾ ಪದಿವಾಮು, ನಾಕು/ಮಾಕು ಪದಿವಿ ವಿನಿಪಿಂಪಬಡಿಂದಿ (ಮಾತ್ಯ ಭಾಷಲ್) ಮರಿಯು ನೆನು/ಮೆಮು ಅರ್ಥಂವೆಸುಕುನ್ನಾಮು. அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள்/திபந்தனைகளின் விபரங்களை நான்/நாங்கள் படித்து கொண்டுள்ளே (கொண்டுள்ளோம் அல்லது என்னால்/எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு/எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.						
C	lame of Bank Official Applicant Name:	Signature of Bank Official Application Date D D M M Y E A R					

For Any queries / clarifications please contact:

Call us at: +91 22 6232 7777

apno ka bank

	
b	RBLBANK

RETAIL LOAN APPLICATION FORM

Email us at: customercare@rblbank.com

(EDUCATION LOAN) (CUSTOMER COPY)

Website: www.rblbank.com

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 (all the related charges mentioned in charges section), Legal and Technical Valuation Charges. (non-refundable) that will be charged towards loan application.
- 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 etc. as mentioned in the attached Table.
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- Equated Monthly Installment (EMI) will be due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The Bank would update you about the loan decision in approximately 14 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 180 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.

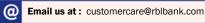
I/We also confirm that

- 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

	any other third party.	Troomiodion with this ic	an approación to the sala excesa:	ive (or) to any other employee o			
The details of loan to	erms / conditions inclusive of all charges have been read by me / us in full re	ead out to me / us (in verna	cular) and understood by me / us.				
ा लोन के नियमों/शर्तों के विक	वरण सभी चार्जेज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं त	तथा मैंने/हमने इन्हें समझ लिया है.					
सर्व शुल्कांसह कर्जाच्या निय	यम/अटींची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दार	ब्रवण्यात आली आहे आणि ही मला <i>/</i>	आम्हाला समजली आहे.				
🗌 તમામ ચાર્જીસ સહિત લોન	ાનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્ય	i છે અને મેં/અમે એ સમજી લીધાં	છે.				
🔲 ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಪರತ್ರುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ಸಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೈಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು , ಅದನ್ನು ಕಾನು/ಸಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.							
அனைத்து கட்டணங்	லால லிலை லிவலர்கை இவர்களை 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		Signature of Bank Official		Application Date			
Applicant Name:		Applicant Signature		DDMMYEAR			

For Any queries / clarifications please contact:







EDUCATION LOAN Co-Applicant Form

Main Application Form Number*						
Application Data*	DMMVEAD					

The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited								
INDIVIDUAL CO APPLICANT DETAILS								
Title*	Mr. Ms. Mrs. Dr. Others (Please Specify) Others include (Adv, Brig, Capt, Cdr, Major, Prof, Chief, Just, MajGe, Colon, Maste)							
Full Name* (As per KYC)	FIRST MIDDLE Paste Photo here and sign across							
Maiden Name (if any)	it such that your Signature is on the							
Father/Spouse Name*	Photo as well as on the form							
Mother's Maiden Name*								
Date of Birth*	D D M M Y Y Y Y Place of Birth: City State Country Country Annual income ₹ Annual income ₹							
Gender*								
Religion*								
Category*	SC ST OBC General Others (Please Specify) DIN							
CKYC No.	W CV/VC number to one Customer ID with DDI. Bonk							
Nationality* (Country Na Relationship with App	(Applicable to NRI customer)							
Person with disability*								
	Y (Pol) & PROOF OF ADDRESS (PoA)							
	one of the following Pol / PoA need to be submitted							
Proof of Identity (
A - Passport Number	Passport Expiry Date DDMMYYYYY							
B - Voter ID Card	C - PAN Number (Mandatory)							
D - Driving Licence	Driving Licence Expiry Date DMMMYYYYY							
E - UID (Aadhaar) (Ma	indatory) (Last 4 digit only) F - NREGA Job Card							
Z - Others								
	by the Central Government)							
1 -	res Account - Document Type Code Pol Identification Number							
•	PoA Identification Number							
If driving license of the control of the contr	elines on filling 'Proof of Identity [Pol]': number or passport is provided as proof of identity then expiry date is to be mandatorily furnished. action / reference number if 'Z- Others (any document notified by the central government)' is ticked. escription: applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, nercial Banks, and Public Financial Institutions. elines on filling 'Proof of Address [PoA] - Current / Permanent Address details': ted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.							
OTHER DETAILS								
	ation* Undergraduate Graduate Post Graduate Professional Specialization please specify							
Educational Qualifica	diduite diaduate Professional Specialization							
Occupation Type*	S-Service/Salaried (
	B-Business X-Not Categorised							
Sources of Income*								
Gross Annual Income								
	5-10 Lakh 10-50 Lakh >50 Lakh - 1 Cr. > 1 Cr.							
If Salaried, Employed	d with* Partnership Private Ltd. Proprietorship Public Ltd. Public Sector							
	Government Multi National Others							
Self-employed Profes								
Type of Company/Firr (For Salaried/Self-emplo	m Proprietorship Partnership LLP Private Ltd. Listed Public Ltd.							
NON-INDIVIDUAL GI	JARANTOR DETAILS (if applicable)							
Name of Entity*								
Date of Incorporation	n* D D M M Y E A R No. of years in business							
PAN*/GIR No. Type of Company* (or	ther then Salaried) Partnership Private Ltd. Proprietorship Public Ltd. Public Sector Others							
CIN	LEI LEI LEI							
City of Incorporation	* Country of Incorporation*							



