

☐ Preferred Mailing Address ☐ If Registered address is same

Total work experience* Years

Sub-District _____ Country _____ Pin Code

Email ID* (Official) Mobile*

Sub-District _____ Country _____ Pin Code

Name	Type of Loan	Availed From	Sanctioned Amount	Present Outstanding

Type of Property *If Residential* ☐ then Flat ☐ Row House ☐ Bungalow ☐ *If Commercial* ☐ then Shop ☐ Office ☐ Individual Floor ☐

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Reference * 1	Name*:	
	Relationship with Applicant*:	
	Res Address*:	
	City*	Pin Code*:
	Mobile*:	
Reference * 2	Name*:	
	Relationship with Applicant*:	
	Res Address*:	
	City*	Pin Code*:
	Mobile*:	

☐ **FATCA-CRS Declaration** (Tick (✓) if applicable, individual/non-individual applicant)

Applicant Residence for tax purpose in jurisdiction(s) outside India ☐ Yes (If yes, mention the following details) ☐ NO (If, no rest of the fields are not mandatory)

City of Birth City of Birth

☐ **ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES*** (Applicable if ticked above Yes)

*State _____ Country _____ Pin Code _____

DOCUMENTS CHECKLIST (For Applicant & Co-Applicants)

- Proof of Identity & age proof (Passport, Valid driving license, Voters ID Card, Pan card, Aadhaar card) *
- Proof of Address & signature (Valid driving license, Leave & License Agreement, Register sale deed or sale agreement) *
- Proof of Address of the firm: Latest Telephone Bill / Electricity Bill / Bank Statement / Leave and licence agreement (Any One)
- Audited Financial Statement & ITR of the last 2/3 years along with the schedules, notes to accounts and Audit Report & all relevant annexures.
- Bank Statement for the last 6/12 months & Self-Certified Provisional Balance Sheet and P&L A/c of 20 _____
- Firm Registration/Shop Establishment/CST/VAT/GST Certificate.
- Property paper including Title Deed, Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction Plan, etc.
- Loan Agreement Booklet, accepted copy of sanction letter, ECS/SI/PDC/Security Cheques and other documents enclosed in the kit
- Any other document / information as required on a case to case basis.

*Note :- RBL Bank reserves the right to seek any additional document if required and the same shall be informed to the Applicant and/ or Co-Applicant.

Undertaking for submission & self-attestation on documents for Loan Application

Sr. No.	Documents	Particulars	Y/N
1	Financials (ITR Copies, Tax Audit reports, etc)	Year(s)	
	ITR Copies belonging to period →		
	Financials belonging to period →		
Bank Statements of our accounts and details are listed below			
2	Bank Name	Account No.	From Date To Date
	a		
	b		
	c		
	d		
3	VAT / CST / ST / GST Returns & Challans of Year(s) _____		
4	List Other documents other than the above		
	a		
	b		
	c		
	d		

Declaration

- I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects and no material information has been withheld/suppressed from RBL Bank (the 'Bank'). I/We agree that the Bank is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard.
- I/We understand that all of the abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.
- I/We 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.
- I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us.
- I/We 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.
- I/We agree and confirm that the facility shall not be utilised towards
 - making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).
 - for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra (KVP) and National Savings Scheme (NSC).
- I/We confirm that the 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.
- 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).
- 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.
- 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.
- I/We confirm that no insolvency/winding up/dissolution proceedings or any criminal proceedings have been initiated and/or are pending against us and that We have never been adjudicated insolvent by any court or other authority or a receiver, administrator, trustee or similar officer has been appointed for our assets.
- I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us.
- I/We 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)
- I/We understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
- I/we also confirm that no commitments have been made to me/us by Bank or any of its representatives regarding the loan quantum / sanction process(or) promised any deviation / waivers. Further we have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of RBL Bank(or) to any other third party.
- I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, RBL Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (i) information and data relating to me/us; (ii) the information or data relating to any credit facility availed of/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve Bank of India / Government of India and CIBIL and any such agency may use, process the said information and data disclosed by the Bank; and CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
- 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.
- 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.
- I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs .
- I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me.
- I hereby consent to receive information from CKYC registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to RBL Bank.
- 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.
- 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.
- 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
- 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
- Insurance:
Life Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
Property Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
- Do you wish to apply for a credit card? ☐ Yes ☐ No

I/We understand that the purchase of any insurance products is purely voluntary and is not linked to availment of any other facility from the bank.

