

APPLICATION FORM



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

The term “RBL Bank” or “the Bank” shall mean RBL Bank Limited

apno ka bank

I hereby request you to grant me Working Capital Facilities based on the following information:

| | |
|------------------|--|
| Application No. | |
| Application Date | <div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> |

[illegible]

BUSINESS ENTITY DETAILS

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|--|--|-----|--|---------|--|--|--------------------------|----------------------------------|--|----------------------------|--|--|---------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Name of Entity | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of Incorporation | D D | | M M | | Y Y Y Y | | | No. of years in business | | | PAN/GIR No. (Mandatory) | | | | | | | | | | | | | | | | | |
| Annual Turnover | <input type="checkbox"/> ₹ Below 50 Lakhs <input type="checkbox"/> ₹ 50 Lakhs to 1 Cr. <input type="checkbox"/> ₹ 1 Cr. - 5 Cr. <input type="checkbox"/> ₹ 5 Cr. - 10 Cr. <input type="checkbox"/> ₹ 10 Cr. - 25 Cr. <input type="checkbox"/> Above ₹ 25 Cr. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GST No. | | | | | | | | | Industry Type (Self Employed) | <input type="checkbox"/> Manufacturing <input type="checkbox"/> Construction <input type="checkbox"/> NBFC <input type="checkbox"/> Non Profit Organization <input type="checkbox"/> Micro Enterprises <input type="checkbox"/> Trading <input type="checkbox"/> Service <input type="checkbox"/> Government <input type="checkbox"/> Others (Please Specify) | | | | | | | | | | | | | | | | | | |
| Constitution | <input type="checkbox"/> Partnership <input type="checkbox"/> Private Ltd <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others (Please Specify) | | | | | | | | UDYAM Registration No. | U D Y A M - - - - - | | | | | | | | | | | | | | | | | | |
| CIN No. | | | | | | | | | | | | | | LEI No. | | | | | | | | | | | | | | |

ZED Graduation

1. Whether the applicant is ZED rated (☐ Yes / ☐ No)

2. If yes, the graduation obtained by the applicant unit (Tick appropriate one) ☐ 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 Line 1 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Address Line 2 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Landmark | | | | | | | | | | | | | | | | | City | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | Pin Code | | | | | | |

Contact Details

| | | | | | |
|-------------------|---|-----------|----------------------|--------|----------------------|
| STD Code | <input type="text"/> | Phone No. | <input type="text"/> | Mobile | <input type="text"/> |
| Email ID | <input type="text"/> | | | | |
| Business Premises | <input type="checkbox"/> Self Owned and unencumbered <input type="checkbox"/> Self Owned and encumbered <input type="checkbox"/> Rented Under for Business Since <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (No. 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 Line 1 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Address Line 2 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Landmark | | | | | | | | | | | | | | | | | City | | | | | | | | |
| State | | | | | | | | | | | | | | | | | | | Pin Code | | | | | | |

Contact Details

| | | | | | | |
|---------------------|---|-----------|----------------------|-----------|----------------------|----------------------|
| STD Code | <input type="text"/> | Phone No. | <input type="text"/> | Extension | <input type="text"/> | |
| Email ID (Official) | <input type="text"/> | | | | Mobile | <input type="text"/> |
| Business Premises | <input type="checkbox"/> Self Owned and unencumbered <input type="checkbox"/> Self Owned and encumbered <input type="checkbox"/> Rented | | | | | |

CONTACT PERSON DETAILS

[illegible]

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

Amount in ₹ Lakhs

| Name of Bank/Financial Institution | Nature of facility | Sanctioned Amount | Present Outstanding | Security Offered |
|------------------------------------|--------------------|-------------------|---------------------|------------------|
| | | | | |
| | | | | |
| | | | | |

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 _____) |
|----------------------|------------|------------|------------|
| Net Sales | | | |
| Operating+ Profit | | | |
| Net Profit After Tax | | | |
| Net Worth | | | |

DETAILS OF Securities (Collateral)

| Particulars of Securities | Address | Name of Owner's Relationship with Borrower | Value (₹ in Lakhs) |
|---------------------------|---------|--|--------------------|
| | | | |
| | | | |
| | | | |

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:

