



PERMANENT ADDRESS		<input type="checkbox"/> Same as Residential Address	
House no		Locality/Street	
City/Town/Village		Ward	
State or UT		District*	
Sub District		Pin Code*	
STD Code		Phone No.	
		Mobile	

OFFICE ADDRESS		<input type="checkbox"/> Preferred Mailing Address		No. of years in Present Organization* <input type="text"/>		Total work experience* <input type="text"/> Years	
Firm-Company Name*		Designation					
House no		Locality/Street					
City/Town/Village		Ward					
State or UT		District*					
Sub District		Pin Code*		Landmark			
Office Contact Details:		Country Code		STD Code		Phone No.	
Email ID				Extension		Mobile*	

BANK ACCOUNT DETAILS			
<input type="checkbox"/> Savings Account <input type="checkbox"/> Salary Account			
A. Bank Name* <input type="text"/>			
B. Bank A/c No.* <input type="text"/>			
REFERENCE 1	Name	<input type="text"/>	
	Contact Person	<input type="text"/>	
	Address	<input type="text"/>	
	Contact No	<input type="text"/>	
Relationship with applicant <input type="text"/>			
REFERENCE 2	Name	<input type="text"/>	
	Contact Person	<input type="text"/>	
	Address	<input type="text"/>	
	Contact No	<input type="text"/>	
Relationship with applicant <input type="text"/>			

<input type="checkbox"/> FATCA-CRS Declaration (Tick (✓) if applicable, individual/non-individual applicant)			
Applicant Residence for tax purpose in jurisdiction(s) outside India <input type="checkbox"/> Yes (If yes, mention the following details) <input type="checkbox"/> NO (If, no rest of the fields are not mandatory)			
Tax Identification Number or equivalent		TIN Description	
Country of Tax Jurisdiction		TIN Issue Country	
City of Birth		City of Birth	

<input type="checkbox"/> ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if ticked above Yes)			
*Address Type: <input type="checkbox"/> Residential <input type="checkbox"/> Business			
** Company Name <input type="text"/>			
*House No. & Building Name / No. <input type="text"/>			
*Road / Street Name / No. <input type="text"/>		*Landmark <input type="text"/>	
City <input type="text"/>	*State <input type="text"/>	Country <input type="text"/>	Pin Code <input type="text"/>

ACADEMIC BACKGROUND				
Examination Passed*	Institution & University*	Year of Passing*	Percentage of Marks / CGPA*	Scholarship / Prizes Won for Academic Distinction

FINANCIAL INFORMATION (IN RUPEES)							
A) Assets*	Student	Co-App.	B) Liabilities	Student		Co-App.	
				Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment
1. Bank Balances*			1. Home Loans Availd from*: <input type="text"/>				
2. Fixed Deposits*			2. Education Loan availd from : <input type="text"/>				
3. Investments / Other (Stocks Bonds Mutual Funds)*			3. Personal/Car or any other Loans availd from : <input type="text"/>				
4. Immovable Property (Current Value) (House Land Farm)*			4. Credit Card: Availd from*: <input type="text"/>				

Family Income (Annually)*:

PARTICULARS OF COURSE FOR WHICH LOAN IS REQUIRED	
Course applied*: <input type="checkbox"/> Medical <input type="checkbox"/> Engineering <input type="checkbox"/> Management <input type="checkbox"/> Other Professional Course	
Course Name*: <input type="text"/> Duration of course*: <input type="text"/> Nature of the course*: <input type="checkbox"/> Full time <input type="checkbox"/> Part time	
Name of the Institution / University*: <input type="text"/> Name of City*: <input type="text"/>	
Name of State*: <input type="text"/> Name of Country*: <input type="text"/>	
Date of Admission / Registration of course*: <input type="text"/> Admission Status*: <input type="checkbox"/> Confirmed <input type="checkbox"/> Awaited <input type="checkbox"/> Undecided	
Name of Entrance/Analytical Exam*: <input type="checkbox"/> GRE <input type="checkbox"/> GMAT <input type="checkbox"/> SAT <input type="checkbox"/> IIT-JEE <input type="checkbox"/> CAT <input type="checkbox"/> XAT <input type="checkbox"/> NMAT <input type="checkbox"/> CMAT <input type="checkbox"/> CET <input type="checkbox"/> AIIMS <input type="checkbox"/> NEET <input type="checkbox"/> Others <input type="text"/>	
Entrance Exam Score*: <input type="text"/> Name of Language Exam*: <input type="checkbox"/> TOEFL <input type="checkbox"/> IELTS <input type="checkbox"/> Other <input type="text"/>	
Language Exam Score*: Reading - <input type="text"/> , Writing - <input type="text"/> , Speaking - <input type="text"/> , Listening - <input type="text"/>	

