

Housing Loan Application Form

apno ka bank	
The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited *All Fields are Mandatory	Application Date D D M M Y E A R
I/ We hereby request you to sanction the Loan based on the following:	
Product Variant: Customer ID Loan Details Existing RBL Bank Customer Yes No	Category Upto 30 Lacs Above 30 Lacs Residential Plot+ construction
Fee Amount Cheque No Dated	Drawn on Bank
INDIVIDUAL APPLICANT DETAILS (Please fill the form in BLOCK LETTERS only. This is a machine readable fo	rm and will pass through a scanner)
Title Mr. Ms. Mrs. Dr. Mx. Others (Please Specify) Others include (A	dv, Brig, Capt, Cdr, Major, Prof, Chief, Just, MajGe, Colon, Maste)
Full Name (As per KYC) F I R S T I <th>M I D D L E</th>	M I D D L E
Mother's Name	
Date of Birth D M Y E A R Place of Birth : City State	Country
Gender Male Female Third Gender / Trans Gender No. of Dependants	Annual Income ₹
Religion Hindu Muslim Christian Sikh Zoroastrian Jain I	Buddhist Others (Please Specify)
Category SC ST OBC General Others (Please Spect	ify)
Subcategory Widow Manual Scavenger Person with Disability Yes No	
*Nationality	number to open Customer ID with RBL Bank. e of becoming NRI : DD MM YEAR cable to NRI customer)
*Are you Politically Exposed Person or related to one Yes No Marital Status Married Unmarri	ed Others (Please Specify)
PROOF OF IDENTITY (Pol) & PROOF OF ADDRESS (PoA) (Certified copy of any one	e of the following Pol/PoA needs to be submitted)
Proof of Identity (PoI) [] Proof of Address (PoA) [] (Given for Current Address	Permanent Address)
A - Passport Number Passport Expiry Date	
B - Voter ID Card C - PAN Number (Mandatory)	
D - Driving Licence Driving Licence Expiry Date	d mm ly earl
Diving Litence Expiry Date	
E - UID (Aadhaar) (Mandatory) (Last 4 digit only) F - NREGA Job Card	
E - UID (Aadhaar) (Mandatory) (Last 4 digit only) F - NREGA Job Card Pol Identification Number	
E - UID (Aadhaar) (Mandatory) (Last 4 digit only) F - NREGA Job Card Z - Others Pol Identification Number (Any document notified by the central government) PoA Identification Number	Specialization (Please Specify) Partnership Proprietorship) Housewife Student)
E - UID (Aadhaar) (Mandatory) (Last 4 digit only) F - NREGA Job Card Z - Others Pol Identification Number (Any document notified by the central government) Pol Identification Number OTHER DETAILS Educational Qualification Undergraduate Graduate Post Graduate Professional Occupation Type S-Service / Salaried (Private Sector Public Sector Government S 0 - Others (Professional Self Employed Retired B-Business X-Not Categorised Source of Income (Primary) Salary Business Income Investment Income Agriculture	ector Partnership Proprietorship) Housewife Student) Dependent Fees/Commission/Brokerage 8
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Housing Loan Application Form

