

No.

## BUSINESS LOAN AGREEMENT

City	
Name of Applicant	
Date of Facility Agreement	
Facility Amount (R)	
EMI/EDI (R)	
Tenor	
Type of Facility Loan	<input type="checkbox"/> BIL / <input type="checkbox"/> SBL

### INSTRUCTIONS FOR FILLING FACILITY AGREEMENT

#### General Instructions

- 1) All applications to be filled in English in CAPITAL LETTERS using a ballpoint pen only.
- 2) There should not be any amendments/ overwriting/ erasures/ cutting on the Facility Agreement and any amendments/ overwriting/ erasures/ cutting should be undersigned.
- 3) The Signature of the Borrower and Co-borrower should be the same on Facility Agreement & Application Form.
- 4) The full signature of the Borrower and Co-borrower is to be put in all the places where there is a mark.

Language	Declaration	Signature
English	I have understood all the terms and conditions of the agreement which have been explained to me in the language that I understand.	
Hindi	cewves DevegvebOe kesÀ efve'eece Je Melex mecePe ueer nQ, pees cegPes DeHeveer %eele Yee<ee ceW mecePeeS ieS nQ.	
Tamil	ஓப்பந்தத்தின் விதிமுறைகள் மற்றும் நிபந்தனைகள் அனைத்தும் எனது மொழியில் விவரிக்கப்பட்டது. அதை நான் புரிந்து கொண்டேன்.	
Malyalam	എനിക്കു മനസ്സിലാക്കുന്ന ഭാഷയിൽ എനിക്കു വിശദീകരിച്ചു തന്ന കരാറിന്റെ എല്ലാ വ്യവസ്ഥകളും ഉപാധികളും എനിക്കു മനസ്സിലാക്കുകയുണ്ടായി.	
Telugu	అగ్రిమెంట్‌లోని నియమ నిబంధనలన్నిటినీ నేను అర్థం చేసుకున్నాను మరియు వాటిని నాకు అర్థమయ్యే భాషలో వివరించబడ్డాయి.	
Kannada	ನಾನು ಒಪ್ಪಂದದ ಎಲ್ಲಾ ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ತಿಳಿದುಕೊಂಡಿದ್ದು ಅವನ್ನು ನನಗೆ ತಿಳಿಯುವ ಭಾಷೆಯಲ್ಲಿ ನನಗೆ ವಿವರಿಸಲಾಗಿದೆ.	
Marathi	ceuee keÀ je jvee'ee'ee'ee meJe& Deier Je Meleea mecepeu'ee Deensle, p'ee ceuee keÀ UCeeN'ee Yee<esceO'es mecepeeJtve meebieC'eele Deeu'ee Deensle.	
Gujarati	©ÉÁ ĤŪÉŪ(ÉÉ ©É(ÉÁ »ÉÓÉŪ »ÉÁ ŪÉÉ-ÉÉÓÉÉÁ »ÉÓÉŪ É ÉÉÓÉÉÁ +É ÉÁÉÉÉ »É ÉC É(É »ÉÓÉÉÁ +(ÉÁ ŪÉŪÉÉÁ »ÉÓÉŪ ±ÉÓÉÉÉ ŪÁ.	
Oriya	ମୁଁ ଏହି ରାଜିନାମାର ସମସ୍ତ ସର୍ତ୍ତ ଓ ନିୟମାବଳି ବୁଝିଛି, ଯାହାକି ମୋର ମୁଁ ବୁଝୁଥିବା ଭାଷାରେ ବୁଝାଇ ଦିଆଯାଇଛି ।	
Konkani	ceekeÀe mecepelee l'ee Yee μ esve keÀ je je@ees meesieE'ee Deier Je meleea mHeä keÀ jesve meebieutee Deeveer l'ee ceekeÀe keÀ Uutee Deeme.	
Punjabi	ਮੈਂ ਇਕਰਾਰਨਾਮੇ ਦੇ ਸਾਰੇ ਨਿਯਮਾਂ ਅਤੇ ਸ਼ਰਤਾਂ ਨੂੰ ਸਮਝ ਲਿਆ ਹੈ ਜੋ ਮੇਰੀ ਸਮਝ ਵਿੱਚ ਆਉਣ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮੈਨੂੰ ਵਿਆਖਿਆ ਸਹਿਤ ਸਮਝਾ ਦਿੱਤੇ ਗਏ ਹਨ ।	
Bengali	আমি চুক্তির সমস্ত নিয়ম ও শর্ত বুঝেছি, যা আমার বোধগম্য ভাষায় আমাকে বিশ্লেষণ করা হয়েছে ।	
Assamese	মই এই চুক্তিৰ সকলো নিয়ম আৰু চৰ্ত বুজি পাইছো আৰু এইবিলাক মই বুজি পোৱা ভাষাত মোক বুজাই দিয়া হৈছে ।	
Urdu	میں نے اقرارنامے کے تمام تو اند و شرائط کو سمجھ لیا ہے جو میری سمجھ میں آنے والی زبان میں مجھے سمجھا دیئے گئے ہیں۔	

