

PERMANENT ADDRESS Same as Residential Address

House no _____ Locality/Street _____
 City/Town/Village _____ Ward _____
 State or UT _____ District* _____
 Sub District _____ Pin Code* _____ Landmark _____
 STD Code _____ Phone No. _____ Mobile _____

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 _____
 State or UT _____ District* _____
 Sub District _____ Pin Code* _____ Landmark _____
Office Contact Details: Country Code _____ STD Code _____ Phone No. _____ Extension _____
 Email ID _____ Mobile* _____

BANK ACCOUNT DETAILS

Savings Account Salary Account

A. Bank Name* _____
 B. Bank A/c No.* _____

REFERENCE 1	REFERENCE 2
Name _____	Name _____
Contact Person _____	Contact Person _____
Address _____	Address _____
Contact No _____	Contact No _____
Relationship with applicant _____	Relationship with applicant _____

FATCA-CRS Declaration (Tick (✓) if applicable, individual/non-individual applicant)

Applicant Residence for tax purpose in jurisdiction(s) outside India Yes (If yes, mention the following details) 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 _____

ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if ticked above Yes)

*Address Type: Residential Business
 ** Company Name _____
 *House No. & Building Name / No. _____
 *Road / Street Name / No. _____ *Landmark _____
 City _____ *State _____ Country _____ Pin Code _____

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
1. Bank Balances*			1. Home Loans Availed from*: _____		
2. Fixed Deposits*			2. Education Loan availed from : _____		
3. Investments / Other (Stocks Bonds Mutual Funds)*			3. Personal/Car or any other Loans availed from : _____		
4. Immovable Property (Current Value) (House Land Farm)*			4. Credit Card: Availed from*: _____		

Family Income (Annually)*: _____

PARTICULARS OF COURSE FOR WHICH LOAN IS REQUIRED

Course applied*: Medical Engineering Management Other Professional Course
 Course Name*: _____ Duration of course*: _____ Nature of the course*: Full time Part time
 Name of the Institution / University*: _____ Name of City*: _____
 Name of State*: _____ Name of Country*: _____
 Date of Admission / Registration of course*: _____ Admission Status*: Confirmed Awaited Undecided
 Name of Entrance/Analytical Exam*: GRE GMAT SAT IIT-JEE CAT XAT NMAT CMAT CET AIIMS NEET Others _____
 Entrance Exam Score*: _____ Name of Language Exam*: TOEFL IELTS Other _____
 Language Exam Score*: Reading - _____, Writing - _____, Speaking - _____, Listening - _____

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 _____ please specify											
PROPERTY DETAILS - 1 No. of Property Owner (s)* _____											
1) Mr./Mrs./Ms./Dr. _____											
2) Mr./Mrs./Ms./Dr. _____											
Property Address: _____											
City* _____											
District* _____ State* _____ Pin Code* _____ Country _____											
Type of Property <i>If Residential</i> <input type="checkbox"/> then Flat <input type="checkbox"/> Row House <input type="checkbox"/> Bungalow <input type="checkbox"/> <i>If Commercial</i> <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)* _____											
1) Mr./Mrs./Ms./Dr. _____											
2) Mr./Mrs./Ms./Dr. _____											
Property Address: _____											
City* _____											
District* _____ State* _____ Pin Code* _____ Country _____											
Type of Property <i>If Residential</i> <input type="checkbox"/> then Flat <input type="checkbox"/> Row House <input type="checkbox"/> Bungalow <input type="checkbox"/> <i>If Commercial</i> <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.*: _____		RBL Bank FD Created Date*: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>		D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				
RBL Bank FD Maturity Date*: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>		D	D	M	M	Y	Y	Y	Y	RBL Bank FD Value* (₹): _____	
D	D	M	M	Y	Y	Y	Y				
			Signature of Applicant								

DOCUMENTS REQUIRED	
<ul style="list-style-type: none"> • 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									
<ul style="list-style-type: none"> • 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: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>		D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

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 avilment of any other facility from the bank.

Signature of Applicant
Date :

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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 custome.

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
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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.

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Example

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

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees (all the related charges mentioned in charges section), Legal and Technical Valuation Charges. (non-refundable) that will be charged towards loan application.
- The tax as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return/bounce charges, PDC swapping charges etc. as mentioned in the attached Table.
- Details with respect to the EMI and amount will be communicated separately through a welcome letter post disbursement of loan.
- 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.

That:

- Incomplete / defective application will not be processed at RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Equated Monthly Installment (EMI) will be due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The Bank would update you about the loan decision in approximately 14 working days from the date of receipt of the completed application form and all the required documents.
- The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for period of 180 days only. Where for some reasons, there is a delay in concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that

- The executive has not made any commitments to me /us regarding the loan quantum / sanction process(or) promised any deviation / waivers.
- The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank(or) to any other third party.

The details of loan terms / conditions inclusive of all charges have been read by me / us in full read out to me / us (in vernacular) and understood by me / us.

- लोन के नियमों/शर्तों के विवरण सभी चार्ज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशिक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.
- सर्व शुल्कांसह कर्जाच्या नियम/अटीची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.
- तमाम चार्जस सहित लोनाना नियमो अने शर्तोनो मॅ/अमे पारख्यां छे, मने/अमने (देशी भाषामां) पांची संलग्नावयामां आख्यां छे अने मॅ/अमे छे समज्ठ लीयां छे.
- ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು/ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಕೊಳ್ಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
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- அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள்/நிபந்தனைகளின் விபரங்களை நான்/நாங்கள் படித்து புரிந்து கொண்டுள்ளேன்/கொண்டுள்ளோம் அல்லது என்னால்/எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு/எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.

Name of Bank Official	Signature of Bank Official	Application Date								
Applicant Name:	Applicant Signature	<table border="1" style="display: inline-table; text-align: center;"> <tr> <td style="width: 20px;">D</td><td style="width: 20px;">D</td><td style="width: 20px;">M</td><td style="width: 20px;">M</td><td style="width: 20px;">Y</td><td style="width: 20px;">E</td><td style="width: 20px;">A</td><td style="width: 20px;">R</td> </tr> </table>	D	D	M	M	Y	E	A	R
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I/we confirm that the executive collecting the application/document has /have Informed me/us of the

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees (all the related charges mentioned in charges section), Legal and Technical Valuation Charges. (non-refundable) that will be charged towards loan application.
- The tax as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return/bounce charges, PDC swapping charges etc. as mentioned in the attached Table.
- Details with respect to the EMI and amount will be communicated separately through a welcome letter post disbursement of loan.
- 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.

That:

- Incomplete / defective application will not be processed at RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Equated Monthly Installment (EMI) will be due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The Bank would update you about the loan decision in approximately 14 working days from the date of receipt of the completed application form and all the required documents.
- The loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for period of 180 days only. Where for some reasons, there is a delay in concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that

- The executive has not made any commitments to me /us regarding the loan quantum / sanction process(or) promised any deviation / waivers.
- The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank(or) to any other third party.

The details of loan terms / conditions inclusive of all charges have been read by me / us in full read out to me / us (in vernacular) and understood by me / us.

- लोन के नियमों/शर्तों के विवरण सभी चार्ज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशिक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.
- सर्व शुल्कांसह कर्जाच्या नियम/अटीची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.
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PERMANENT ADDRESS Same as Residential Address

House no _____ Locality/Street _____
 City/Town/Village _____ Ward _____
 State or UT _____ District* _____
 Sub District _____ Pin Code* _____ Landmark _____
 STD Code _____ Phone No. _____ Mobile* _____

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 _____
 State or UT _____ District* _____
 Sub District _____ Pin Code* _____ Landmark _____

Office Contact Details
Country Code _____ **STD Code** _____ **Phone No.** _____ **Extention** _____ **Mobile*** _____
Email ID* (Official) _____

LOAN DETAILS Amount in Lakhs

Name	Type of Loan	Availed From	Sanctioned Amount	Present Outstanding

FATCA-CRS Declaration (Tick (✓) if applicable, individual/non-individual applicant)

Co-Applicant Residence for tax purpose in jurisdiction(s) outside India Yes (If yes, mention the following details) 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 _____

ADDRESS IN THE JURIDICION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if ticked above Yes)

*Address Type: Residential 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				

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 :