

I/We wish to apply for Business Loan for the below ticked (✓) end use and request you to process the loan application as per details provided by me/us in the form.

☐ Business Expansion ☐ Working Capital ☐ Buying Plant And Machinery ☐ Others (Please Specify) Category: ☐ Shishu ☐ Kishore ☐ Tarun

Loan Details Type of Loan: ☐ Term Loan ☐ Overdraft Facility Tenure (months) ☐ 12 ☐ 24 ☐ 36 ☐ 48 Loan Amount ₹

The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds. I/We confirm that I/we shall utilize the said Credit Facility only for the purpose of Business as stated above.

NON INDIVIDUAL APPLICANT DETAILS (if applicable)

Name of Entity

Date of incorporation D D M M Y Y Y Y No. of years in business PAN/GIR No. (Mandatory) GST No.

Industry type ☐ Manufacturing ☐ Trading ☐ Service ☐ Others (Please Specify) Constitution ☐ Partnership ☐ Private Limited ☐ Sole Proprietorship ☐ Others (Please Specify)

ZED Gradation : 1. Whether the applicant is ZED rated (Yes / No) CIN 2. If yes, the gradation obtained by the applicant unit (Tick appropriate one) LEI ☐ Bronze ☐ Silver ☐ Gold ☐ Diamond ☐ Platinum

☐ **FATCA-CRS DECLARATION** (Tick if applicable) : Residence for Tax purposes in Jurisdiction(s) outside India.

Please note if the above check box is ticked kindly submit a completely filled and signed copy of the **FATCA-CRS Declaration** for Entity form along with the Loan Application.

REGISTERED ADDRESS OF THE ENTITY

☐ Preferred Mailing Address Years/Months at Current Address Y Y M M Years in City

Address

Landmark City

State Pin Code **Contact Details** STD Code Phone No.

Mobile Email ID

Business Premises ☐ Self Owned and unencumbered ☐ Self Owned and encumbered ☐ Rented Under for Business Since Y Y M M (Number of years)

OPERATING ADDRESS OF THE ENTITY

☐ Preferred Mailing Address ☐ Same as Registered Address Years/Months at Current Address Y Y M M Years in City

Address

Landmark City

State Pin Code **Contact Details** STD Code Phone No.

Mobile Email ID

Business Premises ☐ Self Owned and unencumbered ☐ Self Owned and encumbered ☐ Rented Under for Business Since Y Y M M (Number of years)

CONTACT PERSON DETAILS

Title ☐ Mr. ☐ Ms. ☐ Dr. ☐ Others (Please Specify) Designation

Full Name F I R S T M I D D L E L A S T N A M E

Country Code STD Code Phone No. Mobile

Email ID (Official)

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

Amount in ₹ Lakhs

Name of Bank/Financial Institution	Nature of Facility	Sanctioned Amount	Present outstanding	Rate of Interest and Tenure

DETAILS OF ASSOCIATE / GROUP ENTITIES

Amount in ₹ Lakhs

Name of Entity	Nature of Business	Net Sales	Net Profit	Net Worth

FINANCIAL DETAILS OF THE APPLICANT

Amount in ₹ Lakhs

Particulars	(FY_____)	(FY_____)	(FY_____)	Particulars	(FY_____)	(FY_____)	(FY_____)
Net Sales				Net Profit After Tax			
Operating Profit				Net Worth			

PRIMARY BANK ACCOUNT DETAILS OF APPLICANT

Bank Name: Branch: Bank A/c No.: Account Type: ☐ Current ☐ Saving ☐ OD/CC Year of Account Opening: OD/CC Limit:

SECONDARY BANK ACCOUNT DETAILS OF APPLICANT

Bank Name: Branch: Bank A/c No.: Account Type: ☐ Current ☐ Saving ☐ OD/CC Year of Account Opening: OD/CC Limit:

SELF EMPLOYED INDIVIDUAL / PROFESSIONAL OR PROPRIETOR LOAN DETAILS

Amount in ₹ Lakhs

Promoter/Partner Name	Type of Loan	Availed From	Sanctioned Amount	Present Outstanding

1 Trade Reference

Name of Entity	
Contact Person	
Relationship with Applicant: <input type="checkbox"/> Supplier <input type="checkbox"/> Customer <input type="checkbox"/> Competitor <input type="checkbox"/> Others (Please Specify)	
Address:	
Pin Code	
Contact No.:	
Email ID:	

2 Trade Reference

Name of Entity	
Contact Person	
Relationship with Applicant: <input type="checkbox"/> Supplier <input type="checkbox"/> Customer <input type="checkbox"/> Competitor <input type="checkbox"/> Others (Please Specify)	
Address:	
Pin Code	
Contact No.:	
Email ID:	