Sign against the appropriate box





## ANNEXURE

From:

Mr/Ms/ M/s. \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 (Name and address of the borrowers)

To:

The Branch Head,

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 (Name of the lending Institution and address)

Dear Sir,

With reference to the Credit facility lies sanctioned to me/us vide sanction Letter ref No. \_\_\_\_\_ dated \_\_\_\_\_, and being availed by us today, I/ we confirm having understood the following concepts and illustrative examples related to due dates, classification of our borrowal accounts as SMNPA In the course of the conduct of the accounts.

**Concepts / clarifications / Illustrative examples on Due dates and specification of SMA / NPA classification dates Dues:**

mean, the principal / interest/ any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

**Overdue:**

mean. the principal / interest/ any charges levied on the loan account which are payable . but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

**Relevance of the Principle of 'First In First Out' (FIFO) in appropriation of payments into the borrowal account:**

The Principle of FIFO i.e., 'First In, First Out' accounting method is relevant to arrive at the No. of days of overdue for determining the SMA / NPA status. The FIFO principle assumes that the oldest outstanding dues in the loan account needs to be cleared first .The FIFO method thus requires that what is due first must be paid by the borrower first. For example;

if in any loan account as on 01.02.2021 there are no overdues and an amount of Rs. X is due for payment towards principal instalment/ interest/charges, any payment being credited on or after 01 02.2021 in the loan account will be used to pay off the dues outstanding on 01.02.2021

Assuming that nothing is paid /or there is partial payment (Rs Y) of dues during the month of February, the overdue as on 01.03.2021 will be Rs .X-Y.

Additionally, an amount of Rs.Z becomes due as on 01.03.2021, Now any payment /partial payment into the account on or after 01.03.2021 will be first utilized to pay off the partial due of 01.02.2021 ( Rs X - Rs.Y) If there is more recovery than the Rs X - Rs Y. then after recovering dues of 01.02.2021, the remaining amount will be treated as recovery towards due of 01.03.2021.

**Age of oldest Dues:**

The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid In the aforesaid illustration, if the Dues relating to 1 st February 2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

**Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)**

Lending institutions will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA) The basis of classification of SMA / NPA Category shall be as follows:

Loans in the nature of Term Loans		Loans in the nature of 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

However, In case of NBFCs, the reference to 90 days for SMA-2 / NPA classification to be read as per the applicable norms and also subject to the provisions of the RBI Circular DOR.CRE.REC.No.60/03.10.001/2021- 22 dated October 22, 2021 on 'Scale Based Regulation (SBR): A revised Regulatory framework for NBFCs. Also, the asset classification norms of Agricultural advances which are based on Crop Season shall continue as hitherto.

**Non-performing Asset:**

Non-Performing Asset (NPA) is a loan or an advance where:

- i. interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,
- ii. the account remains 'out of order' as indicated below, in respect of an Overdraft/Cash Credit (OD/CC),
- iii. the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- iv. the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops,
- v. the instalment of principal or interest thereon remains overdue for one crop season for long duration crops.