Signature of Applicant
Date: _____

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 Bank/other Bank*/Senior Officer of the RBL Bank ☐ Yes ☐ No
#Near Relative means: Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including step-brother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse.'
5. We are an Entity** in which the Director** (including near relative of Director of the Bank) / Senior Officer (including relative of Senior officer of the RBL Bank) is Director/ partner/ guarantor/interested party**/employee or a subsidiary/holding company (of borrowing Entity) wherein director RBL Bank is a director/managing agent/manager/ employee/ guarantor/holds substantial interest ☐ Yes ☐ No
6. I am a partner with director of RBL Bank in a firm or director of RBL Bank is a guarantor for any of my credit facilities. ☐ Yes ☐ No

If Yes, mention the details below: I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of RBL Bank or any other bank specified hereto

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

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

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MOST IMPORTANT TERMS AND CONDITIONS	
Small & Micro LAP	Term Loan Fees & Charges
Processing Fees	Upto 2.5% of loan amount
Administrative Charges (non refundable)*	INR 2500/-
Legal & Valuation Charges (non refundable)	INR 5500/-
Charges for late payment of EMI	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 for (i) Individual Borrowers with purpose other than business (ii) Micro & Small Enterprises	NIL
Prepayment Charges for all other customers	4% of the prepayment amount / Principal Outstanding
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	INR 5000/- + interest charges upto cancellation date
Stamp Duty & Franking charges	On actuals (As applicable for each state for creation of mortgage)
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 3000/- . Every month charges will be levied till collection of documents.

* For disbursed cases administrative/legal charges will be adjusted in the Processing Fee collected

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

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 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.

MOST IMPORTANT TERMS AND CONDITIONS	
Small & Micro LAP	Term Loan Fees & Charges
Processing Fees	Upto 2.5% of loan amount
Administrative Charges (non refundable)*	INR 2500/-
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Charges for late payment of EMI	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 for (i) Individual Borrowers with purpose other than business (ii) Micro & Small Enterprises	NIL
Prepayment Charges for all other customers	4% of the prepayment amount / Principal Outstanding
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	INR 5000/- + interest charges upto cancellation date
Stamp Duty & Franking charges	On actuals (As applicable for each state for creation of mortgage)
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External Benchmark Rate and Interest Reset: RBI Repo Rate with quarterly reset.

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

I / we confirm that the executive collecting the application / document has / have informed me / us of the

- The applicable rate of interest and the type of interest (Floating/Fixed). Processing fees (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, Foreclosure 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.

That:

- incomplete/defective application will not be processed by RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Equated Monthly Installment (EMI) will due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments). No foreclosure charges/prepayment penalties on floating rate term loans sanctioned to individual borrowers with purpose other than business.
- 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 30 days only. Where for some reasons, there is a delay in concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that:

- The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank (or) to any other third party.

