

Residential Contact Details

Type of Residence Self Owned

STD Code

Rented

Country Code

Email ID

AGRIBUSINESS LOAN Application Form

(Please fill the form in BLOCK LETTERS only. This is a machine readable form and will pass through a scanner) Application Date DDMMYEAR The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited Branch Code Branch Name **APPLICANTS DETAILS** Name Form No. Customer ID (in case Relationship with S No **Borrower Type** Main Applicant 1 Main Applicant Photograph with Signature 2 Co-Applicant/Guarantor Thumb impression 3 Co-Applicant/Guarantor across 4 Co-Applicant/Guarantor 5 Co-Applicant/Guarantor 6 Co-Applicant/Guarantor Individual Non-Individual CUSTOMER TYPE **INDIVIDUAL APPLICANT DETAILS** Others (Title Mrs. Dr Mr. Ms. Full Name (As per KYC) Maiden Name (if any) Father/Spouse Name Mother Name Date of Birth Unmarried Others (Marital Status Married Gender Male Female Third Gender / Trans Gender Religion Hindu Muslim Christian Sikh Zoroastrian Jain Buddhist Others (Others (Category OBC SC ST General PROOF OF IDENTITY (Pol) & PROOF OF ADDRESS (PoA) (Self Attested copy of any one of the following Pol/PoA needs to be submitted) Proof of Address (PoA) [_] (Given for Current Address // Permanent Address //) Proof of Identity (PoI) [Passport Expiry Date A-Passport Number B-Voter ID Card OR Form 60 C-PAN Number (Mandatory) PAN not available) **D**-Driving Licence E-UID (Aadhaar) Driving Licence Expiry Date **Z**-Others F-NREGA Job Card (Any document notified by the central government) 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. 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': PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force NON INDIVIDUAL APPLICANT DETAILS (if applicable) Name of Entity No. of years in business PAN/GIR No. Date of incorporation GST No. ___ ₹ 1 Cr. - 5 Cr. ₹ 0-5 Lakh ₹ 5-10 Lakh ₹ 5 Cr. - 10 Cr. Above ₹ 10 Cr. **Annual Turnover** Partnership Private Ltd. Proprietorship Public Ltd. Public Sector Type of Company/Firm (other then Salaried) Others (LEI CIN **ZED Gradation Udvam Registration Certificate** 1. Whether the applicant is ZED rated (Yes / No) Bronze Silver Gold Diamond Platinum 2. If yes, the gradation obtained by the applicant unit (Tick appropriate one) OTHER DETAILS Others (**Educational Qualification** Undergraduate Graduate Post Graduate Professional S-Service / Salaried Occupation Type Private Sector **Public Sector** Government Sector) 0-Others Professional Self Employed Retired Housewife Student) **B**-Business X-Not Categorised Source of Income (Primary) Salary **Business Income** Investment Income Agriculture Others (If Salaried, Employed with Public Ltd. Public Sector Partnership Private Ltd. Proprietorship Government Multi National Others (Self Employed Professional Type CA/CS ☐ Engineer ☐ Consultant Agriculturist Others (Please Specify) Doctor Lawver Architect Industry Type Manufacturing Construction **NBFC** Non Profit Organization Micro Enterprises Trading Service Government Others () Agriculturist (If applicable) Below 2.5 Acres of Land 2.5 - 5 Acres of Land Above 5 Acres of Land Landless Laborer Oral Lessees Share Cropper **Tenant Farmers RESIDENTIAL ADDRESS DETAILS** Preferred Mailing Address Years / Months at Current Address Address Line 1 Address Line 2 AGRI/Ver.12/May/2024 City District Tehsil/Taluka Village State Pin Code

Phone No.

Parental

Company Accomodation

Mobile



FICE ADDRESS Preferred Mailing Address No. of years in Present Organization Total work experience Years
n/Company Name Designation
lress Line 1
Iress Line 2
, District District
sil/Taluka Village Village Village Village Village Village
te Country Country
ce Contact Details
ıntry Code STD Code Phone No Extension
ail ID (Official) Mobile
RMANENT ADDRESS Same as Residential Address
RMANENT ADDRESS Same as Residential Address Iress Line 1
Iress Line 1
Iress Line 1
Iress Line 1 Iress Line 2 District
Iress Line 1
Iress Line 1