GST Details	
-	GST Exemption Valid till (if ves) DDD MMM YEAR
	GSTIN Registration Date DD MM YEAR
Address registered for GSTIN	
*GST Annexure for multiple GST	
PERMANENT ADDRESS Same as Current Residential Address	
House No: Locality/Street:	City/Town/Village:
Ward Number State or Union Territory	District
Sub-District Country	Pin Code
STD Code Phone No	
CO-APPLICANT / GUARANTOR DETAILS (Please fill the form in BLOCK LETTERS only	This is a machine readable form and will pass through a scanner)
Title	
Full Name F I R S T I	
Maiden Name (if any)	
Father's/Spouse Name	
Mother's Name	
Date of Birth DD MM YEAR Place of Birth : City	State Country
Gender Male Female Third Gender / Trans Gender Religion Hindu Muslim Christian Sikh Zo	roastrian Jain Buddhist Others (Please Specify)
	roastrian Jain Buddhist Others (Please Specify)
Category SC ST OBC General Ot Subcategory Widow Manual Scavenger Person with Disability	
C-KYC No.	
	ot wish to provide my CKYC number to open Customer ID with RBL Bank.
*Nationality	*Date of becoming NRI: DD MM YEAR
(Country Name)	Applicable to NRI customer) ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓
	D. of Dependants Net disposable household annual income / Cash Flow
*Are you Politically Exposed Person or related to one Yes No Marital Status	Married Unmarried Others (Please Specify)
If a guarantor is an entity :	
I/We declare Property purchased/ construction is as per the NBC and NDMA(National d	isaster management authority) guidelines
Name	
Date of Incorporation DD MM YEAR City of Incorporation St	ate of Incorporation Country of Incorporation
PAN/GIR No.	
PROOF OF IDENTITY (Pol) & PROOF OF ADDRESS (PoA)	(Certified copy of any one of the following Pol/PoA needs to be submitted)
Proof of Identity (Pol) [] Proof of Address (PoA) [] (Given for Current Address // Permanent Address /)
	N Number (Mandatory)
	g Licence Expiry Date DD MM YEAR
	EGA Job Card
	entification Number
(Any document notified by the central government) PoA le	dentification Number
OTHER DETAILS	
Educational Qualification Undergraduate Graduate Post Grad	uate Professional Specialization (Places Specify)
Occupation Type S-Service / Salaried (Private Sector Public Sec	tor Government Sector Partnership Proprietorship)
O-Others (Professional Self Emplo	yed Retired Housewife Student)
B-Business X-Not Categorised	nome Adriculture Dependent Dependent
Source of Income (Primary) Salary Business Income Investment In Gross Annual Income < = 60 K 60K - 1.2 Lakh 1.2 Lakh - 2 Lakh 2.4	come Agriculture Dependent Fees/Commission/Brokerage 3 Lakh 3-5 Lakh 5-10 Lakh 10-50 Lakh >50 Lakh - 1 Cr. > 1 Cr.
Professional Type	
Industry type Manufacturing Construction NBFC N (Self employed) Service Government Others (on Profit Organization Micro Enterprises Trading
Agriculturist I Landless Laborer Below 2.5 Acres of Land	2.5 - 5 Acres of Land Above 5 Acres of Land
(If applicable)	
Type of Company/Firm Proprietorship Partnership LLP Private Ltd. Listed (For Salaried/Self-employed)	Public Ltd. Unilisted Public Ltd. Public Sector Government
	ears / Months at Current Address Years in City
(For Bank Use : Address Proof Submitted	Officially Valid Document (OVD) Deemed OVD)
•	
House No: Locality/Street: Ward Number State or Union Territory	City/Town/Village: District
Sub-District Country	Pin Code
Residential Contact Details	
Country Code STD Code Phone No	Mobile
Email ID	Parental
Son Sanda Inclusion Son San San San San San San San San San Sa	

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Housing Loan Application Form

