

LOAN AGAINST CAR APPLICATION FORM

(Please fill the form in BLOCK LETTERS only. This is a machine readable form and will pass through a scanner)

Application No: Date

To, RBL Bank Limited One World Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel, Mumbai- 400013 Dear Sir,

Subject: Application for Finance Facility

I/ We whose particulars are detailed in the Annexure, request for grant of Finance Facility for an amount of INR . ______ for Loan Against Car ("Facility").

Upon sanction of the Facility, I/ we hereby authorize/instruct you to make payment of the amount to self. The particulars of the Bank Account details are as:

Name of the Applicant	:
Bank	:
Branch	:
A/C No	:
Type of A/C	:
IFSC Code	:

- A. I/ We hereby confirm that all monies remitted to the above Bank A/c. will be considered as monies disbursed to me/ us. I/ We agree and confirm that I/ we shall utilize the said amount towards personal / business usage and such purpose is a valid purpose and is not illegal, immoral or speculative. In case of misutilization of the Facility/ies or diversion of funds for any purpose other than for which it is sanctioned, the Bank shall be entitled to recall the entire amount of balance outstanding with interest cost of recovery, etc.
- B. I/ We further agree and undertake as under:
 - (i) I/ We agree and understand that the sanction of the Facility and the terms and conditions of the sanction will be at the sole and absolute discretion of the Bank and upon my/our executing necessary documents and other formalities as required by RBL Bank and that the same shall be binding on me/us and I/ we shall not dispute the decision of the Bank in case of rejection of the application nor the Bank would incur any liability to me/ us. I/We further agree that my/our loan shall be governed by the rules/ policy of RBL and other legal and regulatory guidelines, which may be in force from time to time. I/ 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. I/ We agree to accept the statement of account sent by the Bank or by any other authorized representative of the Bank as conclusive proof of correctness of any sum claimed due on the Due Date.



- (ii) We hereby authorize the Bank collect appropriate the same towards 1/ irrevocably to excess payment, and repayment of the above Facility, if outstanding. I/ We hereby agree that my/our liability shall be a continuing one to the extent of the amounts due under the Facility outstanding till the same are finally repaid/paid in full by me/ us. In the event I/ we fail to pay, on the Due Date, any sum which I/ we may owe the Bank and the Bank commences legal proceedings to recover such sum, I/ we will further pay the Bank all advances, charges, cost and expenses, including reasonable legal fees, incurred or paid by the Bank in exercising any right power or remedy conferred by this arrangement, (or in the enforcement thereof) which shall become a part of the indebtedness secured hereunder and shall be paid to the Bank by the Borrower(s) immediately and without demand.
- (iii) I/ We agree that the Bank may at its sole discretion and on my/ our request enhance, extend, renew, roll over/revolve the said Facility or may give such additional Facility as may be agreed to by the Bank. I/ We agree that any such enhancement, extension, renewal, roll over/revolve or grant of additional Facility will be governed by the terms and conditions hereof and such further terms and conditions as the Bank may stipulate from time to time. I/ We also agree to execute such further documents as may be required by the Bank for the same.
- (iv) I/ We agree that the said Facility may be prepaid, in whole or in part, by me/ us solely with the prior written consent of the Bank which written consent, the Bank may grant at its discretion and on such conditions as it may deem fit, including without limitation the payment of such prepayment or part payment charges as the case may be, as stipulated by the Bank. The Bank shall have an absolute discretion for getting or continuance of the Facility/ies and determining the amounts to be advanced and/or allowed to be outstanding from time to time within the limits set by the Bank and in the Account and be liberty to close the Account and refuse to allow further drawing or advances thereon at any time without any previous notice to me/ us.
- (v) I/ 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. I/ We agree that CIBIL or any other agency so authorized may use/process the said information and data disclosed by the Lender in the manner as may be deemed fit by them. CIBIL or any other agency so authorized may use/process the said information 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.
- (vi) I/We hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to the facilities availed from the Bank, to the Bank's other branches/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution governmental/regulatory authorities of third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/We waive the privilege of privacy and privity of contract. I/We hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to the facilities availed from the Bank, to the Bank's other branches/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution governmental/ regulatory authorities of third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/related documents executed in relation to the facilities availed from the Bank, to the Bank's other branches/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution governmental/ regulatory authorities of third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/We waive the privilege of privacy and privity of contract.
 - C. I/ We hereby declare, represent and warrant as under:
 - (i) 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 I/ We have not withheld any information whatsoever. I/ We do not suffer from any statutory or legal infirmities affecting the pursuit or running of my/ our business/ undertaking 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. I/ We undertake to inform RBL Bank Ltd./its Group Companies regarding change in my/our residence/employment.



