RBL BANK
apno ka bank

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

RENEWAL REQUEST - LOAN AGAINST GOLD ORNAMENTS

To
The Branch Head
RBL Bank Limited

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Dear Sir,

Subject: Renewal Request for Loan Against Gold Ornaments

Ref: Loan Account Number [____________________]

Please select the applicable option:

☐ **Section A- Renewal Request (No Change in Loan Amount)**

☐ **Section B- Renewal Request with Revised Amount**

(Select as applicable. If Section B is selected, the loan may be revised based on gold reappraisal, and additional gold collateral may be required.)

1. I/We hereby refer to the financial assistance in the nature of loan against gold ornaments amounting to INR ____________ ("**Loan**") granted for the tenure of ____________ months by RBL Bank Limited ("**RBL Bank/Bank**") to me/us ________________________ (the "**Borrower**"), secured by the gold ornaments pledged in favour of the Bank ("**Gold Articles**"), on the terms and condition stipulated under the application form dated ____________ and other transaction documents (the "**Transaction Documents**").
2. Section A – Renewal (If Section A is selected)
   a. I/We request RBL Bank to renew the Loan on the same terms and conditions as set out in the Transaction Documents. The loan amount shall remain unchanged at INR ____________ ("Renewed Facility") for a further tenure of ____________ months, Rate of Interest (ROI) ______ and shall continue to be secured by an exclusive continuing pledge over the same Gold Articles.
   b. I/We confirm that the Gold Articles pledged as security are valid, enforceable and binding on me/us, my/our successors and permitted assigns; the existing pledge shall continue and operate as a **continuing security** for the Renewed Facility, securing the Loan together with all interest, costs, charges, expenses, and any other monies due and payable by me/us to the Bank for the entire renewed tenure.
3. Section B - Renewal with Revised Amount (If Section B is selected)
   a. I/We request RBL Bank to renew the Loan with the revised loan amount of INR ____________ ("**Revised Facility**") for a tenure of ____________ months and Rate of Interest (ROI) ______ secured by an exclusive pledge over the same Gold Articles and/or additional gold articles, as may be accepted by the Bank in its sole discretion.
   b. I/We confirm that the Gold Articles, including any additional gold offered for the Revised Facility pledged as security are valid, enforceable and binding on me/us and my/our successors and permitted assigns; the existing pledge shall continue and operate as a continuing security for the Revised Facility, securing the Loan together with all interest, costs, charges, expenses, and any other monies due and payable by me/us to the Bank for the entire tenure of the Revised Facility.
   c. I/We further acknowledge that a fresh Key Fact Statement, sanction letter, and pledge card shall be issued in respect of the Revised Facility. I/We undertake to execute all documents as may be required by the Bank to extend the Revised Facility. Except as expressly modified herein, all terms and conditions of the Transaction Documents shall remain in full force and effect.
4. I/We understand and acknowledge that RBL Bank shall have the right, at its sole discretion, to reject my/our renewal request, without assigning any reasons. The Bank shall not be liable in any manner whatsoever for any costs, losses, damages or consequences, arising from such rejection or from any delay in communicating such rejection.
5. I/We agree and hereby provide my consent that RBL Bank may without prior notice, at its discretion, reappraise, inspect, or audit the Gold Articles at any time, including opening sealed packets if necessary. The Bank may, based on such verification, revise the Loan amount or applicable interest rate in accordance with its internal policies.
6. I/We undertake to execute all documents as may be required by RBL Bank for renewal of the Loan and authorize the Bank to deduct renewal fees, applicable stamp duty, appraiser charges, and other statutory levies (as applicable) from the loan proceeds.
7. In the event of any shortfall, or if RBL Bank, in its sole discretion, decides not to disburse the Renewed Facility or Revised Facility, I/We agree to forthwith repay all outstanding dues to the Bank. Nothing herein shall limit the Bank's right to apply any payments towards interest, charges, or principal in accordance with the Transaction Document.
8. I/We confirm that any notice or communication issued by RBL Bank to the address/email/contact details mentioned in **Schedule I** shall be deemed to be valid and sufficient service under applicable laws.
9. I/We hereby irrevocably authorize the Bank to debit my/our Savings Account No. ____________________ maintained with the Bank, towards repayment of the Loan, including all dues, in accordance with the terms as stipulated herein, Transaction Documents and any other documents executed in connection with the Loan. I/We acknowledge and agree that this standing 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.
10. I hereby authorize and give consent to the Bank to disclose, without notice to me, information furnished by me hereunder 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;
11. Terms not defined herein shall have the same meaning as assigned to them under the Transaction Documents.
12. This form is supplemental to, and shall be read in conjunction with, the Transaction Documents. Except as expressly provided herein, nothing contained herein shall limit or deemed to limit or prejudicially affect the rights and benefits created in favour of RBL Bank under the Transaction Documents.

Signature(s):

Borrower Name(s): ________________________

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SCHEDULE I

SR. NO	PARTICULARS	DETAILS
1	Borrower(s) Name	
2	Address of the Borrower(s)	
3	Contact details (email ID and Mobile number)	
4	Details of Existing Loan	
5	RBL Bank Branch	
6	Details of Existing Sanction Letter	

Annexure 'A'

PART 1 (INTEREST RATE AND FEES/CHARGES)									
1	**Loan proposal/Account No.**					**Type of Loan**		Loan Against Gold Ornament	
2	**Sanctioned Loan amount (in Rupees)**								
3	**Disbursal schedule** (i) Disbursement in stages or 100% upfront."					100% upfront			
	(ii) If it is stage wise, mention the clause of loan agreement having relevant details					Not Applicable			
4	**Loan term**								
5	**Instalment details**								
	Type of instalments		**Number of EPIs**			**EPI (in Rupees)**		**Commencement of repayment, post sanction**	
6	**Interest rate (%) and type (fixed or floating or hybrid)**								Fixed
7	**Additional Information in case of Floating rate of interest**								
	Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)			Impact of change in the reference benchmark (for 25 bps change in 'R', change in:	
					B	S		EPI (in Rupees)	No. of EPIs
	Not Applicable								

8	**Fee/ Charges (Including of taxes such as GST)**					
			Payable to the bank (A)		Payable to a third party through bank (B)	
			One-time/ Recurring	Amount (in Rupees) or Percentage (%) as applicable	One-time/ Recurring	Amount (in Rupees) or Percentage (%) as applicable
	(i)	Processing fees	One-time		Not Applicable	Not Applicable
	(ii)	Insurance charges	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	(iii)	Valuation fees	One-time		Not Applicable	Not Applicable
	(iv)	Stamp Duty	One-time		Not Applicable	Not Applicable
	(v)	Renewal Fee	One-time		Not Applicable	Not Applicable
	(vi)	Renewal Stamp Duty	One-time		Not Applicable	Not Applicable
9	**Annual Percentage Rate (APR)**					

10	**Details of Contingent Charges (in Rupees or %, as applicable)- exclusive of taxes/ other statutory levies that may be charged to the Borrower if applicable as per Government/ RBI directives**		
	(i)	Penal charges, if any, in case of delayed payment	2% of Interest / Principal Overdue
	(ii)	Other penal charges, if any	Not Applicable
	(iii)	Foreclosure / Pre-payment charges, if applicable	1 % of loan amount: • If closed within 60 days for 90 days tenure loan • If closed within 90 days for 180 days tenure loan • If closed within 180 days for 360 days tenure loan • If closed within 180 days for 720 days tenure loan
	(iv)	Charges for switching of loans from floating to fixed rate and vice versa	Not Applicable
	(v)	Legal, Auction & Incidental Charges	At Actuals

PART 2 (OTHER QUALITATIVE INFORMATION)			
1	Clause of Loan agreement relating to engagement of recovery agents		Please refer to the clause pertaining to "Consequences of default" & "Appointment of Recovery Agent by the Bank" of Application form
2	Clause of Loan agreement which details grievance redressal mechanism		Please refer to the clause pertaining to "Customer Service & Grievance Redressal" of Application form
3	Phone number and email id of the nodal grievance redressal officer		Contact details: 022-43020781 Email ID: RegionalNodalOfficer@rbl.bank.in
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)		Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:		
	Name of the operating RE, along with its proportion of funding	Name of the partner RE along with its proportion of funding	Blended rate of interest
	Not Applicable	Not Applicable	Not Applicable
6	In case of digital loans, following specific disclosures may be furnished:		
	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan		Not Applicable
	Details of LSP acting as recovery agent and authorized to approach the borrower		Not Applicable

Annexure 'B'

Annexure B : Computation of Annual Percentage Rate (APR)

ILLUSTRATION FOR COMPUTATION OF APR FOR RETAIL AND MSME LOANS		
Sr. No.	**Parameter**	**Details**
1	Sanctioned Loan amount (in Rupees)	
2	Loan Term	
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	
b)	Type of EPI	
	Amount of each EPI (in Rupees)	
	nos. of EPIs (e.g., no. of in case of monthly EMIs instalments)	
c)	No. of instalments for payment of capitalised interest, if any	Not Applicable
d)	Commencement of repayments, post sanction	
3	Interest rate type (fixed or floating or hybrid)	Fixed
4	Rate of Interest	
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	
6	Fee/ Charges payable (in Rupees)	
A	Payable to the bank	
B	Payable to third-party routed through bank	
7	Net disbursed amount (in Rupees)	
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	
9	Annual Percentage rate- Effective annualized interest rate (%)	
10	Schedule of disbursement as per terms and conditions	100% Upfront
11	Due date of payment of instalment and interest	

Installment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Installment (in Rupees)	Remarks

DECLARATION

The contents of KFS have been read over and explained to ________________________ (Borrower/Co-Borrower) and he/she/they having understood the contents thereof.

Declarant's Name & Address.

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Signature of Declarant

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Signature of Borrower/Co-Borrower

Date: Place:

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Signature & Stamp of RBL Bank