INDIVIDUAL APPLICANT DETAILS
Applicant 1 - Main Promoter / Proprietor / Partner / Director

| | | | |
|------------------------------------|---|-----------------------------------|--|
| Title | <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Others (<input type="text"/>) | Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender |
| Full Name | <input type="text"/> | | |
| Date of Birth | <input type="text"/> | Marital Status | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others (<input type="text"/>) |
| Mother's Maiden Name | <input type="text"/> | | |
| PAN Number (Mandatory) | <input type="text"/> | Aadhaar Number | <input type="text"/> |
| Annual Income ₹ | <input type="text"/> | Percentage of Shareholding | <input type="text"/> % |
| Religion | <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrain <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Others (<input type="text"/>) | | |
| Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others (<input type="text"/>) | | |
| Educational Qual. | <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others (<input type="text"/>) | | |
| Type of Residence | <input type="checkbox"/> Self Owned and free <input type="checkbox"/> Self Owned and encumbered <input type="checkbox"/> Rented | | |
| RESIDENTIAL ADDRESS DETAILS | <input type="checkbox"/> Preferred Mailing Address | Years / Months at Current Address | <input type="text"/> |
| Address Line 1 | <input type="text"/> | | |
| Address Line 2 | <input type="text"/> | | |
| Landmark | <input type="text"/> | City | <input type="text"/> |
| State | <input type="text"/> | Pin Code | <input type="text"/> |
| Residential Contact Details | | | |
| STD Code | <input type="text"/> | Phone No. | <input type="text"/> |
| Email ID | <input type="text"/> | | |

Applicant 2 - Promoter / Partner / Director / Guarantor

| | | | | | |
|------------------------------------|---|--|-----------------------------------|--|--|
| Title | <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Others (Please Specify) | | Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender | |
| Full Name | F I R S T M I D D L E L A S T | | | | |
| Date of Birth | DD MM YYYY | | Marital Status | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others (Please Specify) | |
| Mother's Maiden Name | | | | | |
| PAN Number (Mandatory) | | | Aadhaar Number | XXXXXXXXXX XXXXXXXX | |
| Annual Income ₹ | | | Percentage of shareholding | % DIN No (If applicable) | |
| Religion | <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Others (Please Specify) | | | | |
| Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others (Please Specify) | | | | |
| Educational Qual. | <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others (Please Specify) | | | | |
| Type of Residence | <input type="checkbox"/> Self Owned and free <input type="checkbox"/> Self Owned and encumbered <input type="checkbox"/> Rented | | | | |
| RESIDENTIAL ADDRESS DETAILS | <input type="checkbox"/> Preferred Mailing Address | | Years / Months at Current Address | YY MM | |
| Address Line 1 | | | | | |
| Address Line 2 | | | | | |
| Landmark | City | | | | |
| State | Pin Code | | | | |
| Residential Contact Details | | | | | |
| STD Code | | | Phone No. | | |
| Email ID | | | | | |

Applicant 3 - Promoter / Partner / Director / Guarantor

| | | | | | |
|------------------------------------|---|--|-----------------------------------|--|--|
| Title | <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Others (Please Specify) | | Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender | |
| Full Name | F I R S T M I D D L E L A S T | | | | |
| Date of Birth | DD MM YYYY | | Marital Status | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others (Please Specify) | |
| Mother's Maiden Name | | | | | |
| PAN Number (Mandatory) | | | Aadhaar Number | XXXXXXXXXX XXXXXXXX | |
| Annual Income ₹ | | | Percentage of shareholding | % DIN No (If applicable) | |
| Religion | <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Others (Please Specify) | | | | |
| Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others (Please Specify) | | | | |
| Educational Qual. | <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others (Please Specify) | | | | |
| Type of Residence | <input type="checkbox"/> Self Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Accommodation <input type="checkbox"/> Parental | | | | |
| RESIDENTIAL ADDRESS DETAILS | <input type="checkbox"/> Preferred Mailing Address | | Years / Months at Current Address | YY MM | |
| Address Line 1 | | | | | |
| Address Line 2 | | | | | |
| Landmark | City | | | | |
| State | Pin Code | | | | |
| Residential Contact Details | | | | | |
| STD Code | | | Phone No. | | |
| Email ID | | | | | |