EXPENDITURE TO BE INCURRED FOR COMPLETION OF COURSE (Amount in INR):

A. Purpose	Amount (₹)	B. Funds Available	Amount (₹)
1. Tuition Fees*		1. Own Sources (Details)* :	
2. Living Expenses Including Hostel & Food Expenses*		2. Scholarship*	
3. Travelling Expenses*		3. Others (Specify):	
4. Others (Specify):			
Total A:		Total B:	
Loan Required (A - B)* = ₹			
Desired Loan Amount:		Desired Loan Tenure:	
Moratorium* - <input type="checkbox"/> No Moratorium <input type="checkbox"/> Principle Moratorium <input type="checkbox"/> Partial Interest + Principle Moratorium During The Course* - <input type="checkbox"/> No Moratorium <input type="checkbox"/> 6 <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 54 <input type="checkbox"/> 60 Post Course* - <input type="checkbox"/> No Moratorium <input type="checkbox"/> 6 <input type="checkbox"/> 12			

COLLATERAL DETAILS

1. Security Offered*: <input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Type of Security Offered*: <input type="checkbox"/> Residential Property <input type="checkbox"/> Commercial Property <input type="checkbox"/> Plot <input type="checkbox"/> RBL Bank FD <input type="checkbox"/> Others <small>please specify</small>	
PROPERTY DETAILS - 1 No. of Property Owner (s)* <input type="text"/>	
1) Mr./Mrs./Ms./Dr. <input type="text"/>	
2) Mr./Mrs./Ms./Dr. <input type="text"/>	
Property Address: <input type="text"/>	
District* <input type="text"/> State* <input type="text"/> Pin Code* <input type="text"/> City* <input type="text"/> Country <input type="text"/>	
Type of Property If Residential <input type="checkbox"/> then Flat <input type="checkbox"/> Row House <input type="checkbox"/> Bungalow <input type="checkbox"/> If Commercial <input type="checkbox"/> then Shop <input type="checkbox"/> Office <input type="checkbox"/> Individual Floor <input type="checkbox"/>	
PROPERTY DETAILS - 2 (If applicable) No. of Property Owner (s)* <input type="text"/>	
1) Mr./Mrs./Ms./Dr. <input type="text"/>	
2) Mr./Mrs./Ms./Dr. <input type="text"/>	
Property Address: <input type="text"/>	
District* <input type="text"/> State* <input type="text"/> Pin Code* <input type="text"/> City* <input type="text"/> Country <input type="text"/>	
Type of Property If Residential <input type="checkbox"/> then Flat <input type="checkbox"/> Row House <input type="checkbox"/> Bungalow <input type="checkbox"/> If Commercial <input type="checkbox"/> then Shop <input type="checkbox"/> Office <input type="checkbox"/> Individual Floor <input type="checkbox"/>	
If the type of Security is FD:	
RBL Bank FD No.*: <input type="text"/>	RBL Bank FD Created Date*: <input type="text"/>
RBL Bank FD Maturity Date*: <input type="text"/>	RBL Bank FD Value* (₹): <input type="text"/> Signature of Applicant

DOCUMENTS REQUIRED

- Proof of Identity & age proof (Passport, Valid driving license, Voters ID Card, Pan card, Aadhaar card) *
 - Proof of Address & signature (Valid driving license, Leave & License Agreement, Register sale deed or sale agreement) *
 - Financial Statement & ITR of the last 2/3 years.
 - Bank Statement for the last 6/12 months & Self-Certified Provisional Balance Sheet and P&L A/c of 20 _____
 - Property paper including Title Deed, Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction Plan, etc.
 - Loan Agreement Booklet, accepted copy of sanction letter, ECS/SI/PDC/Security Cheques and other documents enclosed in the kit
 - Prospectus: A copy of prospectus / Certificate from the principal or Head of the Institution for ascertaining the amount of expenses.
 - Education proof: Copy of all education certificates and Qualification / Language Marksheet.
 - In case of studies in USA, I - 20 form.
 - Admission letter: A confirmation from the institution that applicant is admitted for the course for which loan is sought.
 - Any other document / information as required on a case to case basis.
- *Note :- RBL Bank reserves the right to seek any additional document if required and the same shall be informed to the Applicant and/ or Co-Applicant.

AUTHORISATION CUM UNDERTAKING

- I/We hereby authorize the bank to pay the fee and other amounts as may be payable directly to the institution concerned.
- I/We undertake to submit the receipt for all the disbursements made from the loan account.
- I/We undertake to inform the progress of studies of the student in respect of education for which loan is applied.
- I/We shall keep the bank informed of my activities/Income/Scholarship etc. during the tenure of the loan.
- Immediately on securing job by the student, I/We undertake to inform the employment details.
- I/We undertake to maintain a Saving Bank Account and /or Deposit Account with your Bank (If required).
- I/We will not / have not borrow/ed from any other Bank or any other source during the currency of the advance without your prior consent in writing.
- I/We undertake to meet any contingent expenses to continue the course of study.

Signature of Applicant*:

Date:

Undertaking for submission & self-attestation on documents for Loan Application

Sr. No.	Documents	Particulars	Y/N	
1	Financials (ITR Copies, Tax Audit reports, etc)	Years		
	ITR Copies belonging to period →			
	Financials belonging to period →			
Bank Statements of our accounts and details are listed below				
2	Bank Name	Account No.	From Date	To Date
	a			
	b			
	c			
	d			
3	VAT / CST / ST / GST Returns & Challans of Year(s) _____			
	List Other documents other than the above			
	a			
	b			
4	c			
	d			

DECLARATION

1. 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
 - a. 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).
 - b. for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVP) and National Savings Scheme(NSC).
7. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose or for the purpose of transacting in Virtual Asset (VAs) like cryptocurrency, etc.
8. I/We hereby declare and confirm that the turnover of the Entity in current financial year is as enclosed in this application form and I/we shall advise RBL Bank in writing of any increase in turnover of beyond INR 50 cr. (if not already above INR 50 cr in the current financial year).
9. I/We understand that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any delay in concluding the loan, any changes in the money market conditions or on account of any other statutory or regulatory requirements or at the discretion of RBL Bank. RBL Bank reserves that right to review and amend the terms of the loan in such extent as it may deem fit.
10. 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.
11. 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.
12. 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.
13. 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) unless mentioned otherwise below.
☐ PEP ☐ CRPEP (PEP – Politically Exposed Person, CREP – Close Relative of Politically Exposed Person)
14. 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.
15. 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.
16. I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, RBL Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (i) information and data relating to me/us; (ii) the information or data relating to any credit facility availed of/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve Bank of India / Government of India and CIBIL and any such agency may use, process the said information and data disclosed by the Bank; and CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
17. I/We agree to receive SMS alerts/Phone calls, emails 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), email ID as mentioned in this application form.
18. I/We confirm that I/we have given consent to M/s. _____, represented by Mr./Ms. _____ to share/submit my/our contact details to the Bank for the purpose of availing the loan.
19. 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 .
20. 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.
21. 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.
22. 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.
23. 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 number etc.
24. I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of RBL Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.
☐ Yes ☐ No, I do not consent to share, disclose, exchange or use my information/data
25. RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails :
☐ Yes, Bank can contact me ☐ No, Bank may not contact me
25. Insurance:
 Life Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
 Property Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later
 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.

Signature of Applicant

Date :

Customer declaration in respect of relationship with Director / Senior officer (DVP & above) of the RBL Bank / Director of any other Bank

1. I am a Director of the RBL Bank ☐ Yes ☐ No
2. I am a Director of any other Bank^ ☐ Yes ☐ No Name of the Bank: _____
3. I am a Senior Officer of the RBL Bank ☐ Yes ☐ No
4. I/We am/are a near relative# of Director of the RBL Bank/other Bank/Senior Officer of the RBL Bank ☐ Yes ☐ No
#Near Relative means: Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including stepbrother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse.'
5. We are an Entity** in which the Director** (including near relative of Director of the Bank) / Senior Officer (including relative of Senior officer of the RBL Bank) is Director/ partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing Entity) wherein director RBL Bank is a director/managing agent/manager/ employee/ guarantor/holds substantial interest ☐ Yes ☐ No
6. 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

^aIncluding Directors of Scheduled Co-operative Banks or any other type of Bank, Directors of subsidiaries/trustees of mutual funds/venture capital funds.