CURRE	NT RESIDENTIAL ADDRESS										
Pref	erred Mailing Address	Years/Months at Current	Address Y	YMM		Years in	City				
_		,				1 1 1		1 1 1			1 1
House no		Locality/Street			Ward						
City/Tow				Die	trict*						
State or I			Pin Code			ndmark					
	tial Contact Details		Pin Code	'"	Lai	ndmark					
STD Cod		Phone No.		Мо	bile*						
Email ID											
	Residence* Self Owned	Rented Company	Accommodat	ion Par	rental (Others		please	specify		
PERMA	NENT ADDRESS Sa	me as Residential Address									
House no		Locality/Street									
City/Tow	n/Village				Ward						
State or	JT UI UI UI			Dis	trict*						
Sub Disti	rict		Pin Code	*	Lar	ndmark			Till		
STD Cod	e F	Phone No.		Мо	bile*						
OFFICE	ADDRESS Preferred Maili	ing Address No. of years	in Present Or	ganization*		Total wo	ork experien	ce*	Years		
Firm-Co	mpany Name*										
Designa											
House no		Locality/Street									
City/Town					Ward						
State or	, <u> </u>			Dis	trict*						
Sub Disti			Pin Code			ndmark					
Out Diot			TIII Godd		Lai	idilidilik					
Office C	ontact Details										
Country	Code STD Code	Phone No.			Extention		M	obile*			
Email ID	* (Official)										
LOAN D	ETAILS	LOAN DETAILS Amount in Lakhs									
Name Type of Loan Availed From Sanctioned Amount Present Outstanding									A	mount	ın Lakhs
Name			Type of	Loan	Availed Fr	om	Sanctioned	Amount			
Name			Type of	Loan	Availed Fr	om	Sanctioned	Amount			
Name			Type of	Loan	Availed Fr	om	Sanctioned	Amount			
Name			Type of	Loan	Availed Fr	om	Sanctioned	Amount			
	CA-CRS Declaration (Tick (/)	if applicable, individual/non-ind			Availed Fr	om	Sanctioned	Amount			
FAT	CA-CRS Declaration (Tick (/)		ividual applica	nt)					Preser	nt Outst	
FAT Co-Appli	cant Residence for tax purpose in		ividual applica	nt)	wing details)	NO (Sanctioned		Preser	nt Outst	
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	List Other documents other than the above							
	а							
4	b							
	С							
	d							