PSL CATEGORY : Priority Sector/MSME Category

- ☐ Direct Agri
 ☐ Khadi & Village Industries (Kvi Sector)
 ☐ Small Manufacturing Enterprise
 ☐ Micro Service Enterprise
 ☐ Medium Service Enterprise
☐ Indirect Agri
 ☐ Micro Manufacturing Enterprise
 ☐ Medium Manufacturing Enterprise
 ☐ Small Service Enterprise
 ☐ Education

Undertaking for self-attestation on documents for Loan Application

Sr.No.	Documents	Particulars	Yes/No
1	Company Financials	Year 1 (AY) Year 2 (AY)	
	ITR Copies belonging to period →		
	Financials belonging to period →		
Loan Details / Sanction Letters from various Financiers			
		Financier Name	No. of Loans
2	a		
	b		
	c		
3	OD / CC Sanction Letter		
4	VAT / CST / ST / GST Returns & Challans of Year _____ Year _____		

Bank Statements of our accounts and details are listed below				
		Bank Name	Account#	From Date To Date
5	a			
	b			
	c			
	d			
	e			
List Other Documents other than the above				
6	a			
	b			
	c			
	d			

A) Additions to "STANDARD DECLARATIONS FOR RETAIL LOANS APPLICATION FORM"

- 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(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 is 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.
- 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/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.
- 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/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).

B. KYC verification

18. I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs.
19. I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me.
20. I hereby consent to receive information from CKYC registry through SMS/e-mail on the registered mobile number/ e-mail address as provided by me in the Application Form to RBL Bank.

C. Customer Consents

21. I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of RBL Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.
☐ Yes ☐ No, I do not consent to share, disclose, exchange or use my information/data
22. RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails :
☐ Yes. Bank can contact me ☐ No. Bank may not contact me

D. Consent for Insurance Products:

For LAP/Micro LAP/WCF/HL/Agri

Life Insurance:

☐ Interested☐ Not Interested☐ Shall Decide Later

Property Insurance:

☐ Interested☐ Not Interested☐ Shall Decide Later

OR

For other Retail Assets products (PL/BIL etc.) :

☐ 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 / director in a firm / company in which RBL bank Director is also a Partner /Director or if RBL bank director is a Guarantor for any of my credit facilities ☐ Yes ☐ No

*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

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

***Declaration & Confirmation:** I/ We agree to give consent for any future offers pertaining to RBL Bank Credit Card, personal loan and other credit facilities. On giving consent, I/ we authorize RBL Bank to share my application details and attached KYC documents and use the same for my credit card/ loan application. I/ We have read and understood the credit features and most important terms and conditions (MITC) as available on www.rblbank.com.

Note: Approval of credit card and/or other credit facilities is at the sole discretion of RBL Bank.

I wish to apply for a **Credit Card**# ☐ I wish to apply for a **Credit Card**# ☐ I wish to apply for a **Credit Card**# ☐ I wish to apply for a **Credit Card**# ☐

	<p>Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it</p>	<p>Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it</p>	<p>Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it</p>	<p>Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it</p>
<p>Signature of Authorised Person</p>	<p>Signature of Authorised Person</p>	<p>Signature of Authorised Person</p>	<p>Signature of Authorised Person</p>	<p>Signature of Authorised Person</p>

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

BANK USE ONLY - Know your customer details (KYC)

- | | | | |
|-------------------|-----------------------|---------------------|-------------------|
| 1. Document _____ | Document ID No. _____ | Date of issue _____ | Expiry Date _____ |
| 2. Document _____ | Document ID No. _____ | Date of issue _____ | Expiry Date _____ |

I have met Mr./Ms. _____ in person. The Applicant/Co-Applicant has handed over to me the KYC documents as ticked below. I confirm that I have visited the residential/office address of the Applicant/Co-Applicant and verified the Applicant/Co-Applicant's identity and address. The form has been filled and signed in my presence. The original documents have been verified by me.