OFFICE ADDRESS Preferred Mailing Address	No. of years in Present Organization	Total work experience Years
Firm-Company Name	Designation	
House No: Locality/Street:		City/Town/Village:
Ward Number State	or Union Territory	District
Sub-District	Country	Pin Code
Country Code STD Code	Phone No I<	Extension I
	Current Residential Address	
House No: Locality/Street: Ward Number State	or Union Territory	City/Town/Village: District
Sub-District	or Union Territory Country	District Pin Code
STD Code Phone No		Pin Code
PROPERTY DETAILS		
No. of Property Owner (S) Builder Nam 1) Mr./Mrs./Ms./Dr.	e:Project / Prop	erty Name:
2) Mr./Mrs./Ms./Dr.		
Property Address		
House No: Locality/Street:		City/Town/Village:
Ward Number State	or Union Territory	District
Sub-District	Country	Pin Code
Type of Property		
If Residential then Classification of Property	Flat Row House Bungalow Carpet A	Image:
Built-up Area (in sq. ft/sq.m) Carp Stage of Construction Yet to start Ground level	Plinth level Roof Level Finishing level	Superstructure Completed Possession
	Total Loan Requirement ₹	
Registration Cost ₹	Own Contribution ₹	
Stamp Duty Cost ₹	Total Cost of Property ₹	
Other Cost ₹ Total Cost ₹		APF Number
Insurance Details: Life Insurance: Interested N	lot Interested Shall Decide Later Property Insurance:	Interested Not Interested Shall Decide Later
Credit card Details: Do you wish to apply for credit card		
FATCA-CRS Declaration (Tick (\checkmark) if applicable, in		
Applicant Residence for tax purpose in jurisdiction(s) ou		NO (If, no rest of the fields are not mandatory)
Tax Identification Number or equivalent Country of Tax Jurisdiction	Image: Image in the second	
City of Birth	State of Birth	
ADDRESS IN THE JURIDICTION DETAILS WHER	E APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX	PURPOSES* (Applicable if ticked above Yes)
*Address Type: 📃 Residential 📃 Business		
** Company Name		
		City/Town/Village:
** Company Name House No: Locality/Street:	e or Union Territory	City/Town/Village: District
** Company Name House No: Locality/Street: Ward Number State *Landmark	e or Union Territory	District
** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District	e or Union Territory Country	
** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District □ FATCA-CRS Declaration (Tick (√) if applicable, in	e or Union Territory Country ndividual/non-individual applicant)	District
** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District FATCA-CRS Declaration (Tick (✓) if applicable, in C0-applicant Residence for tax purpose in jurisdiction(s)	e or Union Territory Country ndividual/non-individual applicant) outside India Yes (If yes, mention the following details	District
** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District FATCA-CRS Declaration (Tick (✓) if applicable, in C0-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent	e or Union Territory Country ndividual/non-individual applicant) outside India Yes (If yes, mention the following details	District
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*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District State FATCA-CRS Declaration (Tick (√) if applicable, in CO-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Image: Country of Tax Jurisdiction City of Birth Image: Country of Tax Jurisdiction ADDRESS IN THE JURIDICTION DETAILS WHERE *Address Type: Residential Business *** Company Name House No: Locality/Street: Ward Number State *Landmark State	e or Union Territory Country ndividual/non-individual applicant) outside India Yes (If yes, mention the following details Ves (If yes, mention the following details TIN Description TIN Issue Country State of Birth E APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX e or Union Territory	District Pin Code Pin Code NO (If, no rest of the fields are not mandatory)
*** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District FATCA-CRS Declaration (Tick (√) if applicable, in CO-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Country of Tax Jurisdiction City of Birth ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: Residential Business *** Company Name House No: Locality/Street: Ward Number State *Landmark State	e or Union Territory Country ndividual/non-individual applicant) outside India Yes (If yes, mention the following details IN Description TIN Description TIN Issue Country State of Birth E APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX e or Union Territory	District Pin Code Pin Code
*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District State Grapplicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Country of Tax Jurisdiction Image: Country of Tax Jurisdiction City of Birth Image: Country of Tax Jurisdiction ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: Residential Business *** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District BANK ACCOUNT & CREDIT CARD DETAILS - APPLICANT	e or Union Territory	District Pin Code Pin Code NO (If, no rest of the fields are not mandatory)