**'Out of Order' Status :**

An account shall be treated as 'out of order' if:

- i. the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/drawing power for 90 days, or
- ii. the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

**Illustrative movement of an account to SMA category to NPA category based on delay/ nonpayment of dues and subsequent upgradation to Standard category at day end process:**

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Categorisation	SMA since Date / SMA class date	NPA Categorisation	NPA Date
01.01.2022	01.01.2022	Entire dues upto 01.01.2022	0	NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-O	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA-O	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA-O	01.02.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-O	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA-1	01.02.2022 / 03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not fully paid at EOD 1.03.2022	1	SMA-O	01.03.2022	NA	NA
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 and amount due on 01.4.2022 at EOD 01.04.2022	60	SMA 1	01.02.2022 / 03.03.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.22 at EOD 02.04.2022	61	SMA 2	01.02.2022 / 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.22 at EOD 01.05.2022	90	SMA 2	01.02.2022 / 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA	NA	NPA	02.05.2022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA	NPA	02.05.2022
01.07.2022	01.07.2022	Paid entire dues of 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1	NPA	NA	NPA	02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard Account with No Overdues	NA	NA	STD from 01.10.2022

I/we also understand that the aforesaid few examples are illustrative and not exhaustive In nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail

Yours faithfully,

\_\_\_\_\_  
(Borrower/s)

Date: \_\_\_\_\_ Place: \_\_\_\_\_

Charges Grid for Business Loan (Unsecured)

<b>Business Loan</b>	<b>Fees &amp; Charges</b>
Processing Fee	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 toRs. 15 Lacs) (No processing fee applicable for Small Business Loans below Rs.5 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)	Up to payment of first 18 EMIs paid - 5% of principal outstanding. More than 18 EMIs paid - 3% of principal outstanding.  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
Foreclosure charges (EDI based product)	Up to payment of first 18 EDIs paid - 5% of principal outstanding. More than 18 EDIs paid - 3% of principal outstanding.  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
Documentation Charges	Rs.7000 for Small Business Loan below Rs.5Lacs
Loan Cancellation Charges	Rs 3000/- + interest charged upto cancellation date

Please contact your respective locations Branch asset team for any support or clarification.

Charges Grid for Business Loan (Unsecured)

Business Loan	Fees & Charges
Processing Fee	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 toRs. 15 Lacs) (No processing fee applicable for Small Business Loans below Rs.5 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)	Up to payment of first 18 EMIs paid - 5% of principal outstanding. More than 18 EMIs paid - 3% of principal outstanding.  Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with c. Floating interest rate loans irrespective of the loan amount d. Fixed interest rate Loans upto INR 50 lacs loan amount
Foreclosure charges (EDI based product)	Up to payment of first 18 EDIs paid - 5% of principal outstanding. More than 18 EDIs paid - 3% of principal outstanding  Note: The foreclosure charges are not applicable to facility sanctioned to MSEs with c. Floating interest rate loans irrespective of the loan amount d. 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

Please contact your respective locations Branch asset team for any support or clarification.



## FACT SHEET

Type of Facility	Business Loan
Purpose of Facility	

### SECTION - A

Sr.No.	Particulars	Details
1.	Place of Agreement	
2.	Date of Agreement	
3.	Name of the Borrower	
4.	Name of the Co-borrower/s	
5.	Pan No. of the Borrower/Co-borrower	a) Borrower -
6.	Address of the Borrower and for the purpose of service of Notices	b) Co-borrower -
7.	Address of the Co-borrower and for the purpose of service of Notices	
8.	Address of the Branch Office of RBL Bank Ltd. and for the purpose of service of Notices	
9.	Type of Facility	Business Instalment Loan amount
10.	Facility Amount	
11.	Nature of Business/Profession	
12.	Date of Fact Sheet	
13.	Tenure of the Facility	
14.	***Interest type ( <del>fixed or floating</del> )	Fixed
	a) <del>Interest chargeable</del> (In case of Floating Rate Loans)	(a)
	b) Interest chargeable (In case of Fixed Rate Loans)	(b) _____ % p.a.
15.	Date of reset of interest	Not Applicable

\*\*\* For loans with tenure up to 3 years the interest rate has been calculated on the basis of the MCLR with maturity equal to the loan tenure.

 \_\_\_\_\_  
 (Borrower)

 \_\_\_\_\_  
 (Co-Borrower)

 \_\_\_\_\_  
 (Co-Borrower)

**SECTION - B (i) (Applicable for EMI based product)**

Sr.No.	Particulars	Details
16.	Fees payable*	
	a) On application (Pl individually specify all types of fees)	a) Processing Fee .....% of loan amount at the time of disbursement b) Agreement franking charges as per actuals
	b) During the term of the Facility (Pl individually specify all type of fees)	a) Duplicate Interest And Principal Certificate - Rs. 250 b) Cheque swapping charges - Rs. 250 c) Bounce Cheque charges - Rs. 250 d) CIBIL Report charges - Rs. 50 e) Commitment Charges (only for OD) - Minimum 50% utilization on a monthly basis. Gap between actual utilization and 50% will attract a monthly charge of 2%.
	c) On foreclosure/ pre-payment (Pl individually specify all type of fees)	<ul style="list-style-type: none"> <li>No pre-payment/foreclosure permitted until repayment of 6 EMIs</li> <li>7 to 18 EMIs paid – 5% of Principal outstanding</li> <li>More than 18 EMIs paid – 3% of Principal outstanding</li> </ul> <b>Note:</b> The foreclosure charges are not applicable to facility sanctioned to MSEs with <ul style="list-style-type: none"> <li>a. Floating interest rate loans irrespective of the loan amount</li> <li>b. Fixed interest rate Loans upto INR 50 lacs loan amount</li> </ul>
	d) Fees refundable if Facility not sanctioned/disbursed	Not applicable
	e) Conversion charges for switching from floating to fixed interest and vice-versa	Not applicable
	f) Penalty for delayed payments/ Additional Interest	2% additional interest per month on overdue EMI amount / In case of OD facility 2% additional interest per month on over utilisation of limit
	g) Other Charges	
17.	Other Conditions	
18.	Disbursal Installments (if applicable)	
19.	Maximum part prepayment allowed	
20.	Amount of EMI	The Facility shall be repaid as per the following instalments of Rs. _____ /-, each payable as per the following details :
	a) Pre-EMI Interest / EMI due date	5th of every month
	b) Repayment Frequency & Periodicity of interest compounding	Monthly
	c) Amortization Schedule / Breakup of Principal & Interest	Refer Attached Repayment Schedule Note: This is an indicative repayment schedule and EMI is calculated basis the assumption that Facility is fully disbursed on _____. In an event there is a difference in the disbursal dates/amounts, the Repayment Schedule is subject to change.
21.	Date of commencement of EMI	
22.	Date of Repayment of Interest on Overdraft limit	On or before last date of every month
23.	Mode of Repayment	ECS / NACH / SI / PDC
24.	No. of Advance EMI (if applicable)**	
25.	Advance EMI amount (if applicable)**	
26.	Insurance Premium (if applicable)	
27.	Details of security/collateral obtained	
28.	Names and Addresses of the Guarantors (if applicable)	
29.	Date on which annual outstanding balance statement will be issued	On demand by the Borrower
30.	Transaction Documents	

\* GST and other taxes to be levied as applicable

\*\* Advance EMI amount (where applicable) shall be treated as a collateral and shall be adjusted towards payments of the last few installments of the loan or overdue charges where applicable. The Bank shall not pay any interest on the advance installment amount.

[S]

(Borrower)

[S]

(Co-Borrower)

[S]

(Co-Borrower)

**SECTION - B (ii) (Applicable for EDI based product)**

Sr.No.	Particulars	Details
16.	Fees payable****	
	a) On application (Pl individually specify all types of fees)	a) Processing Fee .....% of loan amount at the time of disbursal b) Agreement franking charges as per actuals
	b) During the term of the Facility (Pl individually specify all type of fees)	a) Duplicate Interest And Principal Certificate - Rs. 250 b) Cheque swapping charges - Rs. 250 c) Bounce Cheque charges - Rs. 250 d) CIBIL Report charges - Rs. 50 e) Commitment Charges (only for OD) - Minimum 50% utilization on a monthly basis. Gap between actual utilization and 50% will attract a monthly charge of 2%. f) NACH bounce charges Rs. 50
	c) On foreclosure/ pre-payment (Pl individually specify all type of fees)	<ul style="list-style-type: none"> <li>• No pre-payment/foreclosure permitted until 180 EDIs are paid</li> <li>• 181 to 550 EDIs paid – 5% of Principal outstanding</li> <li>• More than 550 EDIs paid – 3% of Principal outstanding</li> </ul> <b>Note:</b> The foreclosure charges are not applicable to facility sanctioned to MSEs with <ul style="list-style-type: none"> <li>a. Floating interest rate loans irrespective of the loan amount</li> <li>b. Fixed interest rate Loans upto INR 50 lacs loan amount</li> </ul>
	d) Fees refundable if Facility not sanctioned/dispensed	Not applicable
	e) Conversion charges for switching from floating to fixed interest and vice-versa	Not applicable
	f) Penalty for delayed payments/ Additional Interest	2% additional interest per month on overdue EDI amount / In case of OD facility 2% additional interest per month on over utilisation of limit
	g) Other Charges	
17.	Other Conditions	
18.	Disbursal Installments (if applicable)	
19.	Maximum part prepayment allowed	
20.	EDI Amount /Repayment Schedule***	
21.	Date of commencement of EDI	
22.	Date of Repayment of Interest on Overdraft limit	To be cleared on daily basis
23.	Mode of Repayment	ECS / NACH / SI / PDC
24.	No. of Advance EDI (if applicable)**	
25.	Advance EDI amount (if applicable)**	
26.	Insurance Premium (if applicable)	
27.	Details of security/collateral obtained	
28.	Names and Addresses of the Guarantors (if applicable)	
29.	Date on which annual outstanding balance statement will be issued	On demand by the Borrower
30.	Transaction Documents	
31.	Frequency*	Daily

\* Change in frequency is subject to bank discretion.

\*\* Advance EDI amount (where applicable) shall be treated as a collateral and shall be adjusted towards payments of the last few installments of the loan or overdue charges where applicable. The Bank shall not pay any interest on the advance installment amount.

\*\*\* EDI for bank holidays will be collected on the next bank working days.

\*\*\*\* GST and other taxes to be levied as applicable.

[S]

(Borrower)

[S]

(Co-Borrower)

[S]

(Co-Borrower)

I/We agree to give consent for any future offers pertaining to personal loan top-up, other individual loans, credit line & credit card applications through an in-person meeting / registered e-mail / call through call center on registered telephone or mobile phone / net-banking / SMS sent by the Bank or its agents.

**SIGNED AND DELIVERED BY**

**Signatures**

<input type="checkbox"/>	<p><b>Individual:</b>                  Mr./Ms. _____                  Mr./Ms. _____                  Mr./Ms. _____ the <b>Borrower</b> within-named</p>	
<input type="checkbox"/>	<p><b>Sole Proprietorship Firm:</b>                  Mr./Ms. _____                  Sole Proprietor / Proprietress of M/s. _____                  the Borrower within-named both in their individual capacity and as partners of the firm</p>	
<input type="checkbox"/>	<p><b>Partnership Firm:</b>                  Mr./Ms. _____                  Mr./Ms. _____                  Mr./Ms. _____                  All partners of M/s. _____                  the <b>Borrower</b> within-named both in their individual capacity and as partners of the firm</p>	
<input type="checkbox"/>	<p><b>Company:</b>                  The common Seal of _____ Pvt. Ltd.                  the Borrower within named has been affixed hereunto in the presence of:                  Mr./Ms. _____                  Mr./Ms. _____                  Directors/ _____ of the Borrower in pursuance of the                  Board Resolution dated _____ and they have signed below                  the Seal to confirm that the Seal was affixed in their presence.</p>	
<input type="checkbox"/>	<p><b>Limited Liability Partnership:</b>                  Mr./Ms. _____                  Mr./Ms. _____                  Mr./Ms. _____                  All partners of M/s. _____                  the Borrower within-named both in their individual capacity and as partners of the firm</p>	
<input type="checkbox"/>	<p><b>Association of Persons:</b>                  Mr./Ms. _____                  Mr./Ms. _____                  All members of the AOP namely _____                  the Borrower within-named</p>	

**SIGNED AND DELIVERED BY**

RBL BANK LIMITED,

Shri / Smt \_\_\_\_\_

Shri / Smt \_\_\_\_\_

(Authorized Signatories)

## DISBURSAL REQUEST FORM

To,  
 The Branch Manager  
 RBL Bank Limited<sup>1</sup>

Name of Applicant	Name of Co-Applicant	Name of Co-Applicant	Preferred Mode of Disbursement (Cheque/RTGS/NEFT)

I/We, request RBL Bank Limited ("RBL Bank") to disburse facility amount that was sanctioned to me/us as per the terms and conditions mentioned in the Fact Sheet dated \_\_\_\_\_

I/We agree and acknowledge that Rs. \_\_\_\_\_/- towards loan processing charges will be deducted from the abovementioned facility amount and the balance facility amount will be disbursed to me in the following manner:

S. No.	In Favour of	Bank	A/C No	Payable at	Amount
1					
2					
<b>Total Disbursement Amount</b>					

I/We agree that Interest shall begin to accrue from the date of first disbursement without the Bank concerning itself with the receipt or drawal or utilization of such disbursement and when disbursed by issue of a cheque or demand draft or pay order, without concerning itself with the realization of such cheque, demand draft or pay order.

In Case of RTGS/NEFT	
Customer Name	
Beneficiary Name	
Beneficiary Account Number	
Bank Name	
Bank Address	
Amount	
IFS Code	
MICR Code	
Account Type	

I/We agree that I/we have submitted the following self-attested documents (ticked below) to the Bank representative:

1. Loan Agreement booklet
2. Please mention other documents, if any \_\_\_\_\_

Further, I/We confirm that I/We have given instructions for remittance through SI/ECS/NACH for repayment of abovementioned facility as per the terms and conditions laid out in the Loan Agreement booklet.

Name of Applicant \_\_\_\_\_ Signature \_\_\_\_\_

Name of Co-applicant \_\_\_\_\_ Signature \_\_\_\_\_

Name of Co-applicant \_\_\_\_\_ Signature \_\_\_\_\_

Place : \_\_\_\_\_

Date: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

<sup>1</sup> RBL Bank Limited

## CHEQUE (PDCs) SUBMISSION FORM

To,  
 The Manager,  
**RBL Bank Limited**<sup>1</sup>,  
 Mumbai,

Dear Sir / Madam,

**Subject:** PDCs in Loan application No \_\_\_\_\_

I / we \_\_\_\_\_

thank you for your facility offer vide No. \_\_\_\_\_ dated \_\_\_\_\_ and would like to request the disbursal of the loan as earliest. The following crossed (A/c Payee) **Post Dated Cheques (PDCs)** are handed over to in favour of **"RBL Bank Limited"** Details of the PDCs are as below:

S. No.	Cheque Numbers		Date		No. of cheques	Name of the Bank & Branch	EDI/EMI/ Pre-EMI/EDI Security	Amount
	From	To	From	To				
1								
2								
3								
4								
5								
6								

Name of the Customer<sup>2</sup>: \_\_\_\_\_

Signature of the Customer <sup>2</sup>: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Name of the Branch official / DSA: \_\_\_\_\_

Authorized Signatory from Branch official / DSA: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

<sup>1</sup> RBL Bank Limited

<sup>2</sup> Please mention the repayment account entholder's name & signature. For example, if repayment PDC is received from the Co-applicant account then Cheque (PDCs) Submission Form must be signed by the co-applicant only.

## DEMAND PROMISSORY NOTE

(IN CASE OF INDIVIDUAL / SOLE PROPRIETORSHIP FIRM / PARTNERSHIP FIRM / LIMITED LIABILITY PARTNERSHIP / ASSOCIATION OF PERSONS)

ON DEMAND, I/ We, \_\_\_\_\_,

jointly and severally promise to pay RBL Bank Limited, or order, the sum of Rs. \_\_\_\_\_

(Rupees \_\_\_\_\_

\_\_\_\_\_ only) in consideration of full value received

together with interest at \_\_\_\_\_% p. a. with monthly / quarterly / daily rests or such other rate as the Bank may fix from time to time, in relation to the Marginal Cost of Funds Based Lending Rate (MCLR), from the date hereof till the date of payment.

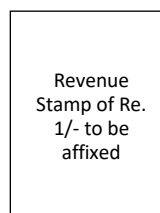
Presentment for payment and noting and protest of this note are hereby unconditionally waived.

Name and Signature of Borrower

Name and Signature of Co-borrower(s)

Place: \_\_\_\_\_

Date: \_\_\_\_\_



(Signature across Revenue  
Stamp by Borrower &  
Co-borrower(s))

BLANK





BLANK

BLANK





**RBL BANK LIMITED**

Corporate Office : One World Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel (West), Mumbai – 400013. CIN L65191PN1943PLC007308

Registered Office : RBL Bank Ltd., 1st Lane, Shahupuri, Kolhapur - 416 001. Maharashtra, India.

Administrative Office : Mahaveer, Shri Shahu Market Yard Shahupuri, Kolhapur – 416 005