Name of Bank Official/DSE/DSEA										Signature of Bank Official/DSE/DSEA										Emp. ID									
<input type="checkbox"/> Staff Indicator		<input type="checkbox"/> Staff ID		<div style="border-bottom: 1px solid black; width: 100%;"></div> <small>(For RBL Bank Emp only)</small>						Branch Code		<div style="border-bottom: 1px solid black; width: 100%;"></div>				Constitution		<input type="checkbox"/> Individual		<input type="checkbox"/> Pensioner		<input type="checkbox"/> RBL Staff		<input type="checkbox"/> NRI					
<input type="checkbox"/> Do not call		Customer Type		<input type="checkbox"/> Individual		<input type="checkbox"/> NRI		<input type="checkbox"/> HNI		<input type="checkbox"/> Sr. Citizen		Promo Code				<div style="border-bottom: 1px solid black; width: 100%;"></div>				Walk-in customer		<input type="checkbox"/> Yes		<input type="checkbox"/> No					
<div style="border-bottom: 1px solid black; width: 100%;"></div> <small>Preferred Customer ID</small>										LC Code		<div style="border-bottom: 1px solid black; width: 100%;"></div> <small>Sourcing Code</small>				(LG) Code				<div style="border-bottom: 1px solid black; width: 100%;"></div> <small>Lead Generator</small>				Primary Relationship Manager ID					
Weaker Section										<input type="checkbox"/> PEP <input type="checkbox"/> CRPEP BSR Type of Organization										<div style="border-bottom: 1px solid black; width: 100%;"></div>									
<small>Only for Assets</small>																													
Business Segment				MIS Code.1				MIS Code.2				MIS Code.3				MIS Code.4				Risk Categorization: <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H									

Most Important Terms & Conditions

Business Loan & Small Business Loans	Fees & Charges*
Processing Fee	<ul style="list-style-type: none"> 3% of Loan amount for Business Loans (Loan Amount greater than Rs.15 Lacs) 3.5% of Loan amount for small business Loans (Rs.5 Lacs to Rs. 15 Lacs)
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Bounce Cheque Charges	Rs.500 per instance
*NACH bounce charges for EDI (Equated Daily installment) products	Rs.50 per instance
Charges for CIBIL report	Rs.100 per report
Foreclosure charges (EMI based product)	<ul style="list-style-type: none"> Up to payment of first 18 EMIs paid - 5% of principal outstanding Note: The foreclosure charges are not applicable to facility sanctioned to MSMEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
Foreclosure charges (EDI based product)	<ul style="list-style-type: none"> Up to payment of first 18 EDIs paid - 5% of principal outstanding Note: The foreclosure charges are not applicable to facility sanctioned to MSMEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount
Documentation Charges	Rs.7000 for Small Business Loan below Rs.5Lacs
Loan Cancellation Charges	Rs 3000/- + interest charged upto cancellation date

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.	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.
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	

Document Checklist

Pre-Sanction Documents

- Profile of the Firm and Promoters
- Bank Statement for the last 6 months
- Audited Financial Statement of the last 2 years along with the schedules, notes to accounts and Audit Report.
- ITR of the last 2 years along with all relevant Annexures
- Profile of Company and Directors
- Constitution Documents of Company i.e. Memorandum and Articles of Association
- Certified Copy of Board Resolution (in case of Company Applicant)
- Proof of Ownership of House/Office (Electricity Bill/Telephone Bill/Allotment Letter from Housing Society/Lease Agreement/Sale Deed)
- Letter stating purpose/end use of availing Business Loan

- Sanction letter and Statement of Account of any existing banking facility
- Proof of Identity & Address of Prop./All Partners/Directors : Passport, Driving Licence, Proof of Possession of Aadhaar Number, Voter's Id card, NREGA Job Card, Letter issued by National Population Register.
- Proof of Address of the firm
- Proof of Business Continuity/Vintage
- Certificate of Registration of Firm (if registered)/Partnership Deed
- SSI Registration, if applicable VAT assessment order or Sales Tax Registration or License issued under Shop & Establishment Act or CST/ VAT Certificate.
- Any other document/information as required on a case to case basis.

Post Sanction Documents

- Loan Agreement booklet and other documents not enclosed in the kit
- NACH/ECS/SI/Security Cheques

Most Important Terms & Conditions

Business Loan & Small Business Loans	Fees & Charges*
Processing Fee	<ul style="list-style-type: none"> 3% of Loan amount for Business Loans (Loan Amount greater than Rs.15 Lacs) 3.5% of Loan amount for small business Loans (Rs.5 Lacs to Rs. 15 Lacs)
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Physical Statement of Account	Rs.250 per instance
Physical Repayment Schedule	Rs.250 per instance
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.500 per instance
Bounce Cheque Charges	Rs.500 per instance
*NACH bounce charges for EDI (Equated Daily installment) products	Rs.50 per instance
Charges for CIBIL report	Rs.100 per report
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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	

Document Checklist

Pre-Sanction Documents

- Profile of the Firm and Promoters
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- ITR of the last 2 years along with all relevant Annexures
- Profile of Company and Directors
- Constitution Documents of Company i.e. Memorandum and Articles of Association
- Certified Copy of Board Resolution (in case of Company Applicant)
- Proof of Ownership of House/Office (Electricity Bill/Telephone Bill/Allotment Letter from Housing Society/Lease Agreement/Sale Deed)
- Letter stating purpose/end use of availing Business Loan

- Sanction letter and Statement of Account of any existing banking facility
- Proof of Identity & Address of Prop./All Partners/Directors : Passport, Driving Licence, Proof of Possession of Aadhaar Number, Voter's Id card, NREGA Job Card, Letter issued by National Population Register.
- Proof of Address of the firm
- Proof of Business Continuity/Vintage
- Certificate of Registration of Firm (if registered)/Partnership Deed
- SSI Registration, if applicable VAT assessment order or Sales Tax Registration or License issued under Shop & Establishment Act or CST/ VAT Certificate.
- Any other document/information as required on a case to case basis.

Post Sanction Documents

- Loan Agreement booklet and other documents not enclosed in the kit
- NACH/ECS/SI/Security Cheques

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

- Applicable rate of interest and the type of interest. Processing fees (non-refundable) that will be charged towards loan application.
- GST as may be applicable that will be charged in connection with fees. Other applicable charges such as cheque return 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:

- I/We shall furnish any additional documents as and when required by the RBL Bank
- I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, 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 hereby confirm having received read and understood the terms and conditions applicable to this loan and as and when RBL Bank accepts my application and sanctions to me the said Business Loan, I/We undertake to execute the Post Sanction Documents as mentioned above which will provide for in detail, terms and conditions of the said Business Loan and I/We agree to abide by the same
- I/We hereby unconditionally, agree that these terms may be changed by RBL Bank at any time and I/We will be bound by the amended terms and conditions
- I/We hereby Confirm that I/We is/are Indian residents
- Incomplete/defective application will not be processed and RBL Bank "The 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 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)
- The Bank would update you about the loan decision in approximately 14 working days from the date of receipt of the completed application form with 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 availing
- 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:

- a) The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- b) 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.
- c) We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the executive (or) to any employee of the bank(or) to any third party.

☐ I/We state that the entire contents of the aforesaid Loan Application Form including, the Schedule of Most Important Terms and Conditions, the Declarations have been read by me/us in full or read out to me/us in full in [vernacular] language and I/We have understood the same. I/We hereby irrevocably represent, confirm and declare that all the information given there under are completely true and correct and further agree, acknowledge, accept and confirm the same.

- [illegible]

Name of Bank Official/ DSE/DSA:		Signature of Bank Official/DSE/DSA	Applicant Signature (Please sign and place the rubber stamp of the entity)
Applicant Name:			

For Any queries/clarifications :  **24 HOURS CUSTOMER SERVICE: +91 22 6115 6300**  **Email :** customercare@rblbank.com  **Website :** www.rblbank.com

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

- We confirm that the procedure concerning the application/ disbursement has/have informed the user of the
- Applicable rate of interest and the type of interest. Processing fees (non-refundable) that will be charged towards loan application.
- GST as may be applicable that will be charged in connection with fees. Other applicable charges such as cheque return 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:

- I/We shall furnish any additional documents as and when required by the RBL Bank
- I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, 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 hereby confirm having received read and understood the terms and conditions applicable to this loan and as and when RBL Bank accepts my application and sanctions to me the said Business Loan, I/We undertake to execute the Post Sanction Documents as mentioned above which will provide for in detail, terms and conditions of the said Business Loan and I/We agree to abide by the same
- I/We hereby unconditionally, agree that these terms may be changed by RBL Bank at any time and I/We will be bound by the amended terms and conditions
- I/We hereby Confirm that I/We is/are Indian residents
- Incomplete/defective application will not be processed and RBL Bank "The 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 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)
- The Bank would update you about the loan decision in approximately 14 working days from the date of receipt of the completed application form with 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
- 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:

- a) The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- b) 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.
- c) We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the executive (or) to other employee of the bank(or) to any third party.

☐ I/We state that the entire contents of the aforesaid Loan Application Form including, the Schedule of Most Important Terms and Conditions, the Declarations have been read by me/us in full or read out to me/us in full in [vernacular] language and I/We have understood the same. I/We hereby irrevocably represent, confirm and declare that all the information given there under are completely true and correct and further agree, acknowledge, accept and confirm the same.

- [illegible]

Name of Bank Official/ DSE/DSA:	<div></div>	Signature of Bank Official/DSE/DSA	Applicant Signature (Please sign and place the rubber stamp of the entity)
Applicant Name:	<div></div>		

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