*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District State FATCA-CRS Declaration (Tick (✓) if applicable, in CO-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Image: Country of Tax Jurisdiction Country of Tax Jurisdiction Image: Country of Tax Jurisdiction City of Birth Image: Country of Tax Jurisdiction ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: *Address Type: Residential Business *** Company Name Image: Country Street: Image: Country Street: Ward Number State *Landmark Sub-District Image: Count Card DETAILS - APPLICANT Bank Name: Image: Count Card DETAILS - APPLICANT	e or Union Territory	District Pin Code Pin Code
*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District State Grapplicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Country of Tax Jurisdiction Image: Country of Tax Jurisdiction City of Birth Image: Country of Tax Jurisdiction ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: Residential Business *** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District	e or Union Territory	District Pin Code Pin Code
*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District Sub-District FATCA-CRS Declaration (Tick (✓) if applicable, in CO-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Country of Tax Jurisdiction City of Birth ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: Residential Business *** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District BANK ACCOUNT & CREDIT CARD DETAILS - APPLICANT Bank Name: Image: Imag	e or Union Territory	District Pin Code
*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District State FATCA-CRS Declaration (Tick (✓) if applicable, in CO-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Image: Country of Tax Jurisdiction Country of Tax Jurisdiction Image: Country of Tax Jurisdiction City of Birth Image: Country of Tax Jurisdiction ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: *Address Type: Residential Business *** Company Name Image: Country/Street: Image: Country/Street: Ward Number State State *Landmark Image: Country/Street: Image: Country State Bank Accoount & CREDIT CARD DETAILS - APPLICANT Bank Name: Image: Country State Bank Name: Image: Country State Image: Country State Image: Country State Bank A/c No.: Image: Country State Image: Country State Image: Country State Bank A/c No.: Image: Country State Image: Country State Image: Country State Bank A/c No.: Image: Country State	e or Union Territory	District Pin Code
*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District State FATCA-CRS Declaration (Tick (✓) if applicable, in CO-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Image: Country of Tax Jurisdiction Country of Tax Jurisdiction Image: Country of Tax Jurisdiction Country of Birth Image: Country of Tax Jurisdiction ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: *Address Type: Residential Business *** Company Name House No: Locality/Street: Ward Number State *Landmark Sub-District Bank ACCOUNT & CREDIT CARD DETAILS - APPLICANT Bank Name: Image:	e or Union Territory	District Pin Code) NO (If, no rest of the fields are not mandatory)
*** Company Name House No: Locality/Street: Ward Number State *Landmark State Sub-District State FATCA-CRS Declaration (Tick (✓) if applicable, in CO-applicant Residence for tax purpose in jurisdiction(s) Tax Identification Number or equivalent Image: Country of Tax Jurisdiction Country of Tax Jurisdiction Image: Country of Tax Jurisdiction City of Birth Image: Country of Tax Jurisdiction ADDRESS IN THE JURIDICTION DETAILS WHERI *Address Type: *Address Type: Residential Business *** Company Name Image: Country/Street: Image: Country/Street: Ward Number State State *Landmark Image: Country/Street: Image: Country State Bank Accoount & CREDIT CARD DETAILS - APPLICANT Bank Name: Image: Country State Bank Name: Image: Country State Image: Country State Image: Country State Bank A/c No.: Image: Country State Image: Country State Image: Country State Bank A/c No.: Image: Country State Image: Country State Image: Country State Bank A/c No.: Image: Country State	e or Union Territory	District Pin Code) NO (If, no rest of the fields are not mandatory)



