

RBL Bank Limited (Formerly : The Ratnakar Bank Limited)

Application Date

I/ We hereby request you to sanction the Loan based on the following:

Type of loan : ☐ Secured Term Loan ☐ Unsecured Term Loan **Loan Amount requested: ₹**

Purpose of loan

Mudra Category : ☐ Shishu ☐ Kishore ☐ Tarun

Security Offered : ☐ Residential ☐ Commercial ☐ Others : (Please specify)

Rate of Interest : **Tenure:**

Existing RBL Bank Customer ☐ Yes ☐ No **If Yes, Customer ID**

Reference ID

Non Individual Details

Name

Date of Incorporation

PAN

Form 60 / 61 ☐ Yes ☐ No (If PAN not available)

Constitution ☐ 1 Individual ☐ 2 Sole Proprietorship ☐ 3 Partnership ☐ 4 Others (If "others" fill as per Bank's KYC policy)

Industry Type ☐ 1 Manufacturing ☐ 2 Trading ☐ 3 Service ☐ 4 Micro Enterprises ☐ 5 Others (If "others" fill as per Bank's KYC policy)

Annual Turnover ☐ 1 0 - 5 Lakh ☐ 2 5 - 10 Lakh ☐ 3 10 - 25 Lakh ☐ 4 25 Lakh - 1 Cr. ☐ 5 1 - 5 Cr. (Avg. income for corp.)

Business Activity

Number of Years in Business **Number of Employees** **SSI Registration No.**

Registered Address of the Entity ☐ Preferred Mailing Address

Address Line 1

Address Line 2

City

State

Country

Business Premises ☐ Self Owned ☐ Rented **Years in Current Address**

Operating Address of the Entity ☐ Preferred Mailing Address ☐ Same as Mailing Address

Address Line 1

Address Line 2

City

State

Country

Business Premises ☐ Self Owned ☐ Rented **Years in Operating Address**

Name of The Contact Person

Telephone No.

Mobile No.

Email ID

Individual Details

(fill new form for additional co-applicants)

(Individual/Sole Prop./Managing Partner) ☐ **Applicant**

Title ☐ 1 Mr. ☐ 2 Ms. ☐ 3 Mrs. ☐ 4 Dr. ☐ 5 Others Please Specify

Full name (First-Middle-Last)

Mother's Maiden Name (First-Middle-Last)

Date of Birth

Gender ☐ Male (Type of Org - 41) ☐ Female (Type of Org - 42) ☐ Trans Gender

Marital Status ☐ Married ☐ Unmarried ☐ Other

Nationality ☐ Indian ☐ Other

Education Level ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Other

Employment Type ☐ Salaried ☐ Self-employed ☐ Retired ☐ Student ☐ Politician ☐ Housewife ☐ Other

Occupation ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Other (Self employed professional)

Source of Income ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Other

Gross Annual Income ☐ < 60K ☐ 60K-1.2 Lakh ☐ 1.2 - 2 Lakh ☐ 2 - 3 Lakh ☐ 3 - 5 Lakh ☐ 5 - 10 Lakh ☐ 10 - 50 Lakh ☐ > 50 Lakh

(Individual/Sole Prop./Managing Partner) ☐ **Co - Applicant**

Title ☐ 1 Mr. ☐ 2 Ms. ☐ 3 Mrs. ☐ 4 Dr. ☐ 5 Others Please Specify

Full name (First-Middle-Last)

Co-applicant is in relation with the main applicant:--

Mother's Maiden Name (First-Middle-Last)

Date of Birth

Gender ☐ Male (Type of Org - 41) ☐ Female (Type of Org - 42) ☐ Trans Gender

Marital Status ☐ Married ☐ Unmarried ☐ Other

Nationality ☐ Indian ☐ Other

Education Level ☐ Undergraduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Other

Employment Type ☐ Salaried ☐ Self-employed ☐ Retired ☐ Student ☐ Politician ☐ Housewife ☐ Other

Occupation ☐ Doctor ☐ CA/CS ☐ Lawyer ☐ Architect ☐ Engineer ☐ Consultant ☐ Agriculturist ☐ Other (Self employed professional)

Source of Income ☐ Salary ☐ Business Income ☐ Investment Income ☐ Agriculture ☐ Other

Gross Annual Income ☐ < 60K ☐ 60K-1.2 Lakh ☐ 1.2 - 2 Lakh ☐ 2 - 3 Lakh ☐ 3 - 5 Lakh ☐ 5 - 10 Lakh ☐ 10 - 50 Lakh ☐ > 50 Lakh

| Applicant | | | | | Co-Applicant | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> General | | | | Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Minority <input type="checkbox"/> General | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Religion | <input type="checkbox"/> Hindu <input type="checkbox"/> Sikh <input type="checkbox"/> Muslim <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Others _____ | | | | Religion | <input type="checkbox"/> Hindu <input type="checkbox"/> Sikh <input type="checkbox"/> Muslim <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Others _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Adhaar Number | | | | | Adhaar Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| KYC Details - Type & No (PAN/Voter ID/Driving Licence/ Ration card/ Passport etc.) | | ID Proof | | Address Proof | KYC Details - Type & No (PAN/Voter ID/Driving Licence/ Ration card/ Passport etc.) | | ID Proof | | Address Proof | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | ID Proof Number | | Add Proof Number | | | ID Proof Number | | Add Proof