

I/we hereby request you to grant me Personal Loan based on the following information:

LOAN DETAILS	Existing RBL Bank Customer	☐ Yes ☐ No	Customer ID	
Location				
Loan Amount Applied ₹				Tenure (In months)
End Use	☐ Business ☐ Education ☐ Marriage ☐ Asset Acquisition ☐ Debt Consolidation ☐ Agriculture ☐ Others (Please Specify)			
Customer Type	☐ Individual ☐ Joint ☐ Others (Please Specify)			Citizenship ☐ IN-Indian Residential Status ☐ Resident Individual

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

Title	☐ Mr. ☐ Ms. ☐ Mrs. ☐ Dr. ☐ Others (Please Specify)			
Full Name	F I R S T M I D D L E L A S T			
Maiden Name (if any)	Same as ID proof			
Father/Spouse Name				
Date of Birth	D D M M Y E A R	Marital Status	☐ Married ☐ Unmarried ☐ Others (Please Specify)	
Gender	☐ Male ☐ Female ☐ Third Gender / Transgender			Annual Income ₹
Mother's Maiden Name				No. of Dependents
Religion	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrain ☐ Jain ☐ Buddhist ☐ Others (Please Specify)			
Category	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Please Specify)			

BANK ACCOUNT DETAILS

a. Salary Bank Name	
b. Salary Bank A/c No.	

FATCA-CRS DECLARATION (Tick If Applicable)☐ Residence for Tax Purposes in Jurisdiction(s) outside IndiaPlease note if the above check box is ticked kindly submit a completely filled and signed copy of the **FATCA-CRS Declaration for Individuals** form along with the Loan Application.**CREDIT CARD SECTION**☐ I am a Salaried Resident Individual and wish to apply for a **Credit Card**

Declaration & Confirmation : I want to apply for RBL Bank Credit Card and agree to be contracted by RBL Bank for the same. I authorize RBL Bank to share my application details and attached KYC documents and use the same for my credit card application. I have read and understood the credit features and most important terms and conditions (MITC) as mentioned on **www.rbl.bank.in** and request to email to me on my email id mentioned in this application form. I authorize RBL Bank to contact me, as required for the purpose of my Credit card application. I provide my consent to RBL Bank to call me for issuance, upgrade or downgrade of my credit card basis my telephonic, email, OTP based consent if I qualify for the same. Credit Card approval and credit limit is at the sole discretion and option of RBL Bank.

Declaration by Applicant

- 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 authorize 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 undertake to inform the Bank from time to time regarding change in my/our residence/contact information/employment and to further provide updated documents within 30 days from the date of such change.
- 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 hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to the facilities availed from the Bank, to the Bank's other branches/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution governmental/regulatory authorities of third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/We waive the privilege of privacy and privacy of contract.
- 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(KVC) and National Savings Scheme(NSC).
- 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 are neither politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
- 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 have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/ us.
- I/We understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
- I/we also confirm that no commitments have been made to me/us by Bank or any of its representatives regarding the loan quantum / sanction process(or) promised any deviation / waivers. Further we have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of RBL Bank(or) to any other third party.

15. 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.
16. I/We agree to receive SMS alerts/ Whatsapp/ Phone calls related to my/our application status, account activity, service calls (including collections, advisories and educational/informative messages), regulatory updates as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form.
17. I authorize....email address" and Change to - 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.
18. 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.
19. I/we understand that the personal loan is offered at fixed rate of interest and option of conversion/switching loan from fixed to floating rates or vice versa is not available for the given product.
20. 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.
 - Incomplete/defective application will not be processed and RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
 - Details with respect to the Equated Monthly Installment EMI and amount will be communicated separately through a welcome letter post disbursement of the loan.
 - EMI will be due on 5th of every month or the date as specified in the welcome letter.
 - RBL Bank would update about the loan decision in approximately 10 working days from the date of receipt of the complete application form with all requisite documents.
21. I/We also confirm that,
- a) The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- b) I/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.

B. KYC verification

- ☐ I hereby declare that there is no change in my/our KYC information including current address existing in the records of the Bank.

C. Customer Consents

22. ☐ 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), understood and agreed 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 शुल्क/सह कर्जाया नियम / अटीची सविस्तर माहिती मी / आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि मला / आम्हाला समजली आहे.
- ☐ તમામ ચાર્જસ સહિત લોનના નિયમો અને શરતોને મેં / અમે વાંચ્યા છે, મને / અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં / અમે એ સમજી લીધું છે.
- ☐ ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು / ಪರಮ್ಪುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಕುಲುಗಗಳ ವಿವರಗಳನ್ನು ನಾನು / ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು / ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
- ☐ රසංඛ්‍යයාංකය සහ අනෙකුත් විස්තරයන් / මාගේ සම්පූර්ණ තොරතුරු / මාගේ / මාගේ (මාතෘ භාෂාවේ) සම්පූර්ණව පරිදක්වා / මාගේ / මාගේ (මාතෘ භාෂාවේ) සම්පූර්ණව පරිදක්වා.
- ☐ அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள் / நிபந்தனைகளின் விபரங்களை நான் / நாங்கள் படித்து புரிந்து கொண்டுள்ளோம் / கொண்டுள்ளோம் அல்லது என்னால் / எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு / எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.
23. 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
24. 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

D. Consent for Insurance Products:

- ☐ I/We wish to opt for Insurance offered by RBL Bank ☐ No, I do not consent for purchase of Insurance.