DECLARATION

- 1. I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects and no material information has been withheld/suppressed from RBL Bank (the 'Bank'). I/We agree that the Bank is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard.
- 2. I/We understand that all of the abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.
- 3. I/We shall/advise RBL Bank in writing of any change in my/our residential or business address or any such change which may affect my creditworthiness.
- 4. I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us.
- 5. I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank.
- 6. I/We agree and confirm that the facility shall not be utilised towards
 - a. making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).
 - b. for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVP) and National Savings Scheme(NSC).
- 7. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose or for the purpose of transacting in Virtual Asset (VAs) like cryptocurrency, etc.
- 8. 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).
- 9. 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.
- 10. 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.
- 11. 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.
- 12. 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.
- 13. 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) unless mentioned otherwise below.
 - PEP CRPEP (PEP Politically Exposed Person, CREP Close Relative of Politically Exposed Person)
- 14. 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.
- 15. 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.
- 16. 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.
- 17. I/We agree to receive SMS alerts/ WhatsApp messages and/or Phone calls, emails 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), email ID as mentioned in this application form.
- 18. I/We confirm that I/we have given consent to M/s. _______, represented by Mr./Ms. ______to share/submit my/ou contact details to the Bank for the purpose of availing the loan.
- 19. 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.
- 20. 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.
- 21. For PM Vidyalaxmi and PM-USP CSIS Scheme Application: I am aware that, to avail the benefit of the interest subvention scheme during the moratorium period under the PM Vidyalaxmi and PM-USP CSIS schemes, it is mandatory to download and activate the "PM Vidyalaxmi Digital Rupee" mobile application, available on the Google Play Store and Apple App Store. I understand that failure to comply with this requirement may result in delays or non-processing of the interest subvention claims.



- 22. 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.
- In case of any updates to the KYC documents / information submitted by me/us at the time of establishment of an account-based relationship and thereafter, as necessary; I / We shall submit the updated documents / information to the Bank within 30 days from the date of the such updates.
- 24. I/we hereby consent to uploading the required information on CKYC Registry. 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 nai address, date of birth, PAN number etc.							
25.	. 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/dat	ta						
26.	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							
27.	Insurance:							
	Life Insurance:							
	Property Insurance:							
I/We	${f e}$ Consent/ $oxdot$ Do not consent to receive information / service etc for marketing purpose	through Telep	hone/	Mobile / SMS / E-mail b	y the Bank / its agents			
I/We	ϵ confirm that I / we have read and understood the above Declaration,and that the details μ	provided on th	e form	are correct.				
In ca	ase any of the above information is found to be false or untrue or misleading or misreprese	nting. Lam						
	re that I may be held liable for it. I hereby consent to receiving information from Central KY							
	ugh SMS/Email on the above registered number /email address. I/We confirm that the fund	ds shall be		Signature of Ap	plicant			
used	for the stated purpose and will not be used for speculative or antisocial purpose.		Date:					
		L						
Cust	tomer declaration in respect of relationship with Director / Senior officer (DVP & above) of	the RBL Bank	/ Direc	ctor of any other Bank				
1.	I am a Director of the RBL Bank							
2.	I am a Director of any other Bank' Yes No Name of the Bank:							
3.	I am a Senior Officer of the RBL Bank Yes No							
4.	I/We am/are a near relative# of Director of the RBL Bank/other Bank/Senior Officer of the	e RBL Bank 🗌	Yes	☐ No				
	#Near Relative means: Spouse, Father, Mother (including step-mother), Son (including ste Husband, Brother (including stepbrother), Brother's wife, Sister (including step-sister), Sist (including step-sister) of the spouse.'	• /-			0 / 0			
5.	We are an Entity** in which the Director** (including near relative of Director of the Bank) is Director/ partner/guarantor/interested party**/employee or a subsidiary/holding commanaging agent/manager/ employee/ guarantor/holds substantial interest Yes	•	,	•				
6.	I am a partner with director of RBL Bank in a firm or director of RBL Bank is a guarantor fo	or any of my cr	edit fac	cilities. Yes	No			
	^Including Directors of Scheduled Cooperative Banks or any other type of Bank, Directors				enture capital funds.			
	** Entity includes Ltd Company / Partnership firm / HUF along with Co-parcener / Sole Pr		,	· · · · · · · · · · · · · · · · · · ·				
"suh	estantial interest" (i) in relation to a company, means the holding of a beneficial interest by			snouse or minor child	whether singly or taken			
toge relat	ther, in the shares thereof, the amount paid up on which exceeds five lakh rupees or ten per ion to a firm, means the beneficial interest held therein by an individual or his spouse or material tenders. It is not to be the total capital subscribed by all the partners of the said firm;]]	ercent of the p	aid-up	capital of the company,	whichever is less; (ii) ir			
The	term "major shareholder" shall mean a person holding 10% or more of the paid-up share coans and Advances – Regulatory Restrictions Dated July 23, 2021)	capital or five	crore r	rupees in paid-up share	s, whichever is less. (As			
	s, mention the details below: I/We declare (s) that we I/We am/are related to the di- cified hereto	rector(s) and	or Sen	ior Officer(s) of RBL B	ank or any other bank			
S.No	Name of Director(s)/Senior Officer(s)	Designation	n	Relationship	Signature			
				Signature of Ap	plicant			
			Date:					