** Entity includes Ltd Company / Partnership firm / HUF along with Co-parcener / Sole Proprietorship firm:

“substantial interest”. - (i) in relation to a company, means the holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares thereof, the amount paid up on which exceeds five lakh rupees or ten percent of the paid-up capital of the company, whichever is less; (ii) in relation to a firm, means the beneficial interest held therein by an individual or his spouse or minor child, whether singly or taken together, which represents more **than ten percent of the total capital** subscribed by all the partners of the said firm;]]

The term “**major shareholder**” shall mean a person holding **10% or more of the paid-up share capital or five crore rupees** in paid-up shares, whichever is less. (As per Loans and Advances – Regulatory Restrictions Dated July 23, 2021)

If Yes, mention the details below: I/We declare (s) that we I/We am/are 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	Signature

Bank use Only

Know your customer details (KYC)

Application Type* ☐ New ☐ Update

KYC Number | | | | | | | | | | | |

(Mandatory for KYC update request)

Account Type* ☐ Normal

Attestation / For Office Use Only | **Documents Received** ☐ **Self-Certified** ☐ **True Copies** ☐ **Notary** ☐

IN PERSON VERIFICATION CARRIED OUT BY

Identity Verification ☐ Done Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

[illegible][illegible][illegible]

Case Sourced By*: ☐ DSA ☐ Branch ☐ Direct ☐ Connector ☐ Business Correspondent (BC)

Case Sourced by DSA/Connector/BC

	DSA/Connector/BC Name
--	-----------------------

DSA/Connector/BC Code -

Nearest Branch Name

Nearest Branch Sol ID -

Case sourced by Branch

Branch Employee Name -

Branch Employee ID -

Branch Name -

Branch Sol ID -

RM Name -

RM ID -

☐ Staff Indicator

Staff ID | | | | |

(For RBL Bank Emp only)

Promo Code

Name of Bank Official (checked by) _____

Signature _____

Emp. ID | | | |

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Schedule of Charges	
Education Loan	Charges
Processing Fees	Upto 2% of loan amount (NIL fees for loans upto Rs 7.50 lacs)
Administrative Charges (Non Refundable)*	INR 2500/-
Legal & Valuation Charges (if applicable) (Non Refundable)	INR 7500 for Mumbai & INR 6000 for other locations
EMI Overdue Charges	2% of EMI Amount
Charges for CIBIL report	INR 100 per report
CERSAI Charges	INR 100 per instance
Physical Statement of Account	INR 250 per instance
Physical Repayment Schedule	INR 250 per instance
Issue of Duplicate Interest & Principal Certificate	INR 250 per instance
Duplicate no due certificate / NOC	INR 250 per instance
Cheque swapping charges	INR 500 per instance
Retrieval / Issuance of Photocopies of Property Documents	INR 500 per instance
List of Documents	INR 500 per instance
Cheque/ECS/NACH dishonour Charges	INR 500 per instance
Prepayment Charges	NIL
Rate switch/change charges	0.5% on principal outstanding or INR 50,000/- whichever is lower
Property Swap Charges	0.1% of loan amount or INR 10,000/- whichever is higher
Loan Cancellation Charges	Rs 5000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	INR 500/- per instance
Charges for non-collection of property documents post 60 days from the loan closure date	INR 500/- . Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	INR 5000/- . Every month the said charge will be levied from the day the document is due till the same is not submitted.

*For disbursed cases these charges will be adjusted in the Processing Fee collected

***Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customee.

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 "http://www.rblbank.com" or get in touch with RBL Bank representative.

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.

SMA / NPA CLASSIFICATION:

The classification of borrower accounts as SMA as well as NPA shall be done as part of the 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	More than 90 days

Example

If due date of 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, its 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.