E. Customer declaration in respect of relationship with directors/senior officers of the bank/any other bank

- I. I am a Director of RBL Bank ☐ Yes ☐ No
- II. I am a Director of any other Bank* ☐ Yes ☐ No Name of the Bank: _____
- III. I am a Senior Officer of RBL Bank ☐ Yes ☐ No
- IV. I/WE am/are relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank ☐ Yes ☐ No
- V. We are an entity** in which the director**/relative of director**/relative of senior officer of RBL Bank is director/ partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director of RBL Bank is a director/managing agent/manager/employee/guarantor/holds substantial interest ☐ Yes ☐ No
- VI. 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, directors of subsidiaries/trustees of mutual funds/venture capital funds.

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

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

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

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

Signature of Applicant

Date: _____

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

Signature of Co-Applicant

Date: _____

Most Important Terms & Conditions

Personal Loan (Salaried)	Fees & Charges*
Processing Fee*	2% of Loan amount
Charges for late Payment of EMI	3% of EMI Amount
Issue of Duplicate Interest & Principal Certificate	₹ 250 per instance
Cheque swapping charges	₹ 250 per instance
Bounce Cheque / Standing Instruction Charges	₹ 500 per instance
Charges for CIBIL report	₹ 50 per instance
Part Prepayment	No Part Prepayment is allowed in this loan
Agreement franking/ Stamp duty charges	As per actuals
Full Prepayment / Foreclosure Charges	Up to payment of first 18 EMIs - 5% of Principal outstanding* More than 18 EMIs paid - 3% of Principal outstanding* *NIL foreclosure charges only if minimum 12 EMIs are paid without any bounce and foreclosure is using Own funds. Balance Transfer of loan outstanding to another financial institute is not treated as own source of funds.

Type of Interest: Fixed rate

* The applicable ROI will be arrived at by adding risk profiling, credit bureau score of the customer along with tenor, category of product. Taxes and other Government taxes, levies etc applicable as per the prevailing rate will be charged over and above these charges. The rates, fees, charges etc. as stated herein above are subject to changes/ revision from time to time. For the latest charges, please visit our website www.rbl.bank.in or get in touch with RBL Bank representative.

SMA / NPA Classification:

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

SMA / NPA Categories	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 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.

 PIL/PL-Retail Assets/Ver. 3.5/Sept 2020
 *Applicable taxes extra for all fees & charges

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*Applicable taxes extra for all fees & charges

Name of the Applicant:

Type of Loan Applied :

Branch Code: Date & Time of Receipts

Branch Contact Person Name:

Branch Contact Person No.

DSA Contact Person Name:

DSA Contact Person No.

Signature of Bank Official/
DSE/DSAApplicant Signature
(Please sign and place the
rubber stamp of the entity)**For Any queries / clarification please contact on below mentioned numbers. Please mention Application Number in all your communication(s):****24 HOURS CUSTOMER SERVICE: +91 22 6232 7777****Email us at :** customercare@rbl.bank.in**Website :** www.rbl.bank.in**Standing Instruction Authorization**

I/We hereby irrevocably authorize the Bank to debit my/our Savings Account No. (the “**Account**”) maintained with the Bank, towards repayment of the Loan, including all Dues, in accordance with the Terms and Conditions and all other transaction documents executed in connection with the Loan;

I/We acknowledge and agree that this standing instruction (“Instruction”) shall remain valid and binding for the entire tenure of the Loan or until all Dues under the Loan are fully repaid and the loan account is closed, whichever is later;

I/We confirm and undertake that Instruction shall not be revoked, amended, or suspended without the prior written consent of the Bank. Any such revocation or amendment shall take effect only upon full repayment of all Dues under the Loan.

Name of the Applicant:

Type of Loan Applied :

Branch Code: Date & Time of Receipts

Branch Contact Person Name:

Branch Contact Person No.

DSA Contact Person Name:

DSA Contact Person No.

Signature of Bank Official/
DSE/DSAApplicant Signature
(Please sign and place the
rubber stamp of the entity)**For Any queries / clarification please contact on below mentioned numbers. Please mention Application Number in all your communication(s):****24 HOURS CUSTOMER SERVICE: +91 22 6232 7777****Email us at :** customercare@rbl.bank.in**Website :** www.rbl.bank.in**Standing Instruction Authorization**

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