Housing Loan Application Form

anno ka bank

For Loan details						
Sr. No. Individual	Bank Name	Loan Type	Loan Amount	Tenure of Loan	EMI Amount	Tenure Left
1. Applicant/Co-applicant/Guaranto		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
2. Applicant/Co-applicant/ Guarante	or					
3. Applicant/Co-applicant/ Guarante	or					
4. Applicant/Co-applicant/ Guarante	or					
5. Applicant/Co-applicant/ Guarante	or					
6. Applicant/Co-applicant/ Guarante	or					
Name: Relationship with Applicant: Res Address:			N	with Applicant:		
The second se	Phone No.:		City STD Code: Mobile: Email ID:		Pin Cod one No.:	
PSL Categorization Number of	house/houses owned inc	luding the one for	which loan is being	availed		
Credit Linked Subsidy Scheme - Se	lect the applicable categ	ory				
CLSS (Economically Weaker Section) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 Lakhs.	CLSS (Lower Income gro of 6.5% for period of 20 amount upto 6 Lakhs.		upto 9 Lakhs	Group I) Interest Subsidy) years for loan amount	 upto 12 Lakhs 	me Group I) Interest Subsidy f 20 years for Ioan amount
Annual Household income is less than Rs. 3 Lakhs	Annual Household incom between Rs. 3 Lakhs and	d 6 Lakhs	Annual Household ine Rs. 6 Lakhs to Rs. 12	Lakhs	Rs. 12 Lakhs to R	
None of the family members in the househo own a pucca house in any part of India	Id None of the family membre own a pucca house in an		None of the family mo	embers in the household any part of India	None of the family own a pucca hous	members in the household we in any part of India
House is in the name of female member of the household or in joint name of male and female member of the household Carpet Area of the property is within 30sq.m	House is in the name of the household or in joint female member of the ho Carpet Area of the prope	aname of male and ousehold.	_	operty is within 160sq.m.	_	property is within 200sq.m.
Applicable) Agricultural Land Detail						
and Details: I/We own /Cultivate land to the attached herewith 7/12 docum			Al accurate Al	oplicant Signature	Co-Applicant	/ Guarantor Signature
DOCUMENTS CHECKLIST						
re-Sanction Documents: 1. Profile of t shedules, notes to accounts and Audit Rep (of 20	ort, if applicable. 4. ITR of the , if applicable. 3. Proof of Address & signature Bill / Bank Statement / Leave able. 12. GST Certificate, if a t/ information as required on a nents enclosed in the kit. 2. Ac	last 2/3 years along v 6. Sanction letter of (Valid driving license e and licence agreem applicable. 13. Prope a case to case basis.	vith all relevant Annexu any existing banking fa I, Leave & License Agre- ient (Any One). 10. Co rty paper including Tit ion letter. 3. Signature	rres, if applicable. 5. Se acility. 7. Proof of Ident ement, Register sale de ertificate of Registratio Le Deed, Completion C Verification. 4. NACH/	If-Certified Provisiona ity & age proof (Passj ed or sale agreement n of Firm (if registere ertificate, Occupancy SI/PDC/Security Che	al Balance Sheet and P&L port, Valid driving license,)* 9. Proof of Address of d) / Partnership Deed (If / Certificate, Tax Receipt,
DECLARATION		·				
I/We declare that I/We including m purchase/construction of the prope le loan particulars are provided as her	rty/dwelling unit exceeding					cluding RBL Bank) for
Sr. Name of the bank/institution No. from where Home Loan is availed	Name of the person who has availed (the Home Loan)	Relationship with the declarant/s	Sanctioned Amo	unt Loan Accou (if Ioan taken fr		Property Address
1. 2.						
		1.1				
amily for this purpose means and includ all not include legally separated spouse.	es the spouse of the member	and the children, pa	rents, prothers and sis	liers of the members w	no are dependent or	i such member, but
posed collateral for residential purchase	: Applicant: 1st property	2nd property 3rd	property or more Co-	applicant: 1st prop	erty 2nd property	3rd property or more
I/We declare that all the particulars and advise RBL Bank in writing of any change	information given in the appli	cation form is true, co	prrect and complete an	d no material informati	on has been with hel	d/suppressed. I/We shall
shall be used for the stated purpose and I/We understand that the Bank reserves the sanction of this loan is at the sole d	the right to retain the photogr scretion of the Bank and upor	aphs and documents n my/our executing ne	submitted with this ap ecessary security(ies) a			
my/our loan shall be governed by the rul I/We confirm that I/We have no insolven				ent.		
 I/We hereby authorize and give consent to the facilities availed from the Ban governmental/regulatory authorities of privilege of privacy and privity of contrac 	to the Bank to disclose, withouk, to the Bank's other brand third parties for KYC informa	ut notice to me/us, in ches/subsidiaries/af	formation furnished by filiates, Credit Bureau	me/us in application for some section for the me/us in application for the	ervices Providers, ba	inks/financial institution
I/We understand that the tenure/repayr		conditions of the loa	n are subject to change	es as a consequence to	any changes is the mo	oney market conditions or

on account of any other statutory or regulatory requirements or at the Bank's discretion. The bank reserves that right to review and amend the terms of the loan in such extent as it may deem fit.

6. I/We understand that the purchase of any insurance products is purely voluntary, and is not linked to availment of any other facility from the bank.

I/We understand the below SMA/NPA 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. On occurrence of any event of default as mentioned in the Facility Agreement ("Event of Default"), all outstanding amounts owned by the Borrower to RBL bank shall become payable forthwith and RBL Bank reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Agreement including but not limited to charging EMI Overdue Charges for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by RBL Bank depending upon the circumstances of each case. 7.

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.

I/We □ Consent/ Do not consent to receive information/service etc for marketing purpose through Telephone/Mobile/SMS/E-mail by the Bank/its agents.

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. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number /email address. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose

•	SMA / NPA Basis for c	assification – Principal or interest payment
'	Categories	or any other amount wholly or partly overdue.
	SMA-0	Upto 30 days
•	SMA-1	More than 30 days and upto 60 days
Э	SMA-2	More than 60 days and upto 90 days
è		



A) Additions to "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.
- 2. I/We understand that all of the abovementioned 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.
- 3. 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.
- 4. 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
- 5. I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank.
- 6. I/We agree and confirm that the facility shall not be utilised towards
 - i. 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 Cholorofluorocarbons (CFC).
 - ii. for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Savings Scheme(NSC).
- 7. 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.
- 8. 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.
- 9. 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).
- 10. 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 is 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.
- 11. 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.
- 12. 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.
- 13. 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.
- 14. 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, if acility 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; financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
- 15. 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.
- 16. 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 Ioan.

B. KYC verification

- 17. 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.
- 18. 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.
- 19. 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.

C. Customer Consents

- 20. 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.
 - $\hfill\square$ Yes $\hfill\square$ No, I do not consent to share, disclose, exchange or use my information/data
- 21. 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 :
- 22. I/We hereby agree and undertake to send Instructions to RBL Bank by email from the email address registered with the bank. I/we hereby further agree and undertake to exempt RBL Bank from any and all responsibility of such misuse and receipt of information through my registered email ID, and hold RBL Bank harmless for any costs or losses that I/We may incur due to any errors, delays or problems in transmission or otherwise caused by using the internet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction.
- 23. In case of any updates to the KYC documents/information submitted by me/us at the time of establishment of an account-based relationship and thereafter, as necessary; I/We shall submit the updated documents/information to the Bank within 30 days from the date of the such updates.
- 24. I / we hereby consent to uploading the required information on CKYC Registry. I hereby grant my consent to download and store my records from CKYC Registry for the purpose of verification of my identity and address. I understand that my KYC Record includes my KYC Records / Personal information such as my name, address, date of birth, PAN.

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

- I. I am a Director of RBL Bank 🛛 Yes 🗆 No
- II. I am a Director of any other $Bank^* \square Yes \square No$ Name of the Bank:
- III. I am a Senior Officer of RBL Bank 🛛 Yes 🗆 No
- IV. I/WE am/are relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank 🗆 Yes 🛛 No
- V. 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 \Box Yes \Box No
- VI. I am a partner / director in a firm / company in which RBL bank Director is also a Partner / Director or if RBL bank director is a Guarantor for any of my credit facilities 🗆 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

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

Paste Photo here and sign across it such that your Signature is on the Photo as well as on the form
Signature of Applicant:
 Date:
Paste Photo here and sign across it such that your Signature is on the Photo as well as on the form
Signature of Co-Applicant /Guarantor:
Date:



Housing Loan Application Form

Case Souced By*: DSA Dranch Direct Connector Business Correspondent (BC)

□ Others (Please Specity)				
Case Sourced by DSA/Connector/BC	Case Sourced by DSA/Connector/BC	Staff Indicator		
DSA/Connector/BC Name	Branch Employee Name	Staff ID		
DSA/Connector/BC Code -	Branch Employee Name	(For RBL Bank Emp. only) Promo		
Nearest Branch Name	BranchName	Code		
Nearest Branch Sol ID	Branch Sol ID			
RM Name -				
RM ID -				
Name of Bank Official/DSE	Signature	Emp. ID		
Name of Bank Official (checked by)	Signature	Emp. ID		

Name of Bank Official	(checked by) _	
-----------------------	----------------	--

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.

Bank use Only	RBL Bank Savings Account
Know your customer details (KYC) Application Type* New Update KYC Number Image: State Sta	bo you wish to apply for a fibe bank savings Account : if yes,
Attestation / For Office Use Only IN PERSON VERIFICATION CARRIED OUT BY Documents Received Self-Certified True Copies Notary Identity Verification Done Date	□ Yes □ No
Emp. Name Emp. Code Emp. Designation Emp. Branch	Sign of the customer
Constitution Individual Pensioner RBL Staff NRI Other then RBL Other then RBL NRI OCI HNI	Sr. Citizen
Preferred Customer ID	Walk-in customer Yes No
BSR Type of Organization	(LG) Code Head Generator MIS Code.1
Business Segment Image: Miscode.2 Miscode.2 Image: Miscode.2	MIS Code.3 MIS Code.4 n: L
Program IIP Banking RTR GP GR LIP	LCP Plot HEP RIP

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Application No.