Schedule of Charges	
Education Loan	Charges
Processing Fees	Upto 2% of loan amount (NIL fees for loans upto Rs 7.50 lacs)
Administrative Charges (Non Refundable)*	INR 2500/-
Legal & Valuation Charges (if applicable) (Non Refundable)	INR 7500 for Mumbai & INR 6000 for other locations
EMI Overdue Charges	2% of EMI Amount
Charges for CIBIL report	INR 100 per report
CERSAI Charges	INR 100 per instance
Physical Statement of Account	INR 250 per instance
Physical Repayment Schedule	INR 250 per instance
Issue of Duplicate Interest & Principal Certificate	INR 250 per instance
Duplicate no due certificate / NOC	INR 250 per instance
Cheque swapping charges	INR 500 per instance
Retrieval / Issuance of Photocopies of Property Documents	INR 500 per instance
List of Documents	INR 500 per instance
Cheque/ECS/NACH dishonour Charges	INR 500 per instance
Prepayment Charges	NIL
Rate switch/change charges	0.5% on principal outstanding or INR 50,000/- whichever is lower
Property Swap Charges	0.1% of loan amount or INR 10,000/- whichever is higher
Loan Cancellation Charges	Rs 5000/- + interest charged upto cancellation date
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	INR 500/- per instance
Charges for non-collection of property documents post 60 days from the loan closure date	INR 500/- plus applicable taxes and other statutory levies, if any. Every month charges will be levied till collection of documents.
Non-submission of post disbursement documents fee***	INR 5000/- . Every month the said charge will be levied from the day the document is due till the same is not submitted.

*For disbursed cases these charges will be adjusted in the Processing Fee collected

***Non submission of post disbursement fee (Non-Penal Charges) will be collected only wherever the document is pending for submission from the customee.

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 "http://www.rblbank.com" or get in touch with RBL Bank representative.

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External Benchmark Rate and Interest Reset: RBI Repo Rate with quarterly reset.

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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	More than 90 days

Example

If due date of 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, its 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.

PERMANENT ADDRESS		<input type="checkbox"/> Same as Residential Address	
House no		Locality/Street	
City/Town/Village		Ward	
State or UT		District*	
Sub District		Pin Code*	
STD Code		Phone No.	
		Mobile*	
		Landmark	

OFFICE ADDRESS		<input type="checkbox"/> Preferred Mailing Address		No. of years in Present Organization* <input type="text"/>		Total work experience* <input type="text"/> Years	
Firm-Company Name*							
Designation							
House no		Locality/Street		Ward		District*	
City/Town/Village							
State or UT							
Sub District		Pin Code*		Landmark			
Office Contact Details							
Country Code		STD Code		Phone No.		Extention	
Email ID* (Official)							

LOAN DETAILS					Amount in Lakhs
Name	Type of Loan	Availed From	Sanctioned Amount	Present Outstanding	

<input type="checkbox"/> FATCA-CRS Declaration (Tick (✓) if applicable, individual/non-individual applicant)	
Co-Applicant Residence for tax purpose in jurisdiction(s) outside India <input type="checkbox"/> Yes (If yes, mention the following details) <input type="checkbox"/> NO (If, no rest of the fields are not mandatory)	
Tax Identification Number or equivalent	TIN Description
Country of Tax Jurisdiction	TIN Issue Country
City of Birth	City of Birth

<input type="checkbox"/> ADDRESS IN THE JURIDICION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if ticked above Yes)	
*Address Type: <input type="checkbox"/> Residential <input type="checkbox"/> Business	
**Company Name	
*House No. & Building Name / No.	
*Road / Street Name / No.	*Landmark
City	*State
Country	Pin Code

Undertaking for submission & self-attestation on documents for Loan Application			
Sr. No.	Documents	Particulars	Y/N
1	Financials (ITR Copies, Tax Audit reports, etc)	Years	
	ITR Copies belonging to period →		
	Financials belonging to period →		

Bank Statements of our accounts and details are listed below					
		Bank Name	Account No.	From Date	To Date
2	a				
	b				
	c				
	d				
	e				
3	VAT / CST / ST / GST Returns & Challans of Year(s) _____				
4	List Other documents other than the above				
	a				
	b				
	c				
	d				