- (ii) 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.
- (iii) 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.
- (iv) 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.
- (v) 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.
- (vi) I/ We agree and confirm that the facility shall not be utilised towards
 - i making investment in the capital market instruments or any speculative or illegal or anti-social purposes or for investment in new units consuming/producing the Ozone Depletion Substances (ODS) or in aerosol units engaged in using Cholorofluorocarbons (CFC).
 - ii for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange trade funds, (ETF), units of gold mutual funds, the Facility for acquisition of small savings instruments including Kisan Vikas Patra(KVC) and National Savings Scheme(NSC).
- (vii) There is no action, suit or proceeding or investigation pending or to my/ our knowledge threatened by or against me/ us and/or the property, offered as Security, pending before any Court of Law, tribunal, any quasijudicial body or arbitration or government authority, which might affect my/ our ability to perform my/ our obligation hereunder. I/ 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.
- (viii) /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).
- (ix) I/ We confirm that no insolvency proceedings or any criminal proceedings have been initiated and/or are pending against me/ 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 me/ us in any court of law /other authorities for winding up, dissolution, or a receiver, administration or reorganisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for our assets.
- (x) The entry in and performances of the transactions under the Facility /ies by me/ us, will not / do not violate any covenants, conditions and stipulations under any existing agreement entered into by me/ us or any law or regulation or my/our own constitutional documents. I/ We have not defaulted in payment of any sum to any person and in breach of any agreement with any person.
- (xi) 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).
- (xii) 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.
- (xiii) 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.



1/ (xiv) We understand loans/advances/other non-fund-based that as precondition, relating to grant of а credit facilities to me/us, RBL Bank requires consent for the Bank, of information and data disclosure by the 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 any other agency authorized in this behalf and necessary, to Credit Information Bureau (India) Limited (CIBIL) and by Reserve Bank of India / Government of India and CIBIL and any such agency may use, process the said data disclosed information and by the Bank; and CIBIL and other authorized furnish any agency SO may the processed information and data products thereof by them, banks/financial for consideration, or prepared to institutions and other credit grantors, Bank mav be specified bv the Reserve as in this behalf.

(xv) I/ We agree to receive SMS alerts/Phone calls related to my/our application status, account activity, service calls (including collections, advisories and educational/informative messages), regulatory updates as well as product use messages/calls that the Bank will send/make, from time to time, on my/ our mobile/phone number (s) as mentioned in this application form.

(xvi) 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.

(xvii) All representations and warranties made by me/ us herein shall be deemed to be repeated by me / us on every day from the date hereof until all the outstanding dues are paid to the Bank in full on the Due Date; and I/ we will forthwith inform the Bank in the event of any representations or warranties being or becoming untrue or incorrect on any day or at any time.

(xviii) That the information furnished by me/ us for availing of the Facility /ies 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 me/ us for their records irrespective of whether the Facility is sanctioned or not.

(xix) I/ 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, caNew by reason of such rejection, or any delay in notifying me/us of such rejection, of this application.

(xx) I/ We understand that the tenure/repayment/interest/other terms and conditions of the Facility 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.

(xxi) Except to the extent disclosed to RBL Bank in this application, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including RBL Bank) or a relative/near relation (as specified by RBI) of a senior officer of RBL Bank (as specified by RBI) is: a partner of mine/our concern, or a trustee, member, director, manager, employee of mine/our concern, or of my/ our subsidiary, or my/ our holding company, or a guarantor on my/our behalf, or holds substantial interest in my/ our concern or my/our subsidiary or holding company. If a disclosure contrary to the representations above has been made by me/us, RBL Bank may provide such credit facilities only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time.

