

**New Car Loan Application Form  
APPLICATION**

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 Rs. \_\_\_\_\_ to purchase New Car ("**Facility**"). A copy of the Proforma Invoice is enclosed.

Upon sanction of the Facility, I/ we hereby authorize/instruct you to make payment of the amount to the Dealer from whom the equipment/vehicle is proposed to be purchased. The particulars of the Dealer's Bank Account are as under:

**Name of Dealer/Beneficiary :**  
**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 purchase of the above vehicle and such purpose is a valid purpose and is not illegal, immoral, or speculative. I/ We hereby confirm that interest rates of said facility will be fixed and New Car purchase is for Personal Usage. 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 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) I/ We hereby irrevocably authorize the Bank to collect excess payment, if any made to the Dealer and appropriate the same towards 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 furnish for consideration the processed information, data and products thereof prepared by them to banks, Financial Institutions ("FIs") or other credit granters or registered users as may be specified by RBI in this behalf.

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 Chlorofluorocarbons (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) 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 re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for our assets.
- (ix) 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.
- (x) 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).
- (xi) 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.

- (xii) 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.
- (xiii) 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.
- (xiv) 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.
- (xv) 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.
- (xvi) 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.
- (xvii) 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.
- (xviii) 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, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of this application.
- (xix) 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.
- (xx) 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.

(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 NCL**

Life Insurance:  Interested  Not Interested  Shall Decide Later

General Insurance:  Interested  Not Interested  Shall Decide Later

**D. Classification as SMA/NPA**

(i) 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 CC/OD	
SMA Sub-categories	Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories	Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Up to 30 days		
SMA-1	More than 30 days and up to 60 days	SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days	SMA-2	More than 60 days and up to 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.

(ii) The detailed explanation for SMA and NPA classification as per IRACP norms along with FAQs are provided in the below links

<https://drws17a9qx558.cloudfront.net/document/pdfs/faqs-on-iracp.pdf>

<https://drws17a9qx558.cloudfront.net/document/pdfs/prudential-norms-iracp.pdf>

(iii) 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.

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

**Date:**

**Place:**

**Applicant:**

Annexure

Loan Applied For (Tick)	New Car	Two-Wheeler		
Source Type (Tick)	Direct		Channel	
If Channel	DSE Code		DSE Name	
	Dealer Code		Dealer Name	
1	Location Code / Location Name			
2	Date of Application (DD/MM/YYYY)			
3	Applicant Details			
	Borrower Type	Name	Customer ID (If existing customer)	Relationship with Main Applicant
	Main Applicant			
	Co- Applicant 1/Guarantor			
	Co- Applicant 2/Guarantor			
4	Customer type			
	Individual		Non-Individual	
	Individual applicant details			
	Title	Mr.	Ms.	Mrs.
		Dr.	Others.	
	Full Name (As per KYC)			
	Maiden Name (if any)			
	Father/Spouse Name			
	Mother Maiden Name			
	Mobile Number			
	Email Id (personal)			
	Email id (work)			
	Date of Birth		Marital Status	Married
	Gender	Male	Female	Transgender
	No. of Dependent		Annual income	
	Dependent Details			
	Name	Relation	Age (Years)	Occupation
Religion (tick )	Hindu	Muslim	Christian	
	Sikh	Zoroastrian	Jain	
	Others			
Category (tick)	SC	ST	OBC	
	General	Others		

Person with disability: Yes:    No:    (If Yes Please Specify \_\_\_\_\_)