☐ **The details of loan terms / conditions inclusive of all charges have been read by me / us in full read out to me / us (in vernacular) and understood by me / us.**

- ☐ लोन के नियमों/शर्तों के विवरण सभी चार्ज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं. मेरे/हमारे लिए (प्रादेशिक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.
- ☐ सर्व शुल्कांसह कर्जाच्या नियम/अटीची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.
- ☐ तમામ ચાર્જસ 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/ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
- ☐ ರුಣಂ ನಿయಮ ನಿಬಂಧನಲು/ಪಾಲ್ಟಿಲ ನಿಕರಂ ವಿವರాలు ನೆನು/ಮೆము సంపూర్ణంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.
- ☐ ಅಣಣತ್ತು ಕಡ್ಡಣಣುಗಳು ಒಟ್ಟು ಕಡ್ಡಣಣುಗಳಾಗಿ ವಿವರಣೆ ನೀಡಲಾಗಿದೆ/ನಿರ್ದಿಷ್ಟಪಡಿಸಲಾಗಿದೆ. ವಿವರಣೆ ನೀಡಲಾಗಿದೆ/ನಿರ್ದಿಷ್ಟಪಡಿಸಲಾಗಿದೆ. ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

Name of Bank Official:		Signature of Bank Official		Application Date	
Applicant Name:		Applicant Signature		DD	MM
				YY	EA
				AR	

For Any queries / clarifications please contact:

 Call us at : +91 22 6232 7777	 Email us at : customercare@rblbank.com	 Website : www.rblbank.com
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I / we confirm that the executive collecting the application / document has / have informed me / us of the

- The applicable rate of interest and the type of interest (Floating/Fixed). Processing fees (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, Foreclosure 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.

That:

- incomplete/defective application will not be processed by RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Equated Monthly Installment (EMI) will due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments). No foreclosure charges/prepayment penalties on floating rate term loans sanctioned to individual borrowers with purpose other than business.
- 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 30 days only. Where for some reasons, there is a delay in concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that:

- The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank (or) to any other third party.

☐ **The details of loan terms / conditions inclusive of all charges have been read by me / us in full read out to me / us (in vernacular) and understood by me / us.**

- ☐ लोन के नियमों/शर्तों के विवरण सभी चार्ज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं. मेरे/हमारे लिए (प्रादेशिक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.
- ☐ सर्व शुल्कांसह कर्जाच्या नियम/अटीची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.
- ☐ તમામ ચાર્જસ 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/ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
- ☐ రుణం నియమ నిబంధనలు/పాల్టిల నికరం వివరాలు నేను/మేము సంపూర్ణంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.
- ☐ ಅಣಣತ್ತು ಕಡ್ಡಣಣುಗಳು ಒಟ್ಟು ಕಡ್ಡಣಣುಗಳಾಗಿ ವಿವರಣೆ ನೀಡಲಾಗಿದೆ/ನಿರ್ದಿಷ್ಟಪಡಿಸಲಾಗಿದೆ. ವಿವರಣೆ ನೀಡಲಾಗಿದೆ/ನಿರ್ದಿಷ್ಟಪಡಿಸಲಾಗಿದೆ. ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

Name of Bank Official:		Signature of Bank Official		Application Date	
Applicant Name:		Applicant Signature		DD	MM
				YY	EA
				AR	

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Co-Applicant Profile* ☐ Individual ☐ Non-Individual

Co-Applicant Type* ☐ Financial ☐ Non-Financial

INDIVIDUAL CO APPLICANT DETAILS

Title*

☐ Mr. ☐ Ms. ☐ Mrs. ☐ Mx. ☐ Dr. ☐ Others (

Please Specify

)

Full Name*
(As per KYC)

FIRST

MIDDLE

LAST

Maiden Name (if any)

FIRST

MIDDLE

LAST

Father/Spouse Name*

Mother Name*

Date of Birth*

DD

MM

YEAR

Marital Status*

☐ Married ☐ Unmarried ☐ Others (

Please Specify

)

Place of Birth

City

State

Country

Gender*

☐ Male ☐ Female ☐ Third Gender / Trans Gender

No. of Dependants

Annual income ₹

Religion*

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

Please Specify

)

Category*

☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (

Please Specify

)

DIN

CKYC No.

☐ I wish to provide my CKYC number to open Customer ID with RBL Bank. ☐ I do not wish to provide my CKYC number to open Customer ID with RBL Bank.

