

**BORROWER CONSENT AND DECLARATIONS**  
**(Application for Joint Liability Group Loan)**



**Borrower Name:** .....

**Loan Type:** Joint Liability Loan

**Loan Amount Applied:** INR.....

**Rate of Interest:** 25% per annum on a reducing balance basis.

**Declaration:**

I. I hereby declare, agree, and understand that:

- a) All information given for the application of Loan including details of income and expenses is true, correct and complete in all respects and no material information has been withheld/suppressed from RBL Bank Limited ("RBL Bank"). I agree that the Bank is entitled to verify this directly or through any third-party agent. I shall furnish such additional writings as may be required in connection with the financial assistance/s required by me. Any facility that the Bank may decide to grant to me, will be at its sole discretion. I will be bound by the terms and conditions of the facility/ies that may be granted to me.
- b) I hereby give my consent to and authorize RBL Bank to fetch my personal details from UIDAI and in providing my Aadhaar number/VID number, Biometric information and/or One Time Pin (OTP) data (and/or any similar authentication data) for the purpose of fetching the demographic and Personal Information from UIDAI.
- c) I am not a politically exposed person/not related to politically exposed persons.
- d) I hereby give my consent to RBL Bank, to collect the repayment of the Loan as per the selected repayment frequency.  
 Monthly    Fortnightly    Weekly
- e) I hereby declare that I want to have only one signature for the account as given 'below'. Also, for the purpose of account operation, I would not sign in any other manner and instruct the Bank to accept and honor all instruments/instructions issued/given by me.
- f) I hereby authorize for the disclosure by the Bank of; (i) information and data relating to me; (ii) the information or data relating to any credit facility availed of/to be availed of by me and (iii) default, if any, committed by me in discharge of my obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorized in this behalf by Reserve Bank of India.
- g) RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me. I understand that the sanction of this loan is at the sole discretion of RBL Bank and upon my executing necessary documents and other formalities as required by RBL. In case my existing RBL Bachat account is inactive/dormant, I agree to activate my savings account.  Yes    No
- h) **PAN Declaration:**  I do not have Permanent Account Number and my/our estimated total Income (including income of spouse, minor, child) etc. as per section 64 of Income Tax Act, 1961) computed in accordance with the provision of Income Tax Act 1961 ("Act") will be less than the minimum taxable income under the Act. (Form 60 declaration to be filed by a person who does not have a Permanent Account Number).

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**Acknowledgment (To be filled and handed over to member)**

I/We Acknowledge receipt of application for loan of INR \_\_\_\_\_ on DD/MM/YYYY under Joint Liability Group subject to verification of contents & enclosures (if any). RBL Bank will endeavor to inform you about the status of your application normally within 15 days from the date of receipt of documents/information as required from time to time and furnished by you to RBL Bank.

\_\_\_\_\_  
(Name of Business Correspondent/  
Bank Representative)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(EMP ID)

i) I authorize the Bank to use my personal details in the application form from time to time to send marketing information /contact me to inform about products, services, regulatory updates 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 I 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.**

j) I authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorization from me/us, the information/data provided by/related to me 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, exchanges, or use my information/data.**

k) I am a Director of any Bank \*  **Yes**  **No**

Name of the Bank: \_\_\_\_\_

I am a relative of director of RBL Bank/other Bank\*/Senior Officer of RBL Bank  **Yes**  **No**

I am senior officer of RBL Bank  **Yes**  **No**

I am part of any entity in which the director/relative of a director is partner/guarantor/interested party/employee or director of RBL Bank is 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.

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 Director(s)/Senior Officer(s)	Designation	Relationship

**DECLARATION FOR ASSESSMENT OF HOUSEHOLD INCOME:** "I/We hereby authorize and give consent to RBL Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to the Loan from RBL Bank applied by the Applicant, to the Credit Bureaus and regulatory authorities. I/We confirm that all particulars and information given in the application form including details of income and expenses are true, correct, and complete and no material information has been withheld/suppressed from RBL Bank".

Particular	Family Member 1	Family Member 2	Family Member 3	Family Member 4
Name				
Relation with Borrower				
Signature/ Thumb Impression				

Signature/Thumb impression of Applicant  
 Date: DD/MM/YY

L/R HTI of Mem.  
 LO Name:  
 LO EMP. ID  
 LO Signature

**Joint Liability Group Loan Fees & Charges**

- **Pre-payment Charges:** NIL
- **Penal Charges in case of delayed payments:** NIL
- **Processing fees:**
  - Loan Amount upto INR 25,000: NIL
  - Loan Amount greater than INR 25,000: 1% of loan amount + GST



**BORROWER CONSENT AND DECLARATIONS**  
**(For Insurance Policy)**



I ≤ \_\_\_\_\_ Applicant's Name \_\_\_\_\_ ≥ wish to apply for the following Insurance  
Policy/Policies along with my Joint Liability Group Loan

**Group Credit Linked Life Insurance Plan:**

I hereby give my consent for purchase of credit link Insurance offered by RBL Bank:  Yes  No

- For Self Only
- For Self and Spouse both (if applicant is married)

**Hospicash Insurance Plan:**

I hereby give my consent for purchase of the Hospicash Insurance offered by RBL Bank :  Yes  No

- For Self Only
- Self and Spouse both (if applicant is married)

Tenure:  1 year  2 year

For your benefit and convenience, RBL Bank has tied up with insurance companies to underwrite group insurance plans. If you opt for insurance cover, RBL Bank would administer your enrolment for the chosen plan as per its process and policy.

I Agree and understand that:

- ✓ All features of Insurance opted by me is explained to me.
- ✓ For insurance cover applied by me (self or self and Spouse), total insurance premium amount will be debited from the Sanctioned loan amount.
- ✓ Credit Linked Insurance will be linked to the Loan account applied for along with this Insurance application.
- ✓ I shall pay insurance premium towards the credit life insurance, whereby the self or self and spouse will get insurance cover up to tenure of the insurance policy. In an event of unforeseen circumstances such as death, the claim amount settled under the insurance policy will be directly credited to the loan account by the insurance company. Any balance amount post loan adjustment will be paid to my/our nominee/s.

Signature/Thumb impression of Applicant  
Date: DD/MM/YY

L/R HTI of Mem.  
LO Name:  
LO EMP. ID  
LO Signature

**BORROWER CONSENT AND DECLARATIONS**  
**(Application For Savings Account)**



I ≤ \_\_\_\_\_ Applicant's Name \_\_\_\_\_ ≥ request for the following services from RBL Bank .

**Declaration:**

- a) I hereby, authorize the Bank to open my RBL Savings Account at the nearest RBL bank branch with 'Single' mode of operation.
- b) I authorize RBL Bank to enable my account for default Aadhaar enabled Payment System (AePS) transaction services.
- c) I authorize RBL Bank to consider my KYC details provided in the JLG Application Form. by means of e-KYC.
- d) I agree to opt-out for issuance of Bank's passbook and understand that the Account statement can be obtained at the BC branches without any charges, in lieu of passbook updates.

**Aadhar Seeding/Linking and Receiving DBT Benefit Consent:** I, hereby, authorize RBL Bank for Linking/Seeding of Aadhar with my Savings Account to receive Direct Benefits and submit my Aadhaar number and voluntarily give my consent to: (a) Use my Aadhaar details to authenticate me from UIDAI; (b) Use my mobile number for sending SMS alerts to me; (c) link the Aadhaar number with all my existing/new/future RBL accounts/CIF; (d) to receive & upload information from CKYC registry through SMS/e-mail on the registered mobile number as provided in the Application Form.

**Option for Seeding Aadhaar Number and receiving DBT benefits (Tick One):**

- A.  **My Aadhaar number is NOT Seeded with any Bank:** I wish to seed my Aadhaar number in my Bank Account and with NPCI Mapper to enable me to receive DBT including LPG Subsidy from GOI in my RBL Bank Account. I understand that if more than one benefit transfer is due to me, I will receive all the benefit transfers in the same Account.
- B.  **My Aadhaar number is already Seeded with another Bank:** I already have an account with \_\_\_\_\_ (Name of Bank) having IIN Number \*\* \_\_\_\_\_ and seeded with NPCI Mapper for receiving DBT from GOI. I request you to change my DBT Benefit Account (NPCI mapping) to my Bank Account with your Bank'
- C.  **I/we don't want to seed my Aadhaar number with RBL Bank.**

\*\* IIN (Issuer Identification Number)

**MOST IMPORTANT TERMS AND CONDITIONS:**

- Cash withdrawals from Savings Account (subject to applicable limits) permitted using withdrawal slips accompanied by and identification documents subject to applicable limits.
- Savings account Interest is paid quarterly on daily closing balance at rates announced by the Bank from time to time. Any change in Savings Bank interest rates shall be informed to the customers via SMS/Email/or any other mode as deemed fit by the Bank. For latest rate of interest please log on to [www.rblbank.com](http://www.rblbank.com).
- All physical deliverables will be sent to 'Preferred Mailing Address' and digital deliverables on current registered Email ID or Mobile No.
- Bank charges apply for below services at rates indicated in Schedule of Charges displayed on website and on Notice Board of Branches.
- Deposits in bank accounts are insured with DICGC up to amounts stipulated by regulations from time to time. For details on deposit insurance, please log onto [www.dicgc.org.in](http://www.dicgc.org.in).
- Bank has Grievance Redressal policy displayed under 'Customer Services on Banks website [www.rblbank.com](http://www.rblbank.com) for redressal of customer grievances. To register your grievance, please visit your nearest branch or log on to Customer Services on Banks website [www.rblbank.com](http://www.rblbank.com) or call 91 22 61846300 / 22 61156300. Interest paid will be subject to Tax Deduction at Source (TDS) at applicable rates. Applications without PAN No. will attract higher TDS as per Income Tax. For detailed terms and condition, please visit [www.rblbank.com](http://www.rblbank.com) >> Others >> Most Important Terms and Condition

Signature/Thumb impression of Applicant  
Date: DD/MM/YY

L/R HTI of Mem.  
LO Name:  
LO EMP. ID  
LO Signature