Applicant 4 - Promoter / Partner / Director / Guarantor

| | | | | | |
|------------------------|---|--|----------------------------|--|--|
| Title | <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <input type="checkbox"/> Others (Please Specify) | | Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender | |
| Full Name | F I R S T M I D D L E L A S T | | | | |
| Date of Birth | DD MM YYYY | | Marital Status | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others (Please Specify) | |
| Mother's Maiden Name | | | | | |
| PAN Number (Mandatory) | | | Aadhaar Number | XXXXXXXXXX XXXXXXXX | |
| Annual Income ₹ | | | Percentage of shareholding | % DIN No (If applicable) | |
| Religion | <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Others (Please Specify) | | | | |
| Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others (Please Specify) | | | | |
| Educational Qual. | <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others (Please Specify) | | | | |
| Type of Residence | <input type="checkbox"/> Self Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Accommodation <input type="checkbox"/> Parental | | | | |

| | | | | | | | | |
|------------------------------------|--|--|-----------------------------------|-----------|---------|---------------|--------|--|
| RESIDENTIAL ADDRESS DETAILS | | <input type="checkbox"/> Preferred Mailing Address | Years / Months at Current Address | | Y Y M M | Years in City | | |
| Address Line 1 | | | | | | | | |
| Address Line 2 | | | | | | | | |
| Landmark | | | | City | | | | |
| State | | | | | | Pin Code | | |
| Residential Contact Details | | | | | | | | |
| STD Code | | | | Phone No. | | | Mobile | |
| Email ID | | | | | | | | |

Promoter / Partner Individual Loan Details

Amount in ₹ Lakhs

| Promoter / Partner Name | Type of Loan | Availed from | Sanctioned Amount | Present Outstanding |
|-------------------------|--------------|--------------|-------------------|---------------------|
| | | | | |
| | | | | |
| | | | | |

Date of last change in Partnership Deed / MOA ☐ Yes ☐ No

If yes, Date: D D M M Y Y Y Y

(Enclose the copy of Deed / MOA)

| | | | |
|--|--|--|--|
| 1 Trade Reference | | 2 Trade Reference | |
| Name of Entity | | Name of Entity | |
| Contact Person | | Contact Person | |
| Relationship with Applicant: <input type="checkbox"/> Supplier <input type="checkbox"/> Customer <input type="checkbox"/> Competitor <input type="checkbox"/> Others (Please Specify) | | Relationship with Applicant: <input type="checkbox"/> Supplier <input type="checkbox"/> Customer <input type="checkbox"/> Competitor <input type="checkbox"/> Others (Please Specify) | |
| Address | | Address | |
| City | | City | |
| State | | State | |
| India (IN) | | India (IN) | |
| STD Code | | STD Code | |
| Email ID | | Email ID | |
| Mobile | | Mobile | |
| Phone No. | | Phone No. | |
| Pin Code | | Pin Code | |

CUSTOMER DECLARATION, CONSENT CUM AUTHORISATION UNDER LOAN APPLICATION

- 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 above mentioned 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 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.
- 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.

15. 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).
16. 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.
17. 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.
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.
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/We 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/us ☐ No, Bank may not contact me/us

| | | | |
|----------------------------|-------------------------------------|---|---|
| LIFE INSURANCE: | <input type="checkbox"/> Interested | <input type="checkbox"/> Not Interested | <input type="checkbox"/> Shall Decide Later |
| PROPERTY INSURANCE: | <input type="checkbox"/> Interested | <input type="checkbox"/> Not Interested | <input type="checkbox"/> Shall Decide Later |

| S. No. | Promoter / Proprietor / Partner / Director / Guarantor | Applicant 1 | Applicant 2 | Applicant 3 | Applicant 4 |
|--------|--|--|--|--|--|
| I | I am a Director of RBL Bank | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| II | I am a Director of any other Bank* | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | If Director of any other Bank, Name of the Bank: | | | | |
| III | I am a Senior Officer of RBL Bank | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| IV | I/We am/are relative of director of RBL Bank/other Bank*/ Senior Officer of RBL Bank | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| V | 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. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| VI | 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. | | | | <input type="checkbox"/> Yes <input type="checkbox"/> 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 shareholder /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 Applicant | Name of Director(s)/Senior Officer(s) of Banks | Designation | Relationship |
|-------|-------------------|--|-------------|--------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Interest rate, Front-end Fees & other charges