5	Proof of Identity & Proof of Address (Pol & PoA)*			
	Passport Number		Passport Expiry Date	
	Voter ID Card		PAN Number	
	Driving License		Driving License Expiry Date	
	UID (Aadhaar)		NREGA Job Card	
	Others		Pol Identification Number	
			PoA Identification Number	
<b>*(Any document notified by the Central Government)</b>				
6	Non-Individual application details (if applicable)			
	Name of Entity			
	Date of incorporation	(DD/MM/YYYY)		
	No. of years in Business	(/YY/)		
	PAN/GIR N.			
	GST No.			
7	OTHER DETAILS			
	Education Qualification			
	Undergraduate	Graduate	Post Graduate	Professional
	Others			
	Occupation Type			
	Service/ Salaried	Private Sector	Public Sector	Government Sector
	Professional	Self Employed	Retired	Housewife
	Business	Not Categorized		
	Source of Income			
	Salary	Business Income	Investment Income	Agriculture
	Others			
	If salaried, Employed with			
	Partnership	Private Ltd	Proprietorship	Public Lt.
	Government	Multinational	Others	
	Self-employed/ Professional Type			
	Doctor	CA/CS	Lawyer	Architect
	Consultant	Agriculturist	Others	Engineer
	Industry Type			
	Manufacturing	Construction	NBFC	Non-Profit Organization
	Trading	Service	Government	Others
	Type of Company			
	Partnership	Private Ltd	Proprietorship	Public Sector
	Others			
8	Residential Address details (Applicant/ Co-Applicant)			
		Main Applicant	Co-Applicant 1/Guarantor	Co-Applicant 2/Guarantor
	Address Line 1			
	Address Line 2			
	Address Line 3			
	City			
	District			
	State			
	Pincode			
	Country			
	Type of Residence			
	Self-Owned	Rented	Company Accommodation	Parental
	Residing in current residence since _____ (No. of months)			



**Office Address/ Principal address of Entities**

9		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			
Office ownership (for non-salaried case)				
Self-Owned		Rented		
For self-owned office, owner since _____ (No. of months)				
Annual business income INR _____				
10	Permanent Address / Registered Address of Entities (Applicant/ Co 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.	<b>FATCA-CRS Declaration</b> Residence for tax purpose in Jurisdiction(s) outside of India.      Yes <input type="checkbox"/> / No <input type="checkbox"/> Please note if the above checked box is ticked ("Yes") kindly submit a completely filed and signed copy of the FATCA-CRS declaration along with the loan application.			
	Reference details 1 First Name Last name Address with pin code Contact number			

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

Customer type							
Individual <input type="checkbox"/>		Non-Individual <input type="checkbox"/>					
Individual applicant details							
Title	Mr.	Ms.	Mrs.	Dr.	Others.		
Full Name (As per KYC)							
Maiden Name (If any)							
Father/Spouse Name							
Mother Maiden Name							
Mobile Number							
Email id (personal)							
Email id (work)							
1	Date of Birth		Marital Status	Married	Unmarried	Others	
	Gender	Male	Female	Transgender			
	No. of Dependent			Annual income			
	Dependent Details						
Name		Relation		Age (Years)		Occupation	
Religion (tick)	Hindu	Muslim	Christian	Sikh	Zoroastrian	Jain	Others
Category (tick)	SC	ST	OBC	General		Others	

Person with disability: Yes:    No:    ( If Yes Please Specify \_\_\_\_\_ )

2	<b>Proof of Identity &amp; Proof of Address (Pol &amp; PoA)*</b>			
	Passport Number		Passport Expiry Date	
	Voter ID Card		PAN Number	
	Driving License		Driving License Expiry Date	
	UID (Aadhaar)		NREGA Job Card	
	Others		Pol Identification Number	
		PoA Identification Number		
<b>*(Any document notified by the Central Government)</b>				
3	<b>Non-Individual application details (If applicable)</b>			
	Name of Entity			
	Date of incorporation	(DD/MM/YYYY)		
	No. of years in Business	(/YY/)		
	PAN/GIR N.			
	GST No.			
<b>OTHER DETAILS</b>				
<b>Education Qualification</b>				
	Undergraduate	Graduate	Post Graduate	Professional
	Others			
<b>Occupation Type</b>				
	Service/ Salaried	Private Sector	Public Sector	Government Sector
	Professional	Self Employed	Retired	Housewife
	Business	Not Categorized		
	<b>Student</b>			
<b>Source of Income</b>				
	Salary	Business Income	Investment Income	Agriculture
	Others			
4	<b>If salaried, Employed with</b>			
	Partnership	Private Ltd	Proprietorship	Public Lt.
	Government	Multinational	Others	
	<b>Public Sector</b>			
	<b>Self-employed/ Professional Type</b>			
	Doctor	CA/CS	Lawyer	Architect
	Consultant	Agriculturist	Others	
	<b>Engineer</b>			
	<b>Industry Type</b>			
	Manufacturing	Construction	NBFC	Non-Profit Organization
Trading	Service	Government	Others	
<b>Type of Company</b>				
Partnership	Private Ltd	Proprietorship	Public Sector	
Others				
5	<b>Residential Address details (Applicant/ Co-Applicant)</b>			
		Main Applicant	Co-Applicant 1/Guarantor	Co-Applicant 2/Guarantor
	Address Line 1			
	Address Line 2			
	Address Line 3			
	City			
	District			
	State			
	Pincode			
	Country			
	<b>Type of Residence</b>			
	Self-Owned	Rented	Company Accommodation	Parental
Residing in current residence since _____ (No. of months)				
<b>Office Address</b>				

6		Main Applicant	Co Applicant 1/Guarantor	Co Applicant 2/Guarantor
	Address Line 1			
	Address Line 2			
	Address Line 3			
	City			
	District			
	State			
	Pincode			
	Country			
Office ownership (for non-salaried case)				
Self-Owned		Rented		
For self-owned office, owner since _____ (No. of months)				
Annual business income INR _____				
7	<b>PERMANENT ADDRESS (Applicant/ Co Applicant)</b>			
		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				
8.	<b>FATCA-CRS Declaration</b> Residence for tax purpose in Jurisdiction(s) outside of India.      Yes <input type="checkbox"/> / No <input type="checkbox"/> Please note if the above checked box is ticked ("Yes") kindly submit a completely filed and signed copy of the FATCA-CRS declaration along with the loan application.			
	Reference details 1 First Name Last name Address with pin code Contact number			

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

New Car Loan Application Form

**NCL Business Application Form [Bank Copy]**

**Application Number:**

Most important terms and Conditions		SMA/NPA Classification	
Particulars	Charges applicable excluding Taxes	The classification 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	
Processing Fee	1.5% to 1.00% of loan amount*	<b>SMA/ NPA Categories</b>	<b>Basis for classification - Principal or Interest payment or any other amount wholly or partly overdue</b>
Document Charges	Rs. 1300/- per case	*SMA -0	Upto 30 days
EMI Overdue Charges	2% of EMI amount	*SMA -1	More than 30 days and upto 60 days
Issue of Duplicate interest & Principal Certificate	INR 250/- per instance	*SMA -2	More than 60 days and upto 90 days
Cheque swapping charges	INR 250/- per instance	NPA	For Agriculture Loans: Two crop seasons in case of short duration crops (Monthly/Quarterly /Half yearly repayments) One Crop season in case of long duration crop (Yealy repayments) For Commercial loans: More than 90 days from the due date
Cheque/ECS/NACH dishonor Charges	INR 500/- per instance	<b>Note:</b> Agricultural advances governed by crop season-based asset classification norms shall be exempted from instruction on SMA classification.	
Charges for CVIBIL	INR 50/- per instance	<b>Example:</b> 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 continuously remains 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 continuous to remain overdue, it shall get tagged as SMA-2 on May 30, 2021 and if continuous to remain overdue further, it shall get classified as NPA on June 29, 2021	
Pre-close/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% POS (Principal Outstanding) *Pre-closure 13-24 months and above from date of disbursement: 4% POS (Principal Outstanding) *Pre-closure 25 months from date of disbursement: 3% 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 an financial institution-3% of the prepayment amount/Principal Outstanding/Active Limit	<b>Upgradation of accounts classified as NPA:</b> 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 classification you may refer to RBI circular no. RBI/2021-2022/125 DORSTR REC 68/21.04.048/2021-22 dated 12 November 2021	
Loan Cancellation /Rebooking	INR 2000 + GST (Additional) franking/ stamping norms as per actuals)		
Stamp duty on Agreement	At actual		
Legal, Title search , repossession/re-booking	At per actual		

**NCL Business Application Form [Customer Copy] Application Number:**

Most Important Terms and conditions		
S.No	Particulars	Charges applicable excluding Taxes
1	Discount Charges	Rs.1300/- per case
2	Stamp Duty	At actual as per state stamp act
3	Valuation Charges for New Tractor	At actual
4	Penal Charges	2% additional interest per month on overdue instalment amount
5	Instrument return charges	Rs.250/- per instance
6	Partial pre-closure charges (own funds)	NIL
7	Foreclosure charges (own funds)	Foreclosure within first six months of disbursement - 2% of principle outstanding amount Foreclosure after six months of disbursement - NIL foreclosure charges
8	Loan Balance Transfer Charges (BT)	2% of balance principle outstanding amount
9	Outstation cheque collection charges	At actual
10	Duplicate statement charges	Rs.250/- per instance
11	Duplicate No dues Certificate	Rs.250/- per instance
12	Loan Cancellation/Rebooking charges	Rs.2000/- per case (additionally franking/stamping norms as actuals' wherever applicable)
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/-

\*Charges are not inclusive of any applicable tax/cess  
Franking charges/stamp duty/statutory charges additional as applicable  
\*\* Depending upon loan amount

The applicable ROI will be arrived at by adding risk/tenor/Product markups on currently declared Marginal cost of funds (MCLR) of the bank, the applicable ROI would be revised subject to terms as specified in the loan agreement. Please check our website [www.rblbank.com](http://www.rblbank.com) for latest schedule of fee and charges.

- Part payment is not allowed through the tenor of this loan
- Stamp duty in respect of loan will be payable by the Applicant/ Co-applicant as per applicable law.

I/We also confirm that:

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

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



**NCL Business Application Form [Bank Copy]**

**Application Number:**

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

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees that will be charged towards loan disbursement.
- The taxes 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 Repayment and amount will be communicated separately through sanction letter.

**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. Repayment/Interest servicing will be due on 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)
- The Bank would update you about the loan decision in approximately 30working 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 60 days only. Wherefor 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 processor) promised any deviation/waivers
- b. The executive has collected self-nested 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 charges have been read by me/us in full read out to me/us (in vernacular) and understood by me/us.

ਸਾਰੇ ਖਰਚਿਆਂ ਸਮੇਤ ਕਰਜ਼ੇ ਦੀਆਂ ਸ਼ਰਤਾਂ/ਨਿਯਮਾਂ ਦੇ ਵੇਰਵੇ ਮੈਂ/ਸਾਡੇ ਦੁਆਰਾ ਮੈਨੂੰ/ਸਾਨੂੰ (ਭਾਸ਼ਾ ਵਿੱਚ) ਪੂਰੀ ਤਰ੍ਹਾਂ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਗਏ ਹਨ ਅਤੇ ਮੈਂ/ਸਾਡੇ ਦੁਆਰਾ ਸਮਝੇ ਗਏ ਹਨ।

सभी शुल्कों सहित ऋण की शर्तों/नियमों का विवरण मेरे/हमारे द्वारा पूर्ण रूप से पढ़ लिया गया है (स्थानीय भाषा में) तथा मेरे/हमारे द्वारा समझ लिया गया है। वीननी शरती/शरतीनी विगतो, जेमां तमाम याजनी समावेश थाय छे, मे/अमे मने/अमने (स्थानिक भाषामां) संपूर्ण वांघी संभलावी छे अने मे/अमने समज्ठ छे।

कर्जाच्या अटी/शर्तीचे तपशील, सर्व शुल्कांसह, मी/आम्ही मला/आम्हाला (स्थानिक भाषेत) पूर्णपणे वाचून दाखवले आहेत आणि मी/आम्हाला समजले आहेत. ಎಲ್ಲಾ ಶುಲ್ಕಗಳನ್ನು ಒಳಗೊಂಡಂತೆ ಸಾಲದ ನಿಯಮಗಳು/ಷರತ್ತುಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಪೂರ್ಣವಾಗಿ ಓದಿದ್ದೇವೆ (ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ) ಮತ್ತು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇವೆ.

ಅನ್ನಿ ಛಾರ್ಜಿಲತ್ ಸಹಾ ರುಣ ನಿಬಂಧನಲು/ಪರತುಲ ವಿವರಾಲನು ನೆನು/ಮೆಮು ಪೂರ್ತಿಗಾ ಚದಿವಿ ವಿನಿಪಿಂಚಾಮು (ಮಾತೃಭಾಷಲ್) ಮರಿಯು ನೆನು/ಮೆಮು ಅರ್ಥಂ ಚೆಸುಕುನ್ಯಾಮು.

அனைத்து கட்டணங்களையும் உள்ளடக்கிய கடன் விதிமுறைகள்/நிபந்தனைகளின் விவரங்களை நான்/நாங்கள் முழுமையாகப் படித்து (வழக்கமான மொழியில்) எனக்கு/எங்களுக்குப் படித்துக் காட்டினோம், மேலும் நான்/எங்கள் புரிந்துகொண்டோம்.

Name of Bank Official/DSE/DSA		Name of Bank Official/DSE/DSA	
Name of Applicant		Application Date	

<b>Main Applicant Signature</b>	<b>Co-Applicant1 Signature</b>	<b>Co-Applicant2 Signature</b>