(xxii) I/We hereby agree and undertake to send Instructions to RBL Bank by email from the email address registered with the bank. I/we hereby further agree and undertake to exempt RBL Bank from any and all responsibility of such misuse and receipt of information through my registered email ID, and hold RBL Bank harmless for any costs or losses that I/We may incur due to any errors, delays or problems in transmission or otherwise caused by using theInternet as a means of transmission. I/We understand that the bank may attempt to authenticate all requests received on e-mail, prior to executing the transaction.



- (xxi) 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
- (xxii) 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

(xxiii) KYC verification:

i 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.

ii 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.

iii 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. I give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc. (xxiv) I/ We agree to provide for information related to loan application as specified below:

- Application form
- KYC Documents as per loan requirement
- Bank statement as per loan requirement
- Repayment schedule as per product requirement
- Income documents –
- Salaried- 3 month's salary slip with bank statement
- Self-employed- ITR of last 2 years along with computation
- Company Case: Last 2 years audited financials & Provisional financials for last quarter with schedules
- Business Proof for Self Employed/ Company Case
- Manufacturer Dealer Quotation in the name of borrower (Only for New Car)
- Any other document as specified to support credit appraisal

(xxv) Consent for Insurance Products:

For LAC

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

Main Applicant	Co-Applicant 1/Guarantor	Co-Applicant 2/Guarantor

Date:

Place:



Applicant:

<u>Annexure</u>

Loan	Applied For (T	īck)	٩	lew Car		Loan Ag	gainst C	Car				
Sourc	e Type (Tick)		C	Direct					Channel			
lf Cha	Channel		C	DSE Code				C	DSE Nam	ie		
		Dealer Code				[Dealer N	ame				
1	Location Cod	le / Loc	ation	Name								
2	Date of Appl	ication	(DD/I		()							
	Applicant De											
3	Borrower T	ype			Name		(1	ustome f existii ustome	ng		Relation Applicar	ship with Main It
	Main Appli	cant										
	Co- Applica		Jarant	tor								
	Co- Applica											
	Customer ty											
	Individual Individual ap Title Mr. Full Name (Maiden Na Father/Spo Mother Maid Mobile Nur Email Id (pe	Ms. As per me (if a use Nau den Nau nber ersonal)	KYC) Iny) me ie	ls	on-Individual Dr. Others							
	Email id (w	ork)										
	Date of Birt	h			Marital S	tatus	Mar	ried	Uni	married	Ot	hers
4	Gender		Male		Female			nsgende				
	No. of				i		Ann					
	Dependent						inco	ome				
	Dependent Name	Details	5		Relatio	n	۸ac	e (Years	c)		Occupa	tion
	Name				Relatio		Age		<u> </u>		Occupa	
	Religion (tick)	Hindu	1	Muslim	Christia	n Sikl	า	Zoroas	strian	Jain		Others
	1.											
	Category (tick)	SC		ST	OBC			Gener	ral			Others



_												
5	Proof of Identity 8		ldress (•							
	Passport Number Voter ID Card				Passport E		Date			· .		
					PAN Num							
	Driving License				Driving License Expiry Date NREGA Job Card					— .		
	UID (Aadhaar)											
	Others				Pol Identi							
					PoA Ident		on Num	ber				
	*(Any document r					nt)						
	Non-Individual ap	olication det	ails (if a	applic	able)							
	Name of Entity											
	Date of incorpora	ation	(DD/N	(DD/MM/YYYY)								
6	No. of years in B		(/YY/)									
	PAN/GIR N.											
	GST No.											
	OTHER DETAILS											
	Education Qualific	ation										
	Undergraduate	Graduat	e	Po	st Gradua	te	Pro	fessic	nal			Others
	Occupation Type			1.0	St Gradad		1110		inar			
	Service/ Salaried	Private	Sector		Public Se	ctor	Gover	nmei	nt Secto	or	Ot	hers
	Professional	Self Emp			Retired		House		11 0000			udent
	Business	Not Cate		d	Netireu		Tiouse	wite			51	uuent
	Source of Income		egonzei	u								
		Business Inc	omo		nvostmor	t Inco	mo		gricult	uro		Others
	If salaried, Employ	ome	ne Investment Income Agriculture Other					others				
7	Partnership	Private Ltd		Proprietorship Public Lt. Public Sector					1			
	Government	Multinatio	·		Others		PUDIICL	ι.	Public	Secto	01	
					215	-						l
	Self-employed/ Pr Doctor	CA/CS						rchitect Engine		incor		
	Consultant	Agricultu			Lawyer /		Architect Engineer		meer			
	1	Agricult	IIISL		uners	-						
	Industry Type	Construct			50		Duefit					
	Manufacturing	Construct					Non-Profit Organization					
	Trading	Service		Gover	rnment	Othe	ers					
	Type of Company					1						
	Partnership	Private Ltd	Pro	opriet	torship	Put	olic Sect	or	Othe	ers		
	Residential Addres	s details (A	pplican	t/ Co	-Applicant	t)						
	-	Ma	in Appli	icant	Co	-Appl	icant 1/	Guara	antor	Co-A	ppl	icant 2/Guarantor
	Address Line 1											
	Address Line 2											
	Address Line 3											
	Address Line 5											
	City											
	-											
	City											
8	City District											
8	City District State											
8	City District State Pincode											
8	City District State Pincode Country											
8	City District State Pincode Country Type of Residence		Compa	ny Ac	commoda	ation	D_	renta				
8	City District State Pincode Country Type of Residence	Rented			commoda No. of mc			renta	 			



Offic	e Address/ Prin	cipal address of	Entities	
		Main Applicant	Co Applicant 1/Guarantor	Co Applicant 2/Guarantor
	Address Line 1			
	Address Line 2			
	Address Line 3			
9	City			
2	District			
	State			
	Pin Code			
	Country			
	Office ownership	(for non-salaried ca	ase)	
	Self-Owned F	Rented		
	For self-owned of	ffice, owner since _	(No. of months)	
	Annual business i	ncome INR		
10	Permanent Addre	ess / Registered Add	dress of Entities (Applicant/ C	o Applicant)
		Main Applicant	Co-Applicant 1/Guarantor	Co-Applicant 2/Guarantor
	Address Line 1			
	Address Line 2			
	Address Line 3			
	City & District			
	State			
	Pin Code			
	Country			
	Contact No			
	Email ID			
11.	FATCA-CRS Decla	ration		
			ction(s) outside of India.	Yes 🗆 / No 🗆
			x is ticked ("Yes") kindly subr ration along with the loan ap	
	Reference details			•
	First Name			
	Last name Address with pin	codo		
	Contact number	LUUE		



12	Reference details 2 First Name
	Last name
	Address with pin code
	Contact number

1. I am a Director of 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 RBL Bank	🗆 Yes 🗆 No	

4. I/ We am/are a relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank
Ves
No

5. I/ We are an entity** in which the director**/relative of a director**/relative of senior officer of RBL Bank is director/partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director 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

*Including directors of Scheduled Co--operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

** Entity includes firm/company, the word director includes director of RBL Bank/Any other bank*, interested party includes person holding substantial interest/is major shareholder/is manager/is managing agent/is in control.

"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 lakhs rupees, or ten percent of the paid-up capital of the company, whichever is less or wherein the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, has ownership to more than ten percent of the shares or capital or profits of the company. (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;]] (iii) Where the customer is a Trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10 percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

If Yes, mention the details below: I/ We declare (s) that 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 Office (s)	Designation	Relationship



Co-applicant 1:

Individual		Non-	Individual					
Individual a	pplicant deta	ails						
Title Mr	Ms.	Mrs. Dr.	Others.	1				
Full Name	(As per KYC)	1		-				
	me (if any)	-						
Father/Spo Mother Maio	ouse Name							
The state of the second second second		_						
Mobile Nu		_						
Email Id (p Email id (w								
citian in (w	UTK)	_	_	_				
Date of Bir	th		Marital Stat	us I	Married	Unmarried	Others	
Gender	Mal	é	Female		Transgender	-		
No. of Dependen	t l				Annual income			
Dependen	t Details							
Dependent Details Name			Relation	1	Age (Years)	Occupation		
Thanne				-	_			
				_				
				1				
Religion (tick)	Hindu	Muslim	Christian	Sikh	Zoroastria	an Jain	Other	
Religion	Hindu	Muslim	Christian	Sikh	Zoroastria	an Jain	Others	

Person with disability: Yes: No:

(If Yes Please Specify_



	Proof of Identity & F	Proof of Ad	dress (Po	DI & POA)*								
	Passport Number	11111		Passpo	ort Expiry	Date						
	Voter ID Card			PAN N	umber							
	Driving License			Driving	License	Expiry D	ate					
	UID (Aadhaar)		NREGA Job Card					-				
	and a subscription of the			a company was a built of the second	ntificatio		er					
	Others			and the second second second	entificatio	provine here whether we						
	*(Any document no	tified by t	he Centr	al Govern	ment)			-				
	Non-Individual appl	ication det	ails (if ap	plicable)								
	Name of Entity											
	Date of incorporat	ion	(DD/M									
	No. of years in Bus		(DD/MM/YYYY) (/YY/)									
	PAN/GIR N.	11(0.5.5	W.W.									
	GST No.											
-	OTHER DETAILS		-									
	Education Qualificat	tion										
	Undergraduate	Graduat	e	Post Grad	duate	Prof	essional		Others			
	Occupation Type					1.1.41						
	Service/ Salaried	Private S	ector	Public	Sector	Gover	nment Sect	or	Others			
	Professional	Self Emp		Retire		House	CONTRACT OF CA		Student			
	Business			THEAT		Thouse	inc		bidden			
	Business Not Categorized Source of Income											
	Source of Income											
	particular in the second secon	siness Inco	me	Investr	nent loco	me	Apricult	ure	Others			
	Salary Bu	a design of the local sector of the	ome	Investr	ment Inco	ome	Agricult	ture	Others			
	Salary Bu If salaried, Employe	d with						1				
	Salary Bu If salaried, Employe Partnership F	d with Private Ltd	1	roprietor		ome Public L		ture c Secto				
	Salary Bu If salaried, Employed Partnership F Government 1	d with Private Ltd Multinatior	ia) (1				
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		Main A	pplicant		Co Applicant 1/Guarantor		Co Applicant 2/Guarantor
	Address Line 1						
	Address Line 2						
	Address Line 3						
6	City						
U	District						
	State						
	Pincode						
	Country						
	Office ownership	l (for non	-salaried case)			
		Rented	,	,			
	For self-owned of	ffice, ow	ner since	(No. of months)		
	Annual business i	ncome l	NR				
7	PERMANENT ADD	DRESS (A	pplicant/ Co A	ppli	cant)		
		Main A	pplicant		-Applicant Guarantor	С	o-Applicant 2/Guarantor
	Address Line 1						
	Address Line 2						
	Address Line 3						
	City & District						
	State						
	Pin Code						
	Country						
	Contact No						
	Email ID						
8.		a purpose above c	hecked box is	tick		bmit a	Yes □ / No □ completely filed and tion.
	Reference details First Name Last name Address with pin Contact number						



	Reference details 2
9	First Name
	Last name
	Address with pin code
	Contact number

Customer declaration in respect of relationship with director/Senior officer of the Bank/Any other Bank

1.	I am a Director of 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 RBL Bank	🗆 Yes 🗆 No	

- 4. I/ We am/are a relative of director of RBL Bank/other Bank*/Senior Officer of RBL Bank
 Ves
 No
- 5. I/ We are an entity** in which the director**/relative of a director**/relative of senior officer of RBL Bank is director/partner/guarantor/interested party**/employee or a subsidiary/holding company (of borrowing company) wherein director 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

*Including directors of Scheduled Co--operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

** Entity includes firm/company, the word director includes director of RBL Bank/Any other bank*, interested party includes person holding substantial interest/is major shareholder/is manager/is managing agent/is in control.

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



BANK Drisk Ag Dask	SINESS APPLICATION FORM (CUTOMER COPY)	Applicati	ion Number:	
Most Important Terms and Condition		SMA / NPA Classification:		
Particulars	Charges Applicable excluding Taxes	The classification of Borrower accounts as SMA as well as NPA shall be done		
Processing Fees	1.50% to 1.00% of loan amount*		y-end process for the relevant date. The date of SMA/NPA sha	
Document Charges	Rs.1300/- per case		sset classification status of an account at the day-end of th	
EMI Overdue Charges	2% of EMI amount calendar date.		-	
Issue of Duplicate Interest & Principal Certificate	INR 250/- per instance	SMA / NPA Categories	any other amount wholly or partly overdue	
Duplicate no due certificate / NOC	INR 250/- per instance	*SMA-0	Upto 30 days	
Cheque swapping charges	INR 250/- per instance	*SMA-1	More than 30 days and upto 60 days	
Cheque/ECS/NACH dishonor	INR 500/- per instance	*SMA-2	More than 60 days and upto 90 days	
Charges			For agriculture loans:	
Charges for CVIBIL Report	INR 50/- per instance	Two crop seasons in case of short duration crops (Me		
Pre-closure/Part repayment /Balance Transfer Charges	* Pre-closure within 6 months from date of disbursement - 6% of POS ('Principal Outstanding'): * Pre-closure 7-12 months from date of disbursement :5% of POS ('Principal Outstanding * Pre-closure: 13-24 months from date of disbursement - 4% of POS ('Principal	NPA	Quarterly/ Half-yearly repayments) One crop season in case of long duration crop (Yearly repayments) For commercial loans: More than 90 days from the due date	
		*Note: Agricultural advances governed by crop season-based asse classification norms shall be exempted from instruction on SMA classification		
	Outstanding) * Pre-closure 25 months and above from date of disbursement- 3% of - POS ("Principal Outstanding) Note: Prepayment Charges for i)Micro & Small Enterprises where prepayment is done from own funds_NIL ii) Prepayment Charge for Micro & Small Enterprises where prepayment is done through takeover by any financial institution- 3% of the prepayment amount / Principal Outstanding/ Active Limit	If due date of a loan account is March 31, 2021, and full dues are not received before this date, the date of overdue shall be March 31, 2021. If it is continues to remain overdue, then this account shall get tagged as SMA-1 args on April 30, 2021, i.e. upon completion of 30 days of being continuously		
Loan cancellation / Rebooking	INR 2000/- + GST (Additionally franking/ stamping norms as per actuals)			
Stamp Duty on agreement	At actual			
Legal, Title search, Repossession & Incidental charges	As per actual	you may refer to RBI circular no. RBI/2021-2022/125 DOR.STF REC.68/21.04.048/2021-22 dated 12th November 2021.		

LAC BUSINESS APPLICATION FORM (BANK COPY)" Application Number:

RBLBANK

	Most Important Term	s and Condition	
S. No.	Particulars	Charges Applicable excluding Taxes	
1	Document Charges	Rs.1300/- per case	
2	Stamp Duty	At actual as per state stamp act	*Charges are not inclusive of any applicable tax / cess Franking charges/stam duty/statutory charges additional as applicable
3	Valuation charges for New Tractor	At actual	** Depending upon loan amount
4	Panal Charges	2% additional interest per month on overdue instalment amount	The applicable ROI will be arrived at by adding risk/ tenor/ Product markups or currently declared Marsinal cost of funds (MCLR) of the bank, the applicable ROI
5	Instrument return charges	Rs.250/- per instance	would be revised subject to terms as specified in the bank, the applicable KUI
6	Partial pre-closure charges (own funds)	NIL	our website www.rblbank.com for latest schedule of fee and charges. • Part payment is not allowed through the tenor of this loan
7	Foredosure charges (own funds)	Foreclosure within first six months of disbursement - 2% of principle outstanding amount Foreclosure after six months of disbursement - NIL foreclosure charges	 Stamp duty in respect of loan will be payable by the Applicant/ Co-applicant per applicable law. I/ We also confirm that: a. The executive has not made any commitments to me/us regarding the loan
8	Loan Balance Transfer Charges (BT)	2% of balance principle outstanding amount	quantum/sanction process(or) promised any deviation/waivers. b. The executive has collected self-attested copies of the documents as requi
9	Outstation cheque collection charges	At actual	for processing the application and verified the same with originals produced by me/us. c. I/ We have not given/made any payment in cash, bearer cheque or kind alo
10	Duplicate statement charges	Rs.250/- per instance	with or in connection with this loan application to the said executive (or) to any
11	Duplicate No dues Certificate	Rs.250/- per instance	other employee of the bank(or) to any other third party.
12	Loan Cancellation / Rebooking charges		The details of loan terms / conditions inclusive of all charges have been read by / us in full read out to me / us (in vernacular) and understood by me / us.
13	Charges for cibil report	Rs.50/- per instance	
14	Cash repayment mode charges	Rs.2000/- (One time)	
15	Conversion of cheque / Nach payment to Cash repayment mode	Rs.2000/-	

RBLBANK

Loan Against Car Application Form

D RBLBANK	LAC BUSINESS APPLICATION FORM (CUTOMER COPY)	Application Number:	
	cutive collecting the application / document has / have	-	
	erest and the type of interest (floating/fixed). Processing fe		
	ble that will be charged in connection with the fees. The othe as mentioned in the attached Table.	er applicable charges such as cheque return/bounce o	charges, PDC swapping charge
	e Repayment and amount will be communicated separate	ly through sanction letter.	
hat:			
	<u>alication</u> will not be processed by RBL Bank. RBL Bank shall no be date as specified in the sanction letter/welcome letter.	tberesponsibleinanymannerfortheresultingdelayor	otherwise.Repayment/Intere
The loan Foreclosure char governing part prepayme	gesare asper the Loan agreement. The Foreolosure charges nts).	arelevied/calculated on the balance principal outstand	ding of the loan (subject to clau
The Bank <u>would</u> update yo	uabout the loan decision in approximately 30 working days fr	om the date of receipt of the completed application form	n and all the required docume
	ned are applicable for the specified product as indicated in th		
	e loan. The Bank reserves the right to revise the loan term	s as may be applicable at the time of actual loan avail	ment.
We also confirm that			
	de any commitments to me/us regarding the loan quantur		
	ed self attested copies of the documents mentioned on the	0 1	, , , , , , , , , , , , , , , , , , , ,
the bank(or) to any other			
The details of loan term	is / conditions inclusive of all charges have been read I	by me / us in full read out to me / us (in vernacula	ar) and understood by me /
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	ÉÉNÉGÉGÉÉE +GENEGÉGIÉ: OGE+OGE ÉÉNSZÉEN US CÉGEHOCÉGI GZIÉÓ.		
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	జుత్యవాసిని ఓది.పోర్టు అందిన్నించి ఆదన్ను, రాజను/నాలను ఆదనా / వాష్ట్రీలు నీకరం విషయాలు జేతు/మేము రంపూడంగా చదివాము. రాజ	MARRANINA Marki KAR DRAAMAA Marki matali Kasati	న ను నేందు జరించేగుకులు న
	/ கலைக்கல் கலக்கலை விருகள்/நிபர்களைகள் கள் உட்பட கடவக்கான விருகள்/நிபர்களைகளி		
		001 SELLED TO CONTROL (011 DOI / 1011 DO CONT LINE CONT LINE)	

Name of Bank Official/DSE/DSA:

Name of Applicant:

Application Date

Main Applicant Signature Co-Applicant Signature Co-Applicant Signature Window Stream "LAC BUSINESS APPLICATION FORM (BANK COPY)" Application Number: Joint A service Stream "Lac Subject Stream Application Number: Vincentified the second stream and the specific Stream Application Number: Vincentified the second stream and the specific Stream Application Number: Vincentified the second stream and the specific Stream Stream Stream Stream Stream Stream Stream Stream Stream St								
Constrained for the second for collecting the application / forcement has / have informed nuc / us of the 9 The applicable rate of interest and the type of interest (floating/fixed). Processing fease that will be charged towards loan diabursement. 9 The tax as may be applicable that will be charged in connection with the tess. The other applicable charges such as chequeretum/bounce charges, PDC swapping charges, beta its mentioned in the attached Table. 9 Details with respect to the Repayment and amount will be communicated separately through sanction letter. 9 Incomplete/defectivesapplication/willnot be processed by RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise. Repayment / Interest servicing will be due on the data as a poorfied in the sanction letter, will be charged any control of the data will be charged in approximately 300 working daysfrom the data for period 100 Gayson by When for some reasons, there is a delay in conclusing the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan awalment. View concluse the sance and conclusion will be required documents in the loan terms as may be applicable at the time of actual loan awalment. View concluse the sance and conclusion will be documents mentioned on the form side and welfield the same will for period 100 Gayson by meylus. In the bank would update concluse data as poorfind produce to indicated in the form spleation and any covistion/waivers. In the bank would update concluse the meylement mentioned on the from side and welfield the same will for period 100 Gayson by meylus.	Ν	/lain Applicant Signature	Co-Applicant1 Signature	Co-Applicant2 Signature				
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Name of Bank Official/DSE/DSA: Name of Applicant :

Application Date: