

## DECLARATION HOME LOAN

1. I/We confirm that all the particulars and information given in the application form is true, correct and complete and no material information has been withheld / suppressed from RBL Bank Limited ("**RBL Bank**"). I/We shall furnish such additional writings as may be required in connection with the financial assistance/s required by me. I/We also authorize RBL Bank to check reference about me from any bank/persons. 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.
2. I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us. I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank. I/We further agree that my/our loan shall be governed by the rules/ policy of RBL Bank and other legal and regulatory guidelines, which may be in force from time to time.
3. I/We agree and confirm that the facility shall be utilized for the Purpose only and shall not be used for making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC). In case of misutilization of the Facility/ies or diversion of funds for any purpose other than for which it is sanctioned, RBL Bank shall be entitled to recall the entire amount of balance outstanding with interest cost of recovery, etc.
4. We agree and undertake as under:
  - (i) We agree and understand that the sanction of the Facility and the terms and conditions of the sanction/renewal will be at the sole and absolute discretion of the Bank and that the same shall be binding on us and we shall not dispute the decision of the Bank in case of rejection of the application nor the Bank would incur any liability to us. We agree to provide security as per the terms and conditions stipulated by the Bank if any and agree to execute such additional documents as may be required by the Bank. We agree to accept the statement of account sent by the Bank as conclusive proof of correctness of any sum claimed due on the due date.
  - (ii) We agree that the Bank may share all information related to this application including existing loans, repayment history with any of the Bank's group companies, other banks, credit bureaus, service providers, statutory and regulatory authorities. We agree that CIBIL or any other agency so authorized may use/process the said information and data disclosed by the Bank in the manner as may be deemed fit by them. CIBIL or any other agency so authorized may furnish for consideration the processed information, data and products thereof prepared by them to banks, Financial Institutions ("FIs") or other credit granters or registered users as may be specified by RBI in this behalf.
5. We hereby declare, represent and warrant as under:
  - (i) We, the undersigned, hereby declare that all the particulars and information and details given/filled-in in this application form are true, correct, complete and up-to-date in all respects and that we have not withheld any information whatsoever. 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 (where a/the Borrower(s) is/are an individual) and is/are competent to contract and enter into and perform his/her/it's their obligations under this Agreement.
  - (ii) There is no action, suit or proceeding or investigation pending or to our knowledge threatened by or against us and/or the property, offered as Security, pending before any Court of Law, tribunal, any quasi-judicial body or arbitration or government authority, which might affect our ability to perform our obligation hereunder. We have not been included in any list of defaulters by any regulatory/statutory authority and/or banks and / or financial institutions and / or non-banking financial companies etc.

- (iii) We confirm that no insolvency 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. No action or any other steps have been taken or legal proceedings started by or against us in any court of law /other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for our assets.
  - (iv) The entry in and performances of the transactions under the Facility by us, will not / do not violate any covenants, conditions and stipulations under any existing agreement entered into by us or any law or regulation or my/our own constitutional documents. We have not defaulted in payment of any sum to any person and in breach of any agreement with any person.
  - (v) I/We are/am not a relative of director of other banks\*; not a firm in which a director or a relative of directors or other banks\* are interested partner/guarantor; not a director/senior officer/relative of director or senior officer of the bank\*.
  - (vi) \*includes directors of scheduled co-operative banks and their relatives, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing banks or other banks. If the above declaration is found to be false, then the Bank will be entitled to revoke and/or recall the Facility.
  - (vii) 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).
  - (viii) That the information furnished by us for availing of the Facility are true, complete and correct and not misleading and the Bank shall be entitled to retain the application along with all other documents submitted by us for their records irrespective of whether the Facility is sanctioned or not.
  - (ix) We understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that RBL Bank shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of this application.
  - (x) 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.
  - (xi) I/We shall not utilize the Facility for purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold exchange trade funds, (ETF) and units of gold mutual funds. I/We shall not utilize the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Savings Scheme(NSC).
6. I/we confirm that RBL Bank has informed me/us of the below:
- (i) Rate of interest and the type of interest applicable on the Loan and the other applicable charges such as cheque return charges, PDC swapping charges, foreclosure charges, etc. that will be applicable.
  - (ii) Processing fees (non-refundable) that will be charged towards loan application and GST as may be applicable that will be charged in connection with the fees.
  - (iii) Details with respect to the EMI/repayment and amount will be communicated separately through the loan terms and conditions.
  - (iv) I / We shall furnish any additional documents as and when required by RBL Bank.
  - (v) 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.
  - (vi) I/We hereby confirm that I/ We is/are Indian residents.
  - (vii) 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

7. 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.