5.No.	Type of Charges	Fees & Charges*
1	Part / Pre-payment charges / Full closure Charges	-NIL for Floating rate loans.
		-2% on Principal Outstanding for fixed rate loans
		-Nil prepayment charges on Home Loan Interest Saver
		-Nil pre-payment charges on top up on Home loan where the Borrower(s) is individual and the en- use of the loan facility is other than business purpose.
2	Fees Payable	INR 5,000/- + applicable taxes as Non-Refundable Fees collected at the time of login.
		Processing Fees : Up to 2.00% or INR 15000/-+ applicable taxes whichever is higher
3	EMI/PEMI Overdue Charges	2% of EMI/PEMI Amount + applicable taxes
4	Repayment Mode Swap Changes	INR 500/- + applicable taxes per instance
5	Cheque / ECS / NACH Dishonour Charges	INR 500/- + applicable taxes per instance
6	Physical statement of Account	INR 250/- + applicable taxes per instance
7	Physical Repayment Schedule	INR 250/- + applicable taxes per instance
8	Duplicate Interest Certificate (Provisional/Actual) Issuance Charges	INR 250/- + applicable taxes per instance
9	Duplicate NOC/ No Due Certificate	INR 250/- + applicable taxes per instance
10	CIBIL Report Charges	INR 100/- + applicable taxes per report
11	Loan cancellation/Rebooking	INR 2000/- + applicable taxes per instance (additionally franking/stamping norms as per actuals if applicable)
12	Charges for List of Document	INR 500/- + applicable taxes per instance
13	Cersai Charges	INR 100/- + applicable taxes per report
14	Documents Retrieval / Issuance of Photocopies of Property Documents	INR 500/- + applicable taxes per instance
15	Rate Switch/Change charges (Fixed to Floating or Floating to Fixed only if the same is permitted by the bank at the time of request)	0.5% on principal outstanding or INR 10,000/- + applicable taxes whichever is lower
16	Other Statutory / Mortgage creation charges e.g. Stamp duty, MOD, MOE, etc.	At Actuals
17	Legal, Repossession & Incidental Charges	At Actuals
18	Field Collection Charges	INR 500/- + applicable taxes per instance
19	Charges for non-collection of property documents post 60 days	INR 500/- plus applicable taxes and other statutory levies, if any.
	from the loan closure date	Every month charges will be levied till collection of documents
20	Non-submission of post disbursement documents fee***	For Loan upto 35 lacs : INR. 3000/- + applicable taxes & other statutory levies, if any. For Loan > 35 lacs : INR. 5000/- + applicable taxes & other statutory levies, if any.
		Every month the said charge will be levied from the day the document is due till the same is not submitte
are s Agre bost addi	subject to changes/ revision from time to time. For the latest charges, please ement, Guarantor Agreement, Registration Charges etc. varies from State t disbursement fee will be collected only wherever the document is pendin	rate will be charged over and above these charges. The rates, fees, charges etc. as stated herein ab e visit our website www.rblbank.com or get in touch with RBL Bank representative - Stamp Duty on L to State Stamping/Notarisation of RBI and other Affidavits as applicable***Non submissio g for submission from the customer - Rate of Interest (ROI): The applicable ROI will be arrived a bry of product on currently declared External Benchmark Rate (EBR) of the Bank.



Housing Loan Application Form

Application No.

7

MOST IMPORTANT TERM & CONDITIONS

S.No	Type of Charges	Fees & Charges*	
1	Part / Pre-payment charges / Full closure Charges	-NIL for Floating rate loans.	nal.
		-2% on Principal Outstanding for fixed rate loans	itio
		-Nil prepayment charges on Home Loan Interest Saver	additional.
		-Nil pre-payment charges on top up on Home loan where the Borrower(s) is individual and the end use of the loan facility is other than business purpose.	will be
2	Fees Payable	INR 5,000/- + applicable taxes as Non-Refundable Fees collected at the time of login.	es
		Processing Fees : Up to 2.00% or INR 15000/- + applicable taxes whichever is higher	tax
3	EMI/PEMI Overdue Charges	2% of EMI/PEMI Amount + applicable taxes	applicable taxes
4	Repayment Mode Swap Changes	INR 500/- + applicable taxes per instance	plic
5	Cheque / ECS / NACH Dishonour Charges	INR 500/- + applicable taxes per instance	r ap
6	Physical statement of Account	INR 250/- + applicable taxes per instance	*Anv other
7	Physical Repayment Schedule	INR 250/- + applicable taxes per instance	2
8	Duplicate Interest Certificate (Provisional/Actual) Issuance Charges	INR 250/- + applicable taxes per instance	₹4
9	Duplicate NOC/ No Due Certificate	INR 250/- + applicable taxes per instance	
10	CIBIL Report Charges	INR 100/- + applicable taxes per report	
11	Loan cancellation/Rebooking	INR 2000/- + applicable taxes per instance (additionally franking/stamping norms as per actuals if applicable)	
12	Charges for List of Document	INR 500/- + applicable taxes per instance	
13	Cersai Charges	INR 100/- + applicable taxes per report	
	Documents Retrieval / Issuance of Photocopies of Property Documents	INR 500/- + applicable taxes per instance	
15	Rate Switch/Change charges (Fixed to Floating or Floating to Fixed only if the same is permitted by the bank at the time of request)	0.5% on principal outstanding or INR 10,000/- + applicable taxes whichever is lower	
16	Other Statutory / Mortgage creation charges e.g. Stamp duty, MOD, MOE, etc.	At Actuals	
17	Legal, Repossession & Incidental Charges	At Actuals	
18	Field Collection Charges	INR 500/- + applicable taxes per instance	
19	Charges for non-collection of property documents post 60 days	INR 500/- plus applicable taxes and other statutory levies, if any.	
	from the loan closure date	Every month charges will be levied till collection of documents	
20	Non-submission of post disbursement documents fee***	For Loan upto 35 lacs : INR. 3000/- + applicable taxes & other statutory levies, if any. For Loan > 35 lacs : INR. 5000/- + applicable taxes & other statutory levies, if any.	
		Every month the said charge will be levied from the day the document is due till the same is not submitted.	

-*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 www.rblbank.com or get in touch with RBL Bank representative - Stamp Duty on Loan Agreement, Guarantor Agreement, Registration Charges etc. varies from State to State. - Stamping/Notarisation of RBI and other Affidavits as applicable. -***Non submission of post disbursement fee will be collected only wherever the document is pending for submission from the customer - Rate of Interest (ROI): The applicable ROI will be arrived at by adding risk profiling, credit bureau score of the customer along with tenor, category of product on currently declared External Benchmark Rate (EBR) of the Bank. External Benchmark Rate and Interest Reset: RBI Repo Rate with quarterly reset

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लोन के नियमों/शर्तों के विवरण सभी च सर्व शुल्कांसह कर्जाच्या नियम/अटींची र									ाला समज	ली आहे			
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] ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಷರತ್ತುಗಳನ್ನು ಕ	•	ಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂ	ರ್ಣವಾಗಿ ಓ	ವಿ, ಅರ್ಥಮ್	ಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವ	ನೆ; ನನಗೆ/ನಮಗ	ಗೆ (ಮಾತೃ ಬ	ಸಾಷೆಯಲ್ಲಿ)	ಸಂಪೂಣ	೯ವಾಗಿ ಓದಿ	ತಿಹೇಳಲಾ	ಂಗಿದ್ದು , ಅಸ	ನನ್ನು
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] அனைத்து கட்டணங்கள் உட் என்னால் / எங்களால் புரிந்து கெ	பட கடனுக்கான வி	திகள் / நிபந்தனைக ை	ளின் விட	பரங்களை	நான்/நாங்க	ர் படித்து							ுல்லது
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