*Nationality
(Country Name)

*Date of becoming NRI :
(Applicable to NRI customer)

DD

MM

YEAR

Relationship with Applicant*

Person with disability*

☐ Yes ☐ No

Beneficial Owner*

☐ Yes ☐ No

Paste Photo here and sign across it such that your Signature is on the Photo as well as on the form

PROOF OF IDENTITY (PoI) & PROOF OF ADDRESS (PoA)

(Certified copy of any one of the following PoI/PoA needs to be submitted)

Proof of Identity* (PoI) [_____]

Proof of Address* (PoA) [_____]

(Given for Current Address ☐ / Permanent Address ☐)

A-Passport Number

Passport Expiry Date

DD

MM

YEAR

B-Voter ID Card

C-PAN Number*

D-Driving Licence

Driving Licence Expiry Date

DD

MM

YEAR

E-UID (Aadhaar) (Mandatory)

(Last 4 digit only)

F-NREGA Job Card

Z-Others

POI Identification Number*

(Any document notified by the central government)

POA Identification Number*

POI Country of Issue*

POA Country of Issue*

Clarification / Guidelines on filling 'Proof of Identity [PoI]':

- If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

Document Code - Description:

- Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.

Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent Address details':

- PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.

Educational Qualification*

☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Specialization (

Please Specify

)

Occupation Type*

☐ S-Service / Salaried (☐ Private Sector ☐ Public Sector ☐ Government Sector)

☐ O-Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student)

☐ B-Business ☐ Unemployed ☐ Diplomat ☐ X-Not Categorised

Source of Income(Primary)

☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Dependent ☐ as Fees/Commission/Brokerage

Gross Annual Income

☐ <= 60 K ☐ 60K - 1.2 Lakh ☐ 1.2 Lakh - 2 Lakh ☐ 2-3 Lakh ☐ 3-5 Lakh ☐ 5-10 Lakh ☐ 10-50 Lakh ☐ >50 Lakh - 1 Cr. ☐ > 1 Cr.

If Salaried, Employed with*

☐ Partnership ☐ Private Ltd. ☐ Proprietorship ☐ Public Ltd. ☐ Public Sector ☐ Government

☐ Multi National ☐ Others (

Please Specify

)

Self Employed Professional Type*

☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Others (

Please Specify

)

Type of Company/Firm
(For Salaried/Self-employed)

☐ Proprietorship ☐ Partnership ☐ LLP ☐ Private Ltd. ☐ Listed Public Ltd. ☐ Unlisted Public Ltd. ☐ Public Sector ☐ Government

NON INDIVIDUAL CO-APPLICANT DETAILS (if applicable)

Name of Entity*

Date of incorporation*

DD

MM

YY

YY

No. of years in business

PAN*/GIR No.

GST No.

Type of Company*

☐ Partnership ☐ Private Ltd. ☐ Proprietorship ☐ Public Ltd. ☐ Public Sector ☐ Others (

Please Specify

)

CIN

LEI

City of Incorporation*

Country of Incorporation*

RESIDENTIAL ADDRESS DETAILS

☐ Preferred Mailing Address

Years / Months at Current Address

YY

MM

 Years in City

House No: _____ Locality/Street: _____ City/Town/Village: _____

Ward Number _____ State or Union Territory _____ District _____

Sub-District _____ Country _____ Pin Code

[illegible]

OFFICE ADDRESS (Principle Address) ☐ Preferred Mailing Address ☐ If Registered address is same