ACCETE & I IADII ITIEC

S. No. of applicant		1		2		3	4			5		6
Particulars	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.)										
Liabilities												
(I) Society Loan:												
(II) Other Bank:												
(III) Our Bank:												
(IV) Others:												
B. Total Liabilities (I+II+III+IV)												
Net Worth (A-B)												



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MODE Sin	OF OPERATION (MANDATO		oe Issued)) _	Eith	er or Su	urvivor		Forme	r or Sur	vivor	Othe	ers (Plea	se Specify)
RUPAY	KISAN CREDIT CARD (FO	R KCC LOAN	IS ONLY)		Yes	N	0			Chequ	e Book	Yes	☐ No			
FACIL	ITY DETAILS															
Cash	Credit	CC/	OD - I					C	C/OD - I	I				CC/OE) -	
Purp	ose/End Use															
	unt in Rs est application															
1	uency	M/Q	/ HY / Y					M /	Q / HY	/ Y			N	1/Q/I	HY/Y	
Term	Loan	Т	L - I						TL - II					TL -	III	
Purp	ose /End Use															
Amo	unt in Rs															
Cost	of the Project															
Marg	gin offered															
Repa	ayment Frequency	M/Q	/ HY / Y					M/	Q / HY	/ Y			N	1/Q/I	HY/Y	
PARTIC	CULARS ABOUT EXISTING B	ANK ARRANG	GEMENT			Ye	s	No								
Sr. No.	Name of Institutions (Bank/Co.0p./Society/ PA CS/Other)		of Accour	nt	Ty	eility pe /TL)	Purpos of Loa	ın	nction Limit n Rs.	Preson O/	s I	stallment Amount urrent FY	Installi Freque (M/	ency Q/	Security Offered	Conduct of A/C
1																
2																
3																
4																
5																
6			To	otal												
FAMIL	Y DETAILS															
	Name of the Family N	/lembers	Age in years	(wife,	son, d	ationsh laughte Isband,	r, moth	er, De	hether penden es / No)	د ا	al Incom	as Ma	ess sam in applic es/ No)			Please Address
1																
2																
3																
4																
5																
	DETAILS															
Sr. No.	Name of O	wner		Owne or Lease		Villa	ge	Taluka	Di	strict	R.S. No Survey No.		rea Ac.)		Which ated (%)	Irrigation Source
1																
2																
3																
4																
5																
6																