DECLARATION

1. 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
 - a. 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).
 - b. for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra (KVP) and National Savings Scheme (NSC).
7. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose or for the purpose of transacting in Virtual Asset (VAs) like cryptocurrency, etc.
8. I/We hereby declare and confirm that the turnover of the Entity in current financial year is as enclosed in this application form and I/we shall/advise RBL Bank in writing of any increase in turnover of beyond INR 50 cr. (if not already above INR 50 cr in the current financial year).
9. I/We understand that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any delay in concluding the loan, any changes in the money market conditions or on account of any other statutory or regulatory requirements or at the discretion of RBL Bank. RBL Bank reserves that right to review and amend the terms of the loan in such extent as it may deem fit.
10. 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.
11. 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.
12. 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.
13. 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) unless mentioned otherwise below.
☐ PEP ☐ CRPEP (PEP – Politically Exposed Person, CREP – Close Relative of Politically Exposed Person)
14. 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.
15. 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.
16. I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, RBL Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (i) information and data relating to me/us; (ii) the information or data relating to any credit facility availed of/to be availed of by me/us and (iii) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve Bank of India / Government of India and CIBIL and any such agency may use, process the said information and data disclosed by the Bank; and CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
17. I/We agree to receive SMS alerts/Phone calls, emails 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), email ID as mentioned in this application form.
18. I/We confirm that I/we have given consent to M/s. _____, represented by Mr./Ms. _____ to share/submit my/our contact details to the Bank for the purpose of availing the loan.
19. 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.
20. 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.
21. 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.
22. 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.
23. 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 number etc.

24. I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of RBL Bank/ any person with whom the Bank has entered/propose to enter into an arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any product/services offered by Bank.

☐ Yes ☐ No, I do not consent to share, disclose, exchange or use my information/data

25. RBL Bank, would like to use your personal details in the application form from time to time to send you marketing information /contact you to inform about products, services or promotional offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/ third parties. By giving your preference below you either allow or disallow RBL Bank to contact you through SMS, phone calls and Emails :

☐ Yes, Bank can contact me ☐ No, Bank may not contact me

26. Insurance:

Life Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later

Property Insurance: ☐ Interested ☐ Not Interested ☐ Shall Decide Later

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.

Signature of Applicant

Date :

Customer declaration in respect of relationship with Director / Senior officer (DVP & above) of the RBL Bank / Director of any other Bank

1. I am a Director of the RBL Bank ☐ Yes ☐ No

2. I am a Director of any other Bank^ ☐ Yes ☐ No Name of the Bank: _____

3. I am a Senior Officer of the RBL Bank ☐ Yes ☐ No

4. I/We am/are a near relative# of Director of the RBL Bank/other Bank/Senior Officer of the RBL Bank ☐ Yes ☐ No

#Near Relative means: Spouse, Father, Mother (including step-mother), Son (including step-son), Son's Wife, Daughter (including step-daughter), Daughter's Husband, Brother (including stepbrother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brother) of the spouse, Sister (including step-sister) of the spouse.'

5. We are an Entity** in which the Director** (including near relative of Director of the Bank) / Senior Officer (including relative of Senior officer of the RBL Bank) is Director/ partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing Entity) wherein director RBL Bank is a director/ managing agent/manager/ employee/ guarantor/holds substantial interest ☐ Yes ☐ No

6. I am a partner with director of RBL Bank in a firm or director of RBL Bank is a guarantor for any of my credit facilities. ☐ Yes ☐ No

^Including Directors of Scheduled Co-operative Banks or any other type of Bank, Directors of subsidiaries/trustees of mutual funds/venture capital funds.

** Entity includes Ltd Company / Partnership firm / HUF along with Co-parcener / Sole Proprietorship firm;

"substantial interest". - (i) in relation to a company, means the holding of a beneficial interest by an individual or his spouse or minor child, whether singly or taken together, in the shares thereof, the amount paid up on which exceeds five lakh rupees or ten percent of the paid-up capital of the company, whichever is less; (ii) in relation to a firm, means the beneficial interest held therein by an individual or his spouse or minor child, whether singly or taken together, which represents more than ten per cent of the total capital subscribed by all the partners of the said firm;]]

The term **"major shareholder"** shall mean a person holding **10% or more of the paid-up share capital or five crore rupees** in paid-up shares, whichever is less. (As per Loans and Advances – Regulatory Restrictions Dated July 23, 2021)

If Yes, mention the details below: I/We declare (s) that we I/We am/are 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	Signature

Signature of Applicant

Date :