

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

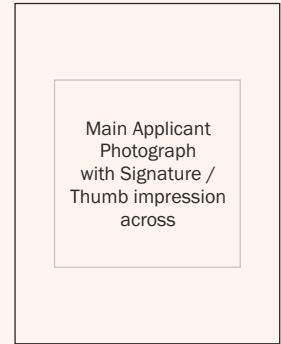
The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited

Application Date DD MM YEAR

Branch Code Branch Name

APPLICANTS DETAILS

Table with 6 columns: S. No., Borrower Type, Name, Customer ID (in case of existing customer), Relationship with Main Applicant, Form No.



INDIVIDUAL APPLICANT DETAILS

CUSTOMER TYPE Individual Non-Individual

Form fields for individual applicant details including Title, Full Name, Maiden Name, Date of Birth, Gender, Religion, etc.

PROOF OF IDENTITY (Pol) & PROOF OF ADDRESS (PoA)

(Self Attested copy of any one of the following Pol/PoA needs to be submitted)

Form fields for proof of identity and address including Passport Number, Voter ID Card, Driving Licence, etc.

Clarification / Guidelines on filling 'Proof of Identity [Pol]':

- 1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

Document Code - Description:

- 1. Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.

Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent Address details':

- 1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.

NON INDIVIDUAL APPLICANT DETAILS (if applicable)

Form fields for non-individual applicant details including Name of Entity, Date of incorporation, Annual Turnover, etc.

OTHER DETAILS

Form fields for other details including Educational Qualification, Occupation Type, Source of Income, etc.

RESIDENTIAL ADDRESS DETAILS

Preferred Mailing Address Years / Months at Current Address YY MM

Form fields for residential address details including Address Line 1, City, State, Pin Code, etc.

Residential Contact Details

Form fields for residential contact details including Country Code, Phone No., Mobile, etc.

OFFICE ADDRESS Preferred Mailing Address No. of years in Present Organization Total work experience Years

Firm/Company Name Designation

Address Line 1

Address Line 2

City District

Tehsil/Taluka Village

State Pin Code Country

Office Contact Details

Country Code STD Code Phone No. Extension

Email ID (Official) Mobile

PERMANENT ADDRESS Same as Residential Address

Address Line 1

Address Line 2

City District

Tehsil/Taluka Village

State Pin Code Country

STD Code Phone No.

FATCA-CRS Declaration (Tick (✓) if applicable, individual/non-individual applicant)

Residence for tax purpose in jurisdiction(s) outside in India Yes No

Please note if the above check box is ticked kindly submit a completely Filled and signed copy of the FATCA-CRS declaration along with the loan application.

ASSETS & LIABILITIES

Particulars	S. No. of applicant	1		2		3		4		5		6	
		No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)	No.	Value (Rs.)
Assets													
(I) Moveables:													
Milch Animals													
Plough Animals													
Other Animals/ Birds													
(II) Farm Machinery:													
Tractors tillers													
Oil Engine/ Electrical Motor/ Pump sets													
Power/ Combine Harvester/ Transport Vehicle													
Other													
(III) Immoveables:													
Owned Agri. Land													
House/ Building (inclusive Agri. Land)													
Farm Shed (Tractor shed/ cattle/ farm shed)													
Godown													
Shop/ Workshop													
Any other Property(ies) (Commercial/ Residentials)													
(IV) Liquid Assets:													
Liquid Assets I													
Liquid Asset II													
Other													
(V) Deposits/NSC/KVP													
(VI) Any Other													
A. Total Assets													
		No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)	No.	0/s (Rs.)
Liabilities													
(I) Society Loan:													
(II) Other Bank:													
(III) Our Bank:													
(IV) Others:													
B. Total Liabilities (I+II+III+IV)													
Net Worth (A-B)													

MODE OF OPERATION (MANDATORY)

Singly Jointly (No Debit Card will be Issued) Either or Survivor Former or Survivor Others (Please Specify)

RUPAY KISAN CREDIT CARD (FOR KCC LOANS ONLY)

Yes No **Cheque Book** Yes No

FACILITY DETAILS

Cash Credit	CC/OD - I	CC/OD - II	CC/OD - III
Purpose/End Use			
Amount in Rs			
Interest application Frequency	M / Q / HY / Y	M / Q / HY / Y	M / Q / HY / Y
Term Loan	TL - I	TL - II	TL - III
Purpose /End Use			
Amount in Rs			
Cost of the Project			
Margin offered			
Repayment Frequency	M / Q / HY / Y	M / Q / HY / Y	M / Q / HY / Y

PARTICULARS ABOUT EXISTING BANK ARRANGEMENT

Yes No

Sr. No.	Name of Institutions (Bank/Co.Op./Society/PA CS/Other)	Name of Account holder	Facility Type (CC/TL)	Purpose of Loan	Sanction Limit in Rs.	Present O/s in Rs.	Installment Amount Current FY	Installment Frequency (M/Q/HY/Y)	Security Offered	Conduct of A/C
1										
2										
3										
4										
5										
6		Total								

FAMILY DETAILS

	Name of the Family Members	Age in years	Relationship (wife, son, daughter, mother, father, husband, Others)	Whether Dependent (Yes / No)	Annual Income Approx	Address same as Main applicant (Yes/ No)	If No Please provide Address
1							
2							
3							
4							
5							

LAND DETAILS

Sr. No.	Name of Owner	Owned or Leased	Village	Taluka	District	R.S. No./ Survey No.	Area (in Ac.)	Of Which Irrigated (%)	Irrigation Source
1									
2									
3									
4									
5									
6									
7									
8									
						Total			

SECURITY DETAILS

Type of Security (Primary/Collateral)	Facility Type (Cash Credit/Term Loan/Both)	Charge Type (Hypothecation/Declarative charges/Mortgage/Lien/Assignment)	Security owner name	Account no	Security Description	Security Value (Rs in lakhs)

DOCUMENTS CHECKLIST (For Applicant & Co-Applicants)

Pre Sanction Documents

- Self-certified Proof of Identity & age proof (Aadhaar card, Voters ID Card, Pan card, Passport, Valid driving license) *
- Self-certified Proof of Address (Aadhaar card, Voters ID Card, Pan card, Passport, Valid driving license etc.)*
- Self-certified Land documents of the applicant (s)
- Self-certified Account Statement if applicable (Min. Last two years): Duly signed by issuing bank/ or issued a computerised copy
- Agri or allied activities Income proof if applicable
- Project Report/ Estimated cost report for term loans if Applicable
- Quotations if applicable
- Self-certified Non Agriculture property papers if applicable

- Self-certified Liquid security papers/documents if applicable
- Sanction Letter of any existing banking facility if applicable
- Self-certified ITR/Form 16 of last 3 years if applicable
- Any other document/ information as required on a case to case basis.

Post Sanction Documents

- Agribusiness Loan Agreement Booklet and other document enclosed in the Kit
- Duly accepted copy of Sanction Letter
- Mortgage Deed if applicable
- Any other document/ information as required on a case to case basis.

* Note - RBL Bank reserves the right to seek any additional document if required and the same shall be informed to the Applicant and/ or Co-Applicant and/ or Guarantor.

A) 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 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 Bank 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 toward
 - 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(KVP) 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.

- 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 hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs.
- I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me.
- 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. I give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records/Personal Information such as my name, address, date of birth, PAN number etc.
- 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
- 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
- I/We undertake to inform the Bank from time to time regarding change in my/our residence/contact information/ employment and to further provide updated documents within 30 days from the date of such change.

B. Consent for Insurance Products:

- For Agri Life Insurance: Interested Not Interested Shall Decide Later
 Property Insurance: Interested Not Interested Shall Decide Later

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

- I am a Director of RBL Bank Yes No
 - I am a Director of any other Bank* Yes No
 - I am a Senior Officer of RBL Bank Yes No
 - I/We am/are relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank Yes No
 - 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
 - I am a partner with director of RBL Bank in a firm or director of RBL bank is a guarantor for any of my credit facilities Yes No
- *Including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds. **Entity includes firm/company , the word director includes director of RBL Bank /any other bank*, interest party includes person holding substantial interest /is major share holder /is manager /is managing agent/is in control. If Yes, mention the details below: I declare (s) that I am related to the director(s) and or Senior Officer(s) of RBL Bank or any other bank specified hereto

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

Signature of Applicant _____
Date: _____

I/We confirm that I / we have read and understood the above Declaration, and that the details provided on the form are correct.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Bank use Only

Know your customer details (KYC)

Application Type* New Update

KYC Number _____
(Mandatory for KYC update request)

Account Type* Normal

Attestation/For Office Use Only

Documents Received Self-Certified True Copies Notary

IN PERSON VERIFICATION CARRIED OUT BY _____

Identity Verification Done Date

Emp. Name _____ Emp. Code _____

Emp. Designation _____ Emp. Branch _____

Name of Bank _____ Signature of Bank _____ Emp. ID _____
 Official/DSE/DSA _____ Official/DSE/DSA _____

Case Sourced By: DSA Branch/Others

DSA/Employee Name _____ DSA/Employee Code _____

LC Code _____ LG Code _____ Constitution Individual Pensioner RBL Staff (Other than RBL Bank) (Ex/Existing)

Customer Type Individual HNI BSR Type of Organization _____

Business Segment _____ MIS Code.1 _____ MIS Code.2 _____

MIS Code.3 _____ MIS Code.4 _____ MIS Code.5 _____ MIS Code.6 _____

Risk Categorization L M H

Name of Bank Official (Checked by) _____ Signature of Bank Official _____ Emp. ID _____

Staff Indicator
 Staff ID _____
 (For RBL Bank Emp only)
 Promo Code _____
 Blind Illiterate Incapacitated
 PEP Relative to PEP
 Differently Abled Persons (DAP)
 Not Applicable
 Branch Code _____

Application No.	
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Sr.No.	Particulars	Revised - Fees & Charges*
1	Application fees (Charged on loan application)/ Non refundable	Up to Rs. 3 lacs: NIL For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing fees at time of loan booking), For cases with Agri + Non Agri Security: • =< Rs. 50 lakhs: Rs. 5,000, • > Rs. 50 lakhs: Rs. 10,000
2	Processing fees (Charged on loan processing)	Up to 2.00% of the Sanctioned Loan Amount
3	Renewal fees (Charged on limit Renewal)	Up to 2.00% of the Renewed Loan Amount
4	Supervision/Inspection Charges (Charged Half-yearly/ Twice in the year)	• Up to Rs. 3 Lacs : NIL • > Rs. 3 lacs & <= Rs. 5 lacs: Rs. 500/- • > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 1000/- • > Rs. 10 lacs & <= Rs. 25 lacs: Rs. 1250/- • > Rs. 25 lacs & <= Rs. 50 lacs: Rs. 1500/- • > Rs. 50 lacs: Rs. 2500/-
5	Documentation charges (Charged on loan processing)	• Up to Rs. 3 Lacs : NIL • > Rs. 3 lacs & <= Rs. 5 lacs: Rs. 2,500 • > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 3,500 • > Rs. 10 lacs : Rs. 5,000
6	Cash Credit/Overdraft-Overdrawn Charges	0.15% of Peak Overlimit utilization during a month
7	Cash Credit/Overdraft-Expiry of Limits/Non-Renewal of Limits Charges	0.15% on average o/s amount during the month.
8	Term Loan Overdue Charges	2% of EMI/Overdue Amount
9	Commitment Charges (for General CC/ OD limit only)	Minimum quarterly average utilization of 25% of the active limit. If the quarterly average utilization is below 25% of the active limit, then commitment charges of 2% of the shortfall in utilization.
10	Pre closure charges	For Cash Credit/ Overdraft - If loan is closed within 12 months of a/c open- 4.00% of Sanction Limit - If loan is closed after 12 months of a/c open- Nil For Term Loans- Nil
11	Legal, Repossession & Incidental Charges	At Actuals
12	Cheque Bounce Charges-Cash Credit/Overdraft only	Rs. 500/- per instance
13	Duplicate No Due Certificate/NOC	Rs. 250/- per instance
14	Charges for CIBIL report copy	Rs. 100/- per copy

*Applicable GST and other taxes to be levied. For latest applicable charges refer service charges and fees section, for Agri Business Loans 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.

SMA/NPA Categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue.
*SMA-0	Upto 30 days
*SMA-1	More than 30 days and upto 60 days
*SMA-2	More than 60 days and upto 90 days
NPA	Agriculture loans: - Two crop seasons in case of short duration crops (Monthly/Quarterly/ Half-yearly repayments) - One crop season in case of long duration crop (Yearly repayments) Non-Agriculture/ Allied Agri loans: More than 90 days

*Note: Agricultural advances governed by crop season-based asset classification norms shall be exempted from instruction on SMA classification.

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. In case of borrower(s) having more than one credit facility from a lending institution, loan account(s) shall be upgraded from NPA to standard asset category only upon repayment of entire arrears of interest and principal payable on all the credit facility(ies). 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 and RBI Circular no. RBI/ 2021 - 2022 / 158 DOR. STR. REC. 85/21. 04. 048/2021 - 22 dated February 15, 2022.

The Borrower confirms and declares having understood the above and also agrees that the above guidelines and any changes made to these guidelines by RBI from time to time will prevail for the classification of their account.

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