No. of years in Present Organization* Total work experience* Years

Firm-Company Name* _____ Designation | | | | | | | | | | | | | | | |

House No: _____ Locality/Street: _____ City/Town/Village: _____

Ward Number _____ State or Union Territory _____ District _____

Sub-District _____ Country _____ Pin Code | | | | | |

Office Contact Details

Country Code		STD Code		Phone No.		Extension	
Email ID* (Official)						Mobile*	

PERMANENT ADDRESS (Registered Address): ☐ Same as Residential Address

House No: _____ Locality/Street: _____ City/Town/Village: _____

Ward Number _____ State or Union Territory _____ District _____

Sub-District _____ Country _____ Pin Code | | | | | |

LOAN DETAILS				Amount in Lakhs
Name	Type of Loan	Availed From	Sanctioned Amount	Present Outstanding

☐ **FATCA-CRS Declaration** (Tick (✓) if applicable, individual/non-individual applicant)
Applicant Residence for tax purpose in jurisdiction(s) outside India ☐ Yes (If yes, mention the following details) ☐ No (If, no rest of the fields are not mandatory)

Tax Identification Number or equivalent	TIN Description
Country of Tax Jurisdiction	TIN Issue Country
City of Birth	City of Birth

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if ticked above Yes)

*Address Type: ☐ Residential ☐ Business

** Company Name _____

*House No. & Building Name / No. _____

*Road / Street Name / No. _____

*Landmark _____ City _____

*State _____ Country _____ Pin Code _____

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. | <table border="1"> <tr> <th>Sr. No.</th> <th>Documents</th> <th>Particulars</th> <th>Y/N</th> </tr> <tr> <td rowspan="3">1.</td> <td>Financials (ITR Copies, Tax Audit reports, etc)</td> <td>Year(s)</td> <td></td> </tr> <tr> <td>ITR Copies belonging to period →</td> <td></td> <td></td> </tr> <tr> <td>Financials belonging to period →</td> <td></td> <td></td> </tr> <tr> <td colspan="4">Bank Statements of our accounts and details are listed below</td> </tr> <tr> <td rowspan="5">2.</td> <td></td> <td>Bank Name</td> <td>Account No.</td> <td>From Date</td> <td>To Date</td> <td></td> </tr> <tr> <td>a</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>b</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>c</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>d</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td>e</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3.</td> <td>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.</td> <td>3</td> <td colspan="4">VAT / CST / ST / GST Returns & Challans of Year(s) _____</td> </tr> <tr> <td>4.</td> <td>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.</td> <td rowspan="4">4</td> <td colspan="4">List Other documents other than the above</td> </tr> <tr> <td>5.</td> <td>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.</td> <td>a</td> <td colspan="4"></td> </tr> <tr> <td>6.</td> <td>I/We agree and confirm that the facility shall not be utilised towards</td> <td>b</td> <td colspan="4"></td> </tr> <tr> <td></td> <td>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).</td> <td>c</td> <td colspan="4"></td> </tr> <tr> <td></td> <td>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).</td> <td>d</td> <td colspan="4"></td> </tr> <tr> <td>7.</td> <td>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..</td> <td></td> <td colspan="4"></td> </tr> <tr> <td>8.</td> <td>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).</td> <td></td> <td colspan="4"></td> </tr> <tr> <td>9.</td> <td>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.</td> <td></td> <td colspan="4"></td> </tr> <tr> <td>10.</td> <td>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.</td> <td></td> <td colspan="4"></td> </tr> </table> | Sr. No. | Documents | Particulars | Y/N | 1. | Financials (ITR Copies, Tax Audit reports, etc) | Year(s) | | ITR Copies belonging to period → | | | Financials belonging to period → | | | Bank Statements of our accounts and details are listed below | | | | 2. | | Bank Name | Account No. | From Date | To Date | | a | | | | | | b | | | | | | c | | | | | | d | | | | | | | e | | | | | | 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. | 3 | VAT / CST / ST / GST Returns & Challans of Year(s) _____ | | | | 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. | 4 | List Other documents other than the above | | | | 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. | a | | | | | 6. | I/We agree and confirm that the facility shall not be utilised towards | b | | | | | | 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). | c | | | | | | 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). | d | | | | | 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. 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|---|--|---|---|-----------|-------------|-----|----|--|---------|--|---|--|--|---|--|--|---|--|--|--|----|--|-----------|-------------|-----------|---------|--|---|--|--|--|--|--|---|--|--|--|--|--|---|--|--|--|--|--|---|--|--|--|--|--|--|---|--|--|--|--|--|----|--|---|---|--|--|--|----|---|---|--|--|--|--|----|--|---|--|--|--|--|----|--|---|--|--|--|--|--|--|---|--|--|--|--|--|---|---|--|--|--|--|----|---|--|--|--|--|--|----|---|--|--|--|--|--|----|---|--|--|--|--|--|-----|---|--|--|--|--|--|
| Sr. No. | Documents | | Particulars | Y/N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. | Financials (ITR Copies, Tax Audit reports, etc) | | Year(s) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ITR Copies belonging to period → | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Financials belonging to period → | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank Statements of our accounts and details are listed below | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. | | Bank Name | Account No. | From Date | To Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | a | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | b | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | c | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | d | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | e | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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. | 3 | VAT / CST / ST / GST Returns & Challans of Year(s) _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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. | 4 | List Other documents other than the above | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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. | | a | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6. | I/We agree and confirm that the facility shall not be utilised towards | | b | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 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). | | c | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 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). | d | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Undertaking for submission & self-attestation on documents for Loan Application

Sr. No.	Documents	Particulars	Y/N
1	Financials (ITR Copies, Tax Audit reports, etc)	Year(s)	
	ITR Copies belonging to period →		
	Financials belonging to period →		
Bank Statements of our accounts and details are listed below			
2	Bank Name	Account No.	From Date To Date
	a		
	b		
	c		
	d		
	e		
3	VAT / CST / ST / GST Returns & Challans of Year(s) _____		
4	List Other documents other than the above		
	a		
	b		
	c		
	d		

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. 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.
22. 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.
23. 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.
24. 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
25. 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
26. Insurance:
Life Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
Property Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
27. Do you wish to apply for a credit card? ☐ Yes ☐ No

I/We understand that the purchase of any insurance products is purely voluntary and is not linked to availment of any other facility from the bank.

Customer declaration in respect of relationship with Director / Senior officer (DVP & above) of the RBL Bank / Director of any other Bank

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 Bank/other Bank*/Senior Officer of the RBL Bank ☐ Yes ☐ No
#Near Relative means: Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including step-brother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse.'
5. We are an Entity** in which the Director** (including near relative of Director of the Bank) / Senior Officer (including relative of Senior officer of the RBL Bank) is Director/ partner/ guarantor/interested party**/employee or a subsidiary/holding company (of borrowing Entity) wherein director RBL Bank is a director/managing agent/manager/ employee/ guarantor/holds substantial interest ☐ Yes ☐ No
6. I am a partner with director of RBL Bank in a firm or director of RBL Bank is a guarantor for any of my credit facilities. ☐ Yes ☐ No

^Including Directors of Scheduled Co-operative Banks or any other type of Bank, Directors of subsidiaries/trustees of mutual funds/venture capital funds.

** Entity includes Ltd Company / Partnership firm / HUF along with Co-parcener / Sole Proprietorship firm;

"substantial interest". - (i) in relation to a company, means the holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares thereof, the amount paid up on which exceeds five lakh rupees or ten percent of the paid-up capital of the company, whichever is less; (ii) in relation to a firm, means the beneficial interest held therein by an individual or his spouse or minor child, whether singly or taken together, which represents more **than ten per cent of the total capital** subscribed by all the partners of the said firm;]]

The term **"major shareholder"** shall mean a person holding **10% or more of the paid-up share capital or five crore rupees** in paid-up shares, whichever is less. (As per Loans and Advances – Regulatory Restrictions Dated July 23, 2021)

If Yes, mention the details below: I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of RBL Bank or any other bank specified hereto

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

Signature of Applicant
Date: