

Email ID*

Type of Residence Self Owned

Rented

Company Accomodation

Parental

SMALL & MICRO LOAN AGAINST PROPERTY

Application Form

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

Application Date * D. D. M.M. V. E. A. E.

The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited Application Date* D D M M Y E A Existing RBL Bank Customer* Yes No **Loan Details** Customer ID Location* Loan Amount ₹ Product* LAP Term Loan Home Loan BT + LAP Top up End Use* Business Personal Paste Photo here **CUSTOMER TYPE*** Individual Non-Individual and sign across it such that your INDIVIDUAL APPLICANT DETAILS Signature is on the Mx. Dr. Others (Title* Photo as well as on the form Full Name* (As per KYC) Maiden Name (if any Father/Spouse Name Mother Name* Date of Birth* Place of Birth City State Country Gender* Third Gender / Trans Gender Religion? Buddhist Others (Hindu Muslim Christian Sikh Zoroastrian Jain Category* SC ST OBC Others (DIN General CYCK No. ☐ I wish to provide my CKYC number to open Customer ID with RBL Bank. ☐ I do not wish to provide my CKYC number to open Customer ID with RBL Bank *Date of becoming NRI: *Nationality (Country Name) (Applicable to NRI custome Person with disability* Yes Beneficial Owner* Yes Marital Status* Unmarried Others (Please Specify No Married PROOF OF IDENTITY (Pol) & PROOF OF ADDRESS (PoA) (Certified copy of any one of the following Pol/PoA needs to be submitted) Proof of Identity* (PoI) Proof of Address* (PoA) [_] (Given for Current Address // Permanent Address //) A-Passport Number Passport Expiry Date C-PAN Number* **B**-Voter ID Card **D**-Driving Licence Driving Licence Expiry Date E-UID (Aadhaar) (Mandatory) F-NREGA Job Card **Z**-Others Pol Identification Number (Any document notified by the central government) PoA Identification Number Clarification / Guidelines on filling 'Proof of Identity [Poll': 1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished. 2. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked. NON INDIVIDUAL APPLICANT DETAILS (if applicable) Name of Entity* No. of years Date of incorporation* PAN*/GIR No. GST No in husiness City of Incorporation* Country of Incorporation³ Udyam Registration Certificate **ZED Gradation** 1. Whether the applicant is ZED rated (Yes / No) If yes, the gradation obtained by the applicant unit (appropriate one) Bronze Silver Gold Diamond Platinum OTHER DETAILS Educational Qualification* Undergraduate Graduate Professional Specialization (Post Graduate Occupation Type³ Public Sector Government Sector) S-Service / Salaried (Private Sector **0**-Others Professional Self Employed Retired Housewife Student) **B**-Business X-Not Categorised Investment Income Agriculture Dependent Fees/Commission/Brokerage Source of Income(Primary) Salary Business Income < = 60 K 60K - 1.2 Lakh 1.2 Lakh - 2 Lakh 2.3 Lakh 3.5 Lakh 5.10 Lakh 10.50 Lakh >50 Lakh - 1 Cr. > 1 Cr. Gross Annual Income Partnership Private Ltd. Proprietorship Public Ltd. Public Sector Government If Salaried, Employed with? Multi National Others (Self Employed Professional* Doctor CA/CS Lawyer Architect Engineer Consultant Agriculturist Others (Please Specify) Type Type of Company/Firm Proprietorship Partnership LLP Private Ltd. Listed Public Ltd. Unilisted Public Ltd. Public Sector Government **RESIDENTIAL ADDRESS DETAILS** Preferred Mailing Address Years / Months at Current Address* | Y | Y | M | M | SMLAP/Retail Assets/Ver 4.1/Jul/2025 House No: Locality/Street: City/Town/Village: Ward Number State or Union Territory District Sub-District Country Pin Code Residential Contact Details Country Code Phone No. Mobile* STD Code



Small & Micro Loan Against Property Application Form

OFFICE ADDRESS / PRINCIPLE ADDRESS FOR ENTITIES	Preferred Mailing		egistered address is sar	ne
No. of years in Present Organization* Firm-Company Name*	Total work experience*			
Firm-Company Name^		Designation		
•				e:
Sub-District	Country		P	in Code
Office Contact Details				
Country Code STD Code	Phone	e No	Extens	ion
Email ID* (Official)			Mobile*	
PERMANENT ADDRESS / REGISTERED ADDRESS FOR ENTIT	FS Same as Re	sidential Address		
•	Same as ne.	sideritiai Address	O'1 (T (1/11)	
House No: Locality/Street: State or Union	Torritory		City/ rown/ villag	e:
Sub-District	_ Country		P	in Code
EXISTING LOAN DETAILS	Type of Loan	Availed From	Canationed Amount	Amount in Lakhs
Name	Type of Loan	Availed From	Sanctioned Amount	Present Outstanding
PROPERTY DETAILS - 1 1) Mr./Mrs./Ms./Dr.				
No. of Property Owner (S)* 2) Mr./Mrs./Ms./Dr.				
Property Address: Address*				
• •		City*		
District* State*		Pin Code*	Country	
Type of Property If Residential _ then Flat _ Row Hor	ISE Bungalow			e Individual Floor
			uton enep onto	o marviduar ricor
PROPERTY DETAILS - 2 (if applicable) 1) Mr./Mrs./Ms./Dr.				
No. of Property Owner (S)* 2) Mr./Mrs./Ms./Dr.				
Property Address: Address*				
		City*		
District* State*		Pin Code*	Country	
Type of Property If Residential then Flat Row Ho	use Bungalow	If Commercial	then Shop Offic	e Individual Floor
Name*:		Name*:		
Relationship with Applicant*:		Relationship with Applica	int*:	
Res Address*:		Res Address*:		
City*		City*	Pi	n Code*:
Mobile*:		Mobile*:		
FATCA-CRS Declaration (Tick (✓) if applicable, individual		icant)		
Applicant Residence for tax purpose in jurisdiction(s) outside Inc	ia Yes (If yes, mer	ntion the following details	NO (If, no rest of the	e 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 JURIDICTION DETAILS WHERE APPLI	CANT IS RESIDENT O	OUTSIDE INDIA FOR TA	X PURPOSES* (Applica	able 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



Small & Micro Loan Against Property Application Form

DOCUMENTS CHECKLIST (For Applicant & Co-Applicants)

- 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)*
- 3. Proof of Address of the firm: Latest Telephone Bill / Electricity Bill / Bank Statement / Leave and licence agreement (Any One)
- Audited Financial Statement & ITR of the last 2/3 years along with the schedules, notes to accounts and Audit Report & all relevant annexures.
- Bank Statement for the last 6/12 months & Self-Certified Provisional Balance Sheet and P&LA/c of 20 ______
- 6. Firm Registration/Shop Establishment/CST/VAT/GST Certificate.
- 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
- 9. 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.

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

Sr. No.	Documents			Particulars		Y/N
	Financials (ITR Copies, Tax Audit reports, etc)			Year(s)		
1	ITR Copies belonging to period →					
	Fi	nancials belonging to pe	eriod ->			
Bank	Sta	tements of our account	ts and details are liste	d below		
		Bank Name	Account No.	From Date	To Date	
	а					
2	b					
~	С					
	d					
	е					
3	VA	T / CST / ST / GST Returns	& Challans of Year(s)			
	Lis	st Other documents oth	er than the above			
	а					
4	b					
	С					
	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.
- 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.
- 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.
 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.
 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).
- 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.

	100 100 100 to the to the test and the test
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 n	ne 🗌 No, Bank	may not contact me			
26.	Insurance:					
	Life Insurance:	Interested	☐ Not Interested	☐ Shall Decide Later		Signature of Applicant
	Property Insurance:	Interested	■ Not Interested	☐ Shall Decide Later		Signature of Applicant
27	Do you wish to apply for a cre	edit card?	Yes No		Date:	



Small & Micro Loan Against Property Application Form

Customer declaration in respect of relationship with Director / Ser	ior officer (DVP & above) of the RE	BL Bank / Director of any other	Bank	
1. I am a Director of the RBL Bank				
2. I am a Director of any other Bank^ \square Yes \square No	Name of the Bank:			
3. Iama 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		
#Near Relative means: Spouse, Father, Mother (including step- step-brother), Brother's wife, Sister (including step-sister), Siste				
5. We are an Entity** in which the Director** (including near re guarantor/interested party**/employee or a subsidiary/hol				
guarantor/holds substantial interest \square Yes \square No				
$6. \ \ \text{I am a partner with director of RBL Bank in a firm or director of R}$	BL Bank is a guarantor for any of n	ny credit facilities. \square Yes \square	No	
${}^{\wedge} Including \ Directors \ of \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Cooperative \ Banks \ or \ any \ other \ and \ Scheduled \ Banks \ or \ any \ other \ and \ Banks \ or \ any \ other \ and $	type of Bank, Directors of subsidi	aries/trustees of mutual funds	s/venture capital funds.	
${\tt **Entity includes Ltd Company/Partnership firm/HUF along with}\\$	Co-parcener / Sole Proprietorship	o firm;		
person(s), who, whether acting alone or together, or through one or relation to a Firm , means the beneficial interest held therein by an total capital subscribed by all the partners of the said firm;]] (iii) We the trustee, the beneficiaries with 10 percent or more interest in ownership. The term "major shareholder" shall mean a person holding 10% or Regulatory Restrictions Dated July 23, 2021)	individual or his spouse or minor here the customer is a Trust , the the trust and any other natural p more of the paid-up share capita	child, whether singly or taken identification of beneficial own person exercising ultimate eff all or five crore rupees in paid-	together, which represents in ner(s) shall include identificate ective control over the trust up shares, whichever is less.	more than ten per cent of the ation of the author of the trust, through a chain of control or (As per Loans and Advances –
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
S.No Name of Director(s)/Senior Officer(s)		Designation	Relationship	Signature
S.No Name of Director(s)/Senior Officer(s)		Designation	Relationship	Signature
S.No Name of Director(s)/Senior Officer(s)		Designation	Relationship	Signature
S.No Name of Director(s)/Senior Officer(s) Bank use Only Know your customer details (KYC) Application Type* New Update	Attestation/For Offic	ce Use Only Documer	nts Received Self-Certification Carried OUT BY	
Bank use Only Know your customer details (KYC) Application Type* New Update	,	ce Use Only Documer	nts Received Self-Certification Carried OUT BY	
Bank use Only Know your customer details (KYC)	Identity Verification	ce Use Only Documer IN PERSON VERIFIC Done Dat	nts Received Self-Certification Carried OUT BY	
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number	Identity Verification Emp. Name Emp. Code	ce Use Only Documer IN PERSON VERIFIC Done Dat	ats Received Self-Certification Carried OUT BY	
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request)	Identity Verification Emp. Name Emp. Code Emp. Branch	ce Use Only Documer IN PERSON VERIFIC Done Dat	ats Received Self-Certification CARRIED OUT BY Self-Certification Sel	
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request) Account Type* Normal	Identity Verification Emp. Name Emp. Code Emp. Branch	ce Use Only Documer IN PERSON VERIFIC Done Dat	ats Received Self-Certification CARRIED OUT BY Self-Certification Sel	ed True Copies Notary
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request) Account Type* Normal Case Sourced By*: DSA Branch Direct	Identity Verification Emp. Name Emp. Code Emp. Branch Connector Business (ce Use Only Documer IN PERSON VERIFIC Done Dat Emp. D Correspondent (BC)	tats Received Self-Certification CARRIED OUT BY e DDMMYYY essignation Others (Please	ed True Copies Notary
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request) Account Type* Normal Case Sourced By*: DSA Branch Direct Case Sourced by DSA/Connector/BC	Identity Verification Emp. Name Emp. Code Emp. Branch Connector Business (ce Use Only Documer IN PERSON VERIFIC Done Dat Emp. D Correspondent (BC)	esignation Others (Please	ed True Copies Notary Y Y aff Indicator
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request) Account Type* Normal Case Sourced By*: DSA Branch Direct Case Sourced by DSA/Connector/BC DSA/Connector/BC Name	Identity Verification Emp. Name Emp. Code Emp. Branch Connector Business (Case sourced by Branch Branch Employee Name -	ce Use Only Documer IN PERSON VERIFIC Done Dat Emp. D Correspondent (BC)	tats Received Self-Certification CARRIED OUT BY e DDMMYYY essignation Others (Please	ed True Copies Notary Y Y aff Indicator
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request) Account Type* Normal Case Sourced By*: DSA Branch Direct Case Sourced by DSA/Connector/BC DSA/Connector/BC Name DSA/Connector/BC Code -	Identity Verification Emp. Name Emp. Code Emp. Branch Connector Business (Case sourced by Branch Branch Employee Name - Branch Employee ID -	ce Use Only Documer IN PERSON VERIFIC Done Dat Emp. D Correspondent (BC)	esignation Others (Please	ed True Copies Notary Y Y aff Indicator D
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request) Account Type* Normal Case Sourced By*: DSA Branch Direct Case Sourced by DSA/Connector/BC DSA/Connector/BC Name DSA/Connector/BC Code - Nearest Branch Name	Identity Verification Emp. Name Emp. Code Emp. Branch Connector Business (Case sourced by Branch Branch Employee Name - Branch Employee ID - Branch Name -	ce Use Only Documer IN PERSON VERIFIC Done Dat Emp. D Correspondent (BC)	esignation Others (Please Staff I	ed True Copies Notary Y Y aff Indicator D
Bank use Only Know your customer details (KYC) Application Type* New Update KYC Number (Mandatory for KYC update request) Account Type* Normal Case Sourced By*: DSA Branch Direct Case Sourced by DSA/Connector/BC DSA/Connector/BC Name DSA/Connector/BC Code - Nearest Branch Name Nearest Branch Sol ID -	Identity Verification Emp. Name Emp. Code Emp. Branch Connector Business (Case sourced by Branch Branch Employee Name - Branch Employee ID - Branch Name -	ce Use Only Documer IN PERSON VERIFIC Done Dat Emp. D Correspondent (BC)	esignation Others (Please Self-Certifi MM Y Y Please Staff I Promo	ed True Copies Notary Y Y aff Indicator D

THIS PAGE IS INTENTIONALLY LEFT BLANK



Small & Micro Loan Against Property Application Form (Bank Copy)

Application No.	
-----------------	--

	ERMS AND CONDITIONS
Small & Micro LAP	Term Loan Fees & Charges
Processing Fees	Upto 2.5% of loan amount
Adminstrative Charges (non refundable)*	INR 2500/-
Legal & Valuation Charges (non refundable)	INR 5500/-
Charges for late payment of EMI	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 for	NIL
(i) Individual Borrowers with purpose other than business	
(ii) Micro & Small Enterprises	
Prepayment Charges for all other customers	4% of the prepayment amount / Principal Outstanding
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	INR 5000/- + interest charges upto cancellation date
Stamp Duty & Franking charges	On actuals (As applicable for each state for creation of mortgage)
Legal, Repossession & Incidental Charges	At Actuals
Field Collection Charges	INR 500/- per instance
Charges for non-collection of property documents post	INR 500/ Every month charges will be levied till collection
60 days from the loan closure date	of documents.
Non-submission of post disbursement documents	INR 3000/ Every month charges will be levied till collection
fee***	of documents.

^{*} For disbursed cases administrative/legal charges will be adjusted in the Processing Fee collected

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.rbibank.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 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.

Loans othe	Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/overdraft		
SMA Sub- Categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub- Categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:		
SMA-0	Upto 30 days	-	-		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days		
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days		
NPA	More than 90 days	NPA	More than 90 days		

Example:

If due date of a loan account is March 31, 2021, and full dues are not received before this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA on June 29, 2021.

Upgradation of accounts classified as NPA: Borrower account(s) classified as NPAs will be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower. For further clarification, you may refer to RBI circular no. RBI/2021-2022/125 DOR.STR.REC.68/21.04.048/2021-22 dated 12th November, 2021.

The Borrower confirms and declares having understood the above and also agrees that the above guidelines will prevail for the classification of their account.



Small & Micro Loan Against Property

Application Form (Customer Copy)

Application No.

MOST IMPORTANT TERMS AND CONDITIONS				
Small & Micro LAP	Term Loan Fees & Charges			
Processing Fees	Upto 2.5% of loan amount			
Adminstrative Charges (non refundable)*	INR 2500/-			
Legal & Valuation Charges (non refundable)	INR 5500/-			
Charges for late payment of EMI	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 for (i) Individual Borrowers with purpose other than business (ii) Micro & Small Enterprises	NIL			
Prepayment Charges for all other customers	4% of the prepayment amount / Principal Outstanding			
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	INR 5000/- + interest charges upto cancellation date			
Stamp Duty & Franking charges	On actuals (As applicable for each state for creation of mortgage)			
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 3000/ Every month charges will be levied till collection of documents.			

^{*} For disbursed cases administrative/legal charges will be adjusted in the Processing Fee collected

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 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.

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/overdraft		
SMA Sub- Categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub- Categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:	
SMA-0	Upto 30 days	-	-	
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days	
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days	
NPA	More than 90 days	NPA	More than 90 days	

Example:

If due date of a loan account is March 31, 2021, and full dues are not received before this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA on June 29, 2021.

Upgradation of accounts classified as NPA: Borrower account(s) classified as NPAs will be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower. For further clarification, you may refer to RBI circular no. RBI/2021-2022/125 DOR.STR.REC.68/21.04.048/2021-22 dated 12th November. 2021.

The Borrower confirms and declares having understood the above and also agrees that the above guidelines will prevail for the classification of their account.

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

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



Small & Micro Loan Against Property Application Form (Bank Copy)

Application No.		
-----------------	--	--

$I/\,we\,confirm\,that\,the\,executive\,collecting\,the\,application/\,document\,has/\,have\,informed\,me/\,us\,of\,the\,application/\,document\,has/\,us\,of\,the\,application/\,document\,has/\,us\,of\,the\,application/\,document\,has/\,us\,of\,the\,application/\,document\,has/\,us\,of\,the\,application/\,document\,has/\,us\,of\,$

- The applicable rate of interest and the type of interest (floating). Processing fees (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, Foreclosure 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.

That:

- $incomplete/defective\ application\ will\ not\ be\ processed\ by\ RBL\ Bank\ RBL\ Bank\ shall\ not\ be\ responsible\ in\ any\ manner for\ the\ resulting\ delay\ or\ otherwise.$
- Equated Monthly Installment (EMI) will due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments). No foreclosure charges/prepayment penalties on floating rate term loans sanctioned to individual borrowers with purpose other than business.
- 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 30 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.

- a) The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- b) 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.
- c) 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 ch	harges have been read by me / us in full read out to me / us (in vernacular) and	understood by me / us.
	ढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.	
सर्व शुल्कांसह कर्जाच्या नियम/अटींची सविस्तर माहिती मी/आम्ही वाचली	ी आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समय	जली आहे.
	મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધાં છે.	
 ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು / ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನ ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ. 	ಸಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣ	ರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು , ಅದನ್ನು
 రుణం నియమ నిబంధనలు/చాల్టీల నికరం వివరాలు నేను/మేము స அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள் என்னால்/எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மெ 	సంపూర్ధంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాశ్య భాషలో) మరియు నేను/మేవ r/நிபந்தனைகளின் விபரங்களை நான்/நாங்கள் படித்து புரிந்து கொண்டுள்ளேன் மாழியில் எனக்கு/எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.	అర్ధంచేసుకున్నాము. π/கொண்டுள்ளோம் அல்லது
Name of Bank	Signature of Bank	

For Any queries / clarifications please contact:

e	ì	9	
-1			

Official:

Applicant Name:

Call us at: +91 22 6232 7777



Email us at: customercare@rblbank.com

Applicant Signature

Official



Website: www.rblbank.com

Application Date

D D M M Y



Small & Micro Loan Against Property

Application Form (Customer Copy)

No.	Application	
	No.	

$I/\ we confirm that the executive collecting the application/document has/have informed me/us of the$

- The applicable rate of interest and the type of interest (floating). Processing fees (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. Foreclosure 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.

That:

- incomplete/defective application will not be processed by RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise.
- Equated Monthly Installment (EMI) will due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/calculated on the balance principal outstanding of the loan (subject to clause $governing \ part \ prepayments). \ No foreclosure \ charges/prepayment \ penalties \ on floating \ rate \ term \ loans \ sanctioned \ to \ individual \ borrowers \ with \ purpose \ other \ than \ business.$
- 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 30 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:

- a) The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers.
- b) 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.
- c) 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 teri	ns / 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 चार्जेज सहित मैंने /हमने पूरी तरह पढ़ लिए हैं, मेरे /हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने /हमने इन्हें समझ लिया है.

ी सर्व शुल्कांसह कर्जाच्या नियम/अटींची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.

🗌 તમામ ચાર્જીસ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધાં છે.

🔲 ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು /ಪರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೈಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದೇನ್ಗೆ/ವೆ.

🔲 రుణం నియమ నిబంధనలు/చార్జీల నికరం వివరాలు నేను/మేము సంపూర్ణంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాత్య భాషతో) మరియు నేను/మేము అర్హంచేసుకున్నాము.

		விதிகள் / நிபந்தனைகளின் ந்திய மொழியில் எனக்கு / எ			கொண்டுள்ளேன் / கொண்டுள்ளோ	் அல்ல த

Name of Bank	Signature of Bank			
Official:	Official			

Application Date Applicant Name: Applicant Signature

For Any queries / clarifications please contact:









Sub-District

SMALL & MICRO LOAN AGAINST PROPERTY Co-Applicant Form

 Application Form Number*	_

Pin Code

The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited Application Date* D D Co-Applicant Profile* Individual Non-Individual Co-Applicant Type* Financial Non-Financial **INDIVIDUAL CO APPLICANT DETAILS** Paste Photo here Title* Dr. Others (Mr. Mrs. and sign across it such that your Full Name* Signature is on the (As per KYC) Photo as well as on the form Maiden Name (if any) Father/Spouse Name³ Mother Name³ Date of Birth* Married Marital Status* Unmarried Others (Place of Birth City State Country Gender* Third Gender / Trans Gender No. of Dependants Annual income ₹ Religion* Others (Hindu Muslim Christian Sikh Buddhist Zoroastrian lain Category* SC ST ORC Others (General DIN CYCK No. I wish to provide my CKYC number to open Customer ID with RBL Bank. 🗍 I do not wish to provide my CKYC number to open Customer ID with RBL Bank. *Date of becoming NRI : *Nationality Relationship with Applicant* Person with disability* Yes No Beneficial Owner* Yes No PROOF OF IDENTITY (Pol) & PROOF OF ADDRESS (PoA) (Certified copy of any one of the following Pol/PoA needs to be submitted) Proof of Identity* (PoI) [Proof of Address* (PoA) [(Given for Current Address / Permanent Address) A-Passport Number Passport Expiry Date 3MLAP/Retail Assets/Ver 3.8/Jul/2025 **B**-Voter ID Card C-PAN Number* **D**-Driving Licence Driving Licence Expiry Date E-UID (Aadhaar) (Mandatory) F-NREGA Job Card **Z**-Others (Any document notified by the central government) Pol Identification Number* POI Country of Issue* PoA Identification Number* POA Country of Issue* Clarification / Guidelines on filling 'Proof of Identity [Pol]': If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked. **Document Code - Description:** Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions. Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent Address details': PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force. Educational Qualification* Undergraduate Graduate Specialization (Post Graduate Professional Occupation Type* Private Sector Public Sector Government Sector) S-Service / Salaried (Professional Self Employed Retired Housewife 0-Others Student) X-Not Categorised **B**-Business Unemployed Diplomat Source of Income(Primary) Salary Business Income Investment Income Agriculture Dependent Dependent Pees/Commission/Brokerage Gross Annual Income If Salaried, Employed with* Private Ltd. Proprietorship Public Ltd. Public Sector Government Partnership Multi National Others (Self Employed
Professional Type ☐ CA/CS ☐ Lawyer ☐ Architect Engineer Consultant Agriculturist Others (Please Specify) Proprietorship Partnership LLP Private Ltd. Listed Public Ltd. Unilisted Public Ltd. Public Sector Government Type of Company/Firm NON INDIVIDUAL CO-APPLICANT DETAILS (if applicable) Name of Entity* No. of years PAN*/GIR No. Date of incorporation* GST No. in business Type of Company* Public Ltd. Private Ltd. Proprietorship Public Sector CIN City of Incorporation* Country of Incorporation* **RESIDENTIAL ADDRESS DETAILS** Preferred Mailing Address Years / Months at Current Address House No: Locality/Street: City/Town/Village: Ward Number State or Union Territory District

Country



SMALL & MICRO LOAN AGAINST PROPERTY

Residential Contact Details Country Code STD C Email ID* STD C Type of Residence Self Owned Rented Co	Code Ph	one No.						
OFFICE ADDRESS (Principle Address) Preferred Mailing Address If Registered address is same								
	otal work experience	* Years						
Firm-Company Name*		Designation						
House No: Locality/Street:			City/Town/Villag	ge:				
Ward Number State or Union	Territory		District					
Sub-District	Country		F	Pin Code				
Office Contact Details Country Code STD Code Email ID* (Official)	Phon	ne No	Extens	sion				
PERMANENT ADDRESS (Registered Address):	☐ Sa	me as Residential Addr	ess					
House No: Locality/Street:			City/Town/Villag	ge:				
Ward Number State or Union	Territory		District					
Sub-District	Country		F	Pin Code				
LOAN DETAILS				Amount in Lakhs				
Name	Type of Loan	Availed From	Sanctioned Amount	Present Outstanding				
$oxed{\ }$ FATCA-CRS Declaration (Tick (\checkmark) if applicable, individua	l/non-individual app	licant)	_					
Applicant Residence for tax purpose in jurisdiction(s) outside Ind	lia Yes (If yes, me		NO (If, no rest of th	e fields are not mandatory)				
Tax Identification Number or equivalent		TIN Description	.					
Country of Tax Jurisdiction		TIN Issue Country City of Birth	/					
		<u> </u>						
ADDRESS IN THE JURIDICTION DETAILS WHERE APPLI	CANT IS RESIDENT	OUTSIDE INDIA FOR TA	XX PURPOSES* (Applic	able if ticked above Yes)				
*Address Type: Residential Business ** Company Name								
*House No. & Building Name / No.								
*Road / Street Name / No.								
*Landmark	0	City						
*State	_ Country			Pin Code				
Declaration	Und	dertaking for submission	& self-attestation on doc	cuments for Loan Application				

Declaration

- $\ensuremath{\mathsf{I}}\xspace$ 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.
- 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.
- 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.
- I/We understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us.
- I/We understand that the sanction of this loan is at the sole discretion of RBL and upon my/our executing necessary documents and other formalities as required by RBL Bank.
- I/We agree and confirm that the facility shall not be utilised towards
 - $making investment in the capital \ market instruments \ or \ any speculative \ or \ illegal \ or \ anti-social \ purposes \ or \ for \ investment \ in \ new \ units \ consuming \ / \ producing \ the \ Ozone \ Depletion$ Substances (ODS) or in aerosol units engaged in using Chlorofluorocarbons (CFC).

Sr. No

1

b 2

С

d

е

а

С

d

3

4 b **Documents**

ITR Copies belonging to period →

Financials belonging to period →

Bank Name

Financials (ITR Copies, Tax Audit reports, etc)

Bank Statements of our accounts and details are listed below

VAT / CST / ST / GST Returns & Challans of Year(s)

List Other documents other than the above

Account No.

Particulars

Year(s)

From Date To Date

- 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).
- 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
- 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).
- 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.
- 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.



SMALL & MICRO LOAN AGAINST PROPERTY

	'										
11.	. I/We confirm that no insolvency/winding up/dissolution proceedings or any criminal proceedings have				hat We have never been adjudicated						
12.	insolvent by any court or other authority or a receiver, administrator, trustee or similar officer has been 2. I/ We do not have any existing customer ID or customer ID apart from the one mentioned above, and				ght to consolidate the customer IDs						
13	under a single customer ID as it may decide, without any prior notice to me/ us.	ind amei	nded by Resen	e hank of India from time to	time) unless mentioned otherwise						
15.	8. 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. Deprivation CPEP - Politically Exposed Person, CREP - Close Relative of Politically Exposed Person)										
14.	I. 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.	party. 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.		nt activit	ty, service calls	(including collections, advi-	sories and educational/informative						
18.	B. I/We confirm that I/we have given consent to M/s, represented by M purpose of availing the loan.	Ir./Ms		to share/submit my/ou	ur contact details to the Bank for the						
19.	 I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authors purpose of establishing identity/address proofs. 	enticatio	on or offline ver	ification modes defined by l	JIDAI (Aadhaar) to RBL Bank for the						
20.	 I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me. 	n to verify	y my details fro	m UIDAI. I understand that R	BL Bank will be calling for data from						
	. I hereby consent to receive information from CKYC registry through SMS/e-mail on the registered mobilities a consensual content of the experiment of the e		,		• •						
22.	In case of any updates to the KYC documents / information submitted by me/us at the time of esta submit the updated documents / information to the Bank within 30 days from the date of the such upd		ent of an accou	nt-based relationship and th	nereafter, as necessary; I / We shall						
23.	 I/ we hereby consent to uploading the required information on CKYC Registry. I hereby grant my consent my identity and address. I understand that my KYC Record includes my KYC Records/Personal information. 										
24.	 I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without an by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures o arrangement for provision of 'services/products' for the purpose of marketing/offering/selling any pro 	f RBL B	ank/ any pers	on with whom the Bank has							
	Yes No, I do not consent to share, disclose, exchange or use my information/data										
25.	5. RBL Bank, would like to use your personal details in the application form from time to time to send you offers that are offered by RBL bank, on its own and in collaboration or through tie-ups with partners/contactyou through SMS, phone calls and Emails:										
	☐ Yes, Bank can contact me ☐ No, Bank may not contact me	Г									
26.	6. Insurance: Life Insurance: □ Interested □ Not Interested □ Shall Decide Later										
	Property Insurance:			Signature of Appli	cant						
27.	. Do you wish to apply for a credit card? ☐ Yes ☐ No		Date:								
I/We	We understand that the purchase of any insurance products is purely voluntary and is not linked to availme	ent of any	y other facility f	rom the bank.							
Cust	stomer declaration in respect of relationship with Director / Senior officer (DVP & above) of the RBL Bank	k / Direct	tor of any other	Bank							
	I am a Director of the RBL Bank										
	I am a Director of any other Bank' Yes No Name of the Bank:										
	I am a Senior Officer of the RBL Bank	□ Vo	s 🗌 No								
5. V	#Near Relative means: Spouse, Father, Mother (including step-mother), Son (including step-son), Son's step-brother), Brother's wife, Sister (including step-sister), Sister's husband, Brother (including step-brot We are an Entity** in which the Director** (including near relative of Director of the Bank) / Senior Organization of Senior (interested party**/employee or a subsidiary/holding company (of borrowing Entity) when the Director of the Bank is the subsidiary of the subsidiary of borrowing Entity) when the subsidiary is the subsidiary of the subsidiary of borrowing Entity) when the subsidiary is the subsidiary of	Wife, Da ther) of tl Officer (i	aughter (includi he spouse, Sist including relati	er (including step-sister) of the ve of Senior officer of the RE	ne spouse.' BL Bank) is Director/ partner/						
-	guarantor/holds substantial interest Yes No			1							
	I am a partner with director of RBL Bank in a firm or director of RBL Bank is a guarantor for any of my credincluding Directors of Scheduled Co-operative Banks or any other type of Bank, Directors of subsidiaries/t										
	Entity includes Ltd Company / Partnership firm / HUF along with Co-parcener / Sole Proprietorship firm;	แนรเฮฮรา	oi illutuai lullu:	s/ venture capitar funds.							
"sub there held	ubstantial interest" (i) in relation to a company, means the holding of a beneficial interest by an indiviereof, the amount paid up on which exceeds five lakh rupees or ten percent of the paid-up capital of the led therein by an individual or his spouse or minor child, whether singly or taken together, which represent id firm;]]	compan	ny, whichever is	less; (ii) in relation to a firm,	means the beneficial interest						
Thet	e term "major shareholder" shall mean a person holding 10% or more of the paid-up share capital or fiv	e crore ı	rupees in paid-	up shares, whichever is less.	(As per Loans and Advances -						
_	egulatory Restrictions Dated July 23, 2021) Yes, mention the details below: I/We declare (s) that we I/We am/are related to the director(s) and or Sen	nior Offic	er(s) of RBL Ba	nk or any other bank specifie	d hereto						
5.1	S.No Name of Director(s)/Senior Officer(s)	Des	signation	Relationship	Signature						
				Signature of Appli	cant						
			Date:	Signature of Appli	ount						