Total



		Observeds Towns							
Type of Security Primary/Collatera	Facility Type (Cash Credit/ Term Loan/Both)	Charge Type (Hypothecation/Declarative charges/Mortagage/ Lien/Assignment)	Security owner name	,	Account no		Security Descri	ption	Security Value (Rs in lakhs)
				+					
DOCUMENTS CHECKLIS Pre Sanction Document	T (For Applicant & Co-Ap	plicants)		9. 10.	Self- certified Sanction Let	d Liquid ter of ar	security papers/docume	nts if applicable	
 Self- certified Pro driving license) * 	of of Identity & age proof (Aadhaar card, Voters ID Card, Pan card		11. 12.	Self- certified Any other do	d ITR/Fo cument,	orm 16 of last 3 years if a / information as required	pplicable	pasis.
 Self- certified Lar Self- certified Acc 	d documents of the application ount Statement if application	d, Voters ID Card, Pan card, Passport, Va cant (s) ble (Min. Last two years): Duly signed		1. 2.	t Sanction Docu Agribusiness Duly accepte	Loan A	greement Booklet and ot of Sanction Letter	her document enclo	sed in the Kit
issued a compute 5. Agri or allied activ 6. Project Report/ E	rised copy rities Income proof if appli stimated cost report for te	cable erm loans if Applicable		3. 4. * N	Any other do	cument,	of Sanction Letter plicable / information as required s the right to seek any ad-	on a case to case I	pasis. required and the same shall
6. Project Report/ E 7. Quotations if app 8. Self-certified Nor	licable Agriculture property pape	ers if applicable					and/ or Co- Applicant and/		
1. I/We certify that the in	for Retail Loans Application ormation provided by me/us in	n this application form is true, correct and co	omplete in all respects	(CIBI	L) and any other age	ency auth	orised in this behalf by Reser	ve Bank of India / Gove	nformation Bureau (India) Limite rnment of India and CIBIL and ar
entitled to verify this di Statements/Title/Lega	ation has been withheld/supprectly or through any third part I documents etc. are submitted	oressed from RBL Bank (the 'Bank'). I/We a vy agent. I/We confirm that the attached cop d by me/us against my/our loan application or right to seek any information from any other	igree that the Bank is lies of financials/Bank and certify that these	bank	s/financial institution	ons and o	ther credit grantors, as may b	e specified by the Rese	nd CIBIL and any other agency s ucts thereof prepared by them, t rve Bank in this behalf.
I/We understand that decide to grant to me,	all of the above mentioned in ous at its sole discretion. I/We	formation shall form the basis of any facilit e further agree that any facility that may be	ty that the Bank may e provided to me/us	(inclumess	iding collections, a sages/calls that the	dvisories	and educational/informative	messages), regulatory	s, account activity, service calls v updates as well as product us phone number (s) as mentioned
shall be governed by the conditions of the facilit	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. messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mention this application form. (We confirm that I/we have given consent to M/s								in.
which may affect my cr	editworthiness.	e in my/our residential or business address to retain the photographs and documents	_	7. I hen verifi 3. I furt	eby submit voluntar cation modes defin ther authorize RBL	rily at my ed by UID Bank to	own discretion for KYC purpo Al (Aadhaar) to RBL Bank for use my Aadhaar Number ar	ises, the biometric bas the purpose of establis d/or biometric/demos	ed e-KYC authentication or offlir shing identity/address proofs. graphic information to verify my
application and will no 5. I/We understand that	return the same to me/us.	the sole discretion of RBL and upon my/our		detai	ils from UIDAI. I und	erstand t	hat RBL Bank will be calling t	or data from UIDAI and	the same will be stored with RE registered mobile number/ e-ma
 I/We agree and confirm i. Making investmen 	n that the facility shall not be u t in the capital market instrun	tilised toward nents or any speculative or illegal or anti-so	ocial purposes or for	addr	ess as provided by I	me in the	Application Form to RBL Ban	k.	(YCR), only for the purpose of
in using Chlorofluo	rocarbons (CFC).	e Ozone Depletion Substances (ODS) or in a ary gold, gold bullion, gold jewellery, gold al funds, the Facility for acquisition of smal		l und birth	lerstand that my K1 , PAN number etc.	C Record	l includes my KYC Records /F	ersonal information su	ich as my name, address, date o
7. I/We do not suffer from	as Patra(KVC) and National Sa n any statutory or legal infirm	vings Scheme(NSC). ities and/or are incapable of entering into	a binding agreement.	cons	ent or authorisation ciates/Subsidiaries	n from m	e/us, the information/data ps/ Joint Ventures of RBL Bank	rovided by/related to	me/us to the Group Companies, m the Bank has entered/propos f marketing/offering/selling any
In case the borrower i competent to contract.	s a natural person, that the b	orrower(s) is /are a major and is/are of so	und mind and is/are	prod	uct/services offered es 🗌 No, I do not d	by Bank onsent to	i. o share, disclose, exchange or	use my information/da	ata
and/or are pending ag receiver, administrator,	/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. /We are neither politically exposed person/not related to politically exposed persons (as defined and amended by personal details in the application form from time to time to time to send you for information /contact you to inform about products, services or promotional offers that are offered by resonance of the product of the						to time to send you marketing hat are offered by RBL bank, or your preference below you eithe		
Reserve bank of India 10. I/We understand that t	rom time to time). he tenure/repayment/interest	other terms and conditions of the loan are iny changes is the money market conditions		Ye	es. Bank can contac	et me	No. Bank may not contact	t me	residence/contact information/ of such change.
other statutory or regu amend the terms of the	atory requirements or at the d e loan in such extent as it may	iscretion of RBL Bank. RBL Bank reserves the deem fit.	B	Cons	ent for Insurance I	ner provid Products: e Insuran	:	30 days from the date	
otherwise. RBL Bank r without any prior notice	te do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found ravise. RBL Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, out any prior notice to me/ us. For Agri Life Insurance: Interested Not Interested Shall Decide Later Property Insurance Interested Not Interested Shall Decide Later Not Interested Not Interested Shall Decide Later Not Interested Not Int						Shall Decide Later		
repayment track reco combination of person	rd, banking habits, business al discussion and documentati	stability & cash flow analysis which is as on.	ssessed through a 2	I am	a Director of RBL B a Director of any of a Senior Officer of I	ther Bank	(* ☐ Yes ☐ No	Name of the Bar	ık:
 I/we also confirm that loan quantum / sancti in cash, bearer chequ 	//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 and warrend any payment of the director of RBL Bank year and this loan application to any representative of RBL and warrend any payment of the director of RBL Bank year and this loan application to any representative of RBL and warrend any payment of director of RBL Bank year and the director of RBL Bank year and								
Bank(or) to any other to 14. I/We understand that me/us. RBL Bank requ	as a precondition, relating to g	grant of loans/advances/other non-fund-base by the Bank, of information and data related		direct I am a	tor of RBL Bank is a a partner with director	director/m of RBL Ba	nanaging agent/manager/empl ank in a firm or director of RBL ba	oyee/guarantor/holds si nk is a guarantor for any c	ubstantial interest Yes No if my credit facilities Yes No
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 offy to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereof 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/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of other properties. The information of data relating to me/us; (ii) the information or data relating to me/us; (ii) the information or data relating to me/us; (iii) the information or data relating the me/us in relation the information or data relating the me/us in relation 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 and the me/us in relation the me/us in relation the details below: I declare (s) that I am related to the director of RBL bank and the me/us in relation the me/us in rel									
Sr. No	Name of I	Director(s)/Senior Officer(s)			Designat	ion	Relationship		
//We confirm that I /	we have read and und	erstood the above Declaration, a	and that the details	provid	ed on the forn	n are co	orrect.	Signatu	re of Applicant
		to be false or untrue or misleading						Date:	