- I) Rate of Interest : Interest rates are linked to the External Benchmark Rate decided by the Lender and announced/notified by the Lender from time to time as its External Benchmark Based Lending Rate in accordance with the guidelines issued by Reserve Bank of India from time to time. The maximum interest rate and commission applicable for the product as on date of the application are as under:

| Facility / Product | Particulars |
|--|---|
| Fund Based credit facility Interest rate | External Benchmark Rate + _____ % p.a. External Benchmark Rate: RBI Policy Repo Rate with quarterly reset from Account open / limit setup date |
| Non Fund based credit facility | |

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.

| | | | | | | | | | |
|--|--|---|------------------------------------|-------------------------------------|-------------------------------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|
| Expected No. of Transaction Annually | | <input type="checkbox"/> < 250 | <input type="checkbox"/> 250-500 | <input type="checkbox"/> 500-1000 | <input type="checkbox"/> 1000-2500 | <input type="checkbox"/> > 2500 | | | |
| Expected Transaction Amount – (in lacs) | | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | | | | | | | |
| *Cash Deposits – Annual (in ₹) | | <input type="checkbox"/> 0-5 Lakh | <input type="checkbox"/> 5-10 Lakh | <input type="checkbox"/> 10-25 Lakh | <input type="checkbox"/> 25-50 Lakh | <input type="checkbox"/> 50-1 Cr. | <input type="checkbox"/> 1-5 Cr. | <input type="checkbox"/> 5-10 Cr. | <input type="checkbox"/> > 10 Cr. |
| *Cash Withdrawal – Annual (in ₹) | | <input type="checkbox"/> 0-5 Lakh | <input type="checkbox"/> 5-10 Lakh | <input type="checkbox"/> 10-25 Lakh | <input type="checkbox"/> 25-50 Lakh | <input type="checkbox"/> 50-1 Cr. | <input type="checkbox"/> 1-5 Cr. | <input type="checkbox"/> 5-10 Cr. | <input type="checkbox"/> > 10 Cr. |
| *FCY Inward – Annual (in USD) | | <input type="checkbox"/> 0-5 Lakh | <input type="checkbox"/> 5-10 Lakh | <input type="checkbox"/> 10-25 Lakh | <input type="checkbox"/> 25-50 Lakh | <input type="checkbox"/> 50-1 Cr. | <input type="checkbox"/> 1-5 Cr. | <input type="checkbox"/> 5-10 Cr. | <input type="checkbox"/> > 10 Cr. |
| *FCY Outward – Annual (in USD) | | <input type="checkbox"/> 0-5 Lakh | <input type="checkbox"/> 5-10 Lakh | <input type="checkbox"/> 10-25 Lakh | <input type="checkbox"/> 25-50 Lakh | <input type="checkbox"/> 50-1 Cr. | <input type="checkbox"/> 1-5 Cr. | <input type="checkbox"/> 5-10 Cr. | <input type="checkbox"/> > 10 Cr. |
| *Domestic Inward | | <input type="checkbox"/> 0-5 Lakh | <input type="checkbox"/> 5-10 Lakh | <input type="checkbox"/> 10-25 Lakh | <input type="checkbox"/> 25-50 Lakh | <input type="checkbox"/> 50-1 Cr. | <input type="checkbox"/> 1-5 Cr. | <input type="checkbox"/> 5-10 Cr. | <input type="checkbox"/> > 10 Cr. |
| *Domestic Outward | | <input type="checkbox"/> 0-5 Lakh | <input type="checkbox"/> 5-10 Lakh | <input type="checkbox"/> 10-25 Lakh | <input type="checkbox"/> 25-50 Lakh | <input type="checkbox"/> 50-1 Cr. | <input type="checkbox"/> 1-5 Cr. | <input type="checkbox"/> 5-10 Cr. | <input type="checkbox"/> > 10 Cr. |
| *Source of Income | <input type="checkbox"/> Salary <input type="checkbox"/> Business Income <input type="checkbox"/> Investment Income <input type="checkbox"/> Agriculture <input type="checkbox"/> Others (<input type="text"/> Please Specify) | | | | | | | | |

LIST OF DOCUMENTS

Please return this application form along with the following documents

- | | |
|---|---|
| 01. KYC of all individuals and company. 02. Audited P/L & Balance Sheet with all Schedules for last 3 years. 03. Income Tax return for last 3 years. 04. Certified Copies of Partnership deed and certificate of Registration of firm (for Partnership firms) OR Certified Copies of Memorandum of Association, Articles of Association and Certificate of Incorporation (for limited Companies). 05. Bank account statement for last 12 months for all key accounts. 06. Copy of property documents offered as security. 07. CA/Self Certified Net Worth/Assets & Liability statement of promoters/Guarantors. 08. Projected financial for succeeding Financial Year. | 09. Copy of sanction letters of any existing facility. 10. Loan closure letter of any loan/facility recently closed. 11. Financial of Associate concerns. 12. Company profile, Business model, promoters profile, Management, Products, competition etc. 13. CA Certified provisional Balance Sheet for previous year, as applicable. 14. Year to date performance with details of orders on hand etc. (In case of Working capital limits). 15. VAT/Service returns/Form 26AS wherever applicable to assess the current year business performance. 16. Latest stock, creditors and book debt statement (age wise) for working capital limit cases. 17. Any other document as required and deemed fit. |
|---|---|

Post sanction Formalities

- | | |
|--|--|
| 01. Accepted sanction letter. 02. Facility agreement kit signed by all borrowers. 03. Board Resolution / Authority letter from Partners for borrowing. 04. NOC/No due certificate from existing Bankers. 05. Post Dated Cheques / ECS / SI / NACH (wherever required). | 06. Security Documents as prescribed by legal and applicable to the respective Scheme 07. Document required for security creation (MOE / MOD / Registered mortgage) as applicable state-wise and case to case basis. 08. Letter of Set off and Lien for Cash collateral cases. |
|--|--|

SCHEDULE OF CHARGES

| Business Banking Group | Fees & Charges |
|--|--|
| Processing Fee | 1.25% of Limit / Loan Amount + GST for NTB (new). 1.25% of Limit / Loan Amount + GST for Renewal Non-refundable fee of ₹ 7500 + GST at login stage |
| Expiry of Limits / Non-Renewal of Limits Charges | Additional 2% over current rate |
| Limit excess / Overdrawn charges | Additional 2% over current rate |
| Non submission of Stock Statement Charges | Additional 2% over current rate |
| Inspection Charges | As per Actuals + GST |
| Overdue Exceptions Charges | Additional 2% over current rate |
| Commitment Charges | If the quarterly average utilization is below 25% of the credit limit set for the year, then commitment charges of 2% (Plus Taxes.) of the shortfall in utilization. |
| Takeover Charges / Foreclosure / Part Prepayment charges | 4% of Balance Outstanding on Term Loan and 4% of Sanctioned Limit for CC/OD |

Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with a. Floating interest rate loans irrespective of the loan amount b. Fixed interest rate Loans upto INR 50 lacs loan amount.

For latest applicable charges refer service charges & fees section, for Business Banking Group on www.rblbank.com.

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.

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I/We confirm that the executive collecting the application/document has/have informed me/us of the details of the working capital facility.

- I/We understand that RBL Bank will update me/us about RBL Bank's decisions on the working capital facility in approximately 15 working days from the date of receipt of the completed application form by RBL Bank along with the all-requisite documents.
- All details with respect to working capital facility amount, tenor, repayment schedule and other terms will be communicated separately vide the sanction letter post approval of the working capital facility by the Bank.

☐ 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 (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.

☐ सर्व शुल्कांसह कर्जाच्या नियम/अटींची 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 /ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿರ್ಪೇಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.

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Name of Bank Official/DSE/DSA:

Applicant Name:

Application Date

Signature of Bank Official/DSE/DSA

 Applicant Signature
(Please sign and place
the rubber stamp of the Entity)

For Any queries / clarification please contact:



24 HOURS CUSTOMER SERVICE : +91 22 6115 6300



Email us at : customercare@rblbank.com



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