			specified fiereto		
Sr. No	Name of Director(s)/Senior Office	cer(s)	Designation	Relationship	
I/We con	firm that I / we have read and understood the above Declar	ration, and that the details provide	ed on the form are o	correct.	Signature of Applicant
In case a	ny of the above information is found to be false or untrue or mi	sleading or misrepresenting, I am a	aware that I may be h	neld liable for it.	Date:
	se Only	Attestation/For Office Use Onl	y Documen	ts Received Self	-Certified True Copies Notary
Know y	our customer details (KYC)		IN PERSON VER	IFICATION CARRIED	OUT BY
	ion Type*	Identity Verification	Done Date	e D D M M Y	YYY
KYC Nu	(Mandatory for KYC update request)	Emp. Name			Emp. Code
Account	, , ,	Emp. Designation		Emp.	Branch
	of Bank /DSE/DSA		Signature of Bank Official/DSE/DSA		Emp. ID
Case S	ourced By: DSA Branch/Others				Staff Indicator
DSA/Er	nployee Name	DSA/Emplo	oyee Code		Staff ID
LC Code	E LG Code	Constitution Individua	Pensioner (Other than RBL I	Bank) RBL Staff	Promo
Custom	er Type 🗌 Individual 📗 HNI 💮 BSR Type o	of Organization			Blind Illiterate Incapacite
Busine	ss Segment	MIS Code.1	MIS Code.2		PEP Relative to PEP
MIS Co	de.3 MIS Code.4	MIS Code.5	MIS Code.6		Differently Abled Persons (DAP) Not Applicable
		Risk Cate	gorization 🗌 L		Branch Code
Name o	of Bank Official (Checked by)		Signature of Bank	Official	Emp. ID



AGRIBUSINESS LOAN Application Form Bank Copy

Application No.

Sr.No.	Particulars	Revised - Fees & Charges*
1	Application fees (Charged on loan	Up to Rs. 3 lacs: NIL
	application)/ Non refundable	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	Up to Rs. 3 Lacs : NIL
	Half-yearly/ Twice in the year)	• > 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	Up to Rs. 3 Lacs : NIL
	processing)	• > 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	0.0055% per day on excess utilization
7	Cash Credit/Overdraft-Expiry of Limits/Non-	0.0055% per day on excess utilization
	Renewal of Limits Charges	
8	Term Loan Overdue Charges	2% of EMI/Overdue Amount
9	Commitment Charges (for General CC/ OD	Minimum quarterly average utilization of 25% of
	limit only)	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
10	Pre closure charges	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/	Rs. 500/- per instance
	Overdraft only	
13	Duplicate No Due Certificate/NOC	Rs. 250/- per instance
H		- 1001

Taxes and other Government taxes, levies etc applicable as per the prevailing rate will be charged over and above these charges. The rates, fees, charges etc. as stated herein above are subject to changes/ revisionfrom time to time. For the latest charges, please visit our website HYPERLINK "http://www.rblbank.com" www.rblbank.com or get in touch with RBL Bank representative.

Rs. 100/- per copy

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 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 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.

Rate of Interest (ROI): For fixed rate loan the applicable ROI will be arrived by adding risk profiling, credit bureau score of the customer along with tenor and product category. For floating rate loans, ROI will be arrived by adding risk profiling, credit bureau score along with tenor and category of product on currently declared External Benchmark Rate (EBR) of the Bank.

EBR and Interest Reset: RBI Repo Rate with quarterly reset.



14 Charges for CIBIL report copy

AGRIBUSINESS LOAN Application Form

Customer Copy

Application No.

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 fee at time of loan booking), For cases with Agri + Non Agri Security: • =< Rs. 50 lakhs: Rs. 5,000, • > Rs. 50 lakhs: Rs. 10,000 Processing fees (Charged on loan processing) Renewal fees (Charged on limit Renewal) Supervision/Inspection Charges (Charged Half-yearly/ Twice in the year) Pocumentation charges (Charged on loan processing) Documentation charges (Charged on loan processing) Documentation charges (Charged on loan processing) Documentation charges (Charged on loan processing) Application (Processing) Up to Rs. 3 lacs: NIL Processes with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing feat at time of loan pooking), For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing feat at time of loan pooking), For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing feat at time of loan pooking), For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing feat at time of loan pooking), For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing feat at time of loan pooking), For cases with only Agri Security: Processing beautifue of loan processing beautifue of the processing of the processi		1=	
application)/ Non refundable For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing fear at time of loan booking), For cases with Agri + Non Agri Security: - = Rs. 50 lakhs: Rs. 5,000, - > Rs. 50 lakhs: Rs. 10,000 Processing fees (Charged on loan processing) Renewal fees (Charged on limit Renewal) Supervision/Inspection Charges (Charged Half-yearly/ Twice in the year) - Up to 2.00% of the Sanctioned Loan Amount - Up to 8.3 Lacs: NIL - > Rs. 3 lacs & <= Rs. 5 lacs: Rs. 500/ > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 1000/ > Rs. 50 lacs: Rs. 2500/ > Rs. 50 lacs: Rs. 50lacs: Rs. 1500/ > Rs. 50 lacs: Rs. 5 lacs: Rs. 2500/ > Rs. 5 lacs & <= Rs. 5 lacs: Rs. 2500/ > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 3,500 - > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 3,500 - > Rs. 5 lacs: Rs. 5,000 Cash Credit/Overdraft-Overdrawn Charges Cash Credit/Overdraft-Expiry of Limits/Non-Renewal of Limits Charges	1		Revised - Fees & Charges*
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Half-yearly/ Twice in the year)		Renewal fees (Charged on limit Renewal)	Up to 2.00% of the Renewed Loan Amount
	4	Supervision/Inspection Charges (Charged	Up to Rs. 3 Lacs: NIL
		Half-yearly/ Twice in the year)	> Rs. 3 lacs & <= Rs. 5 lacs: Rs. 500/-
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6 Cash Credit/Overdraft-Overdrawn Charges 0.0055% per day on excess utilization. 7 Cash Credit/Overdraft-Expiry of Limits/Non-Renewal of Limits Charges 0.0055% per day on excess utilization			 > Rs. 5 lacs & <= Rs. 10 lacs: Rs. 3,500
7 Cash Credit/Overdraft-Expiry of Limits/Non-Renewal of Limits Charges 0.0055% per day on excess utilization			 > Rs. 10 lacs : Rs. 5,000
Renewal of Limits Charges	6	Cash Credit/Overdraft-Overdrawn Charges	0.0055% per day on excess utilization.
	7	Cash Credit/Overdraft-Expiry of Limits/Non-	0.0055% per day on excess utilization
		Renewal of Limits Charges	
	8	Term Loan Overdue Charges	2% of EMI/Overdue Amount
9 Commitment Charges (for General CC/ OD Minimum quarterly average utilization of 25%	9	Commitment Charges (for General CC/ OD	Minimum quarterly average utilization of 25% of
limit only) the active limit. If the quarterly average utilization		limit only)	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/ Rs. 500/- per instance			Rs. 500/- per instance
Overdraft only			
13 Duplicate No Due Certificate/NOC Rs. 250/- per instance	12	3	
14 Charges for CIBIL report copy Rs. 100/- per copy	12 13	Duplicate No Due Certificate/NOC	, .

^{*} Taxes and other Government taxes, levies etc applicable as per the prevailing rate will be charged over and above these charges. The rates, fees, charges etc. as stated herein above are subject to changes/ revision from time to time. For the latest charges, please visit our website HYPERLINK "http://www.rblbank.com www.rblbank.com or get in touch with RBL Bank representative.

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 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 principal are paid by the borrower. In case of borrowers 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.

Rate of Interest (ROI): For fixed rate loan the applicable ROI will be arrived by

adding risk profiling, credit bureau score of the customer along with tenor and product category. For floating rate loans, ROI will be arrived by adding risk profiling, credit bureau score along with tenor and category of product on currently declared External Benchmark Rate (EBR) of the Bank.

EBR and Interest Reset: RBI Repo Rate with quarterly reset.



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

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees that will be charged towards loan disbursement.
- The tax as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return/bounce charges, PDC swapping charges, Foreclosure charges etc. as mentioned in the attached Table.
- Details with respect to the Repayment and amount will be communicated separately through sanction letter.

- incomplete/defective application will not be processed by RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Repayment / Interest servicing will be due on 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 me/us about the loan decision in approximately 30 working days from the date of receipt of the completed application form and 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 60 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.

I/We also confirm that:

- 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.

 We have not given/made any payment in cash, bearer cheque or kind along with or in connect other employee of the bank(or) to any other third party. 	ion with this loan application to the said executive (or) to any
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/शतों के विवरण सभी चार्जेज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैं	में /हमने इन्हें समझ लिया है.
🔲 सर्व शुल्कांसह कर्जाच्या नियम/अटींची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्य	गत आली आहे आणि ही मला/आम्हाला समजली आहे.
િતમામ ચાર્જીસ 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 ಕುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.	;
🔲 రుణం నియమ నిబంధనలు/చార్జీల నికరం వివరాలు నేను/మేము సంపూర్ణంగా చదివాము, నాకు/మాకు చదివి వినిపించబడి	
அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள் / நிபந்தனைகளின் விபரங்களை நான் / நாங்கர் என்னால் / எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு / எங்களுக்கு படித்துக் காட்டப்பட்	
Name of Bank Official/DSE/DSA:	Signature of Bank Official/DSE/DSA
Applicant Name:	Applicant Signature Application Date
Co-Applicant 1 Signature Co-Applicant 2 Signature Co-Applicant 3	Signature Co-Applicant 4 Signature Co-Applicant 5 Signature



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

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees that will be charged towards loan disbursement.
- The tax as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return/bounce charges, PDC swapping charges, Foreclosure charges etc. as mentioned in the attached Table.
- Details with respect to the Repayment and amount will be communicated separately through sanction letter.

That:

- incomplete/defective application will not be processed by RBL Bank, RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Repayment / Interest servicing will be due on the date as specified in the sanction letter/welcome letter

Co-Applicant 2 Signature

- 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 me/us about the loan decision in approximately 30 working days from the date of receipt of the completed application form and 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 60 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 executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.

 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.
- We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any

other employee of the bank(or) to any other third party.		
☐ The details of loan terms / conditions inclusive of all charges h	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 चार्जेज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं	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.	
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ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ಸ ಸಾನು/ಸಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.	ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು ,	ಅದನ್ನು
🗌 రుణం నియమ నిబంధనలు/ాజ్మీల నికరం వివరాలు నేను/మేము సంపూర్ణంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాత్య భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.		
அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள்/நிபற் என்னால்/எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியி	ந்தனைகளின் விபரங்களை நான்/நாங்கள் படித்து புரிந்து கொண்டுள்ளேன்/கொண்டுள்ளோம் வல் எனக்கு/எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.	அல்லது
Name of Bank	Signature of Bank	
Official/DSE/DSA:	Official/DSE/DSA	Augliostica Deta
Applicant Name:	Applicant Signature	Application Date

Co-Applicant 3 Signature

For Any queries / clarifications please contact:

Call us at: +91 22 61156300

Co-Applicant 1 Signature



Co-Applicant 4 Signature

Co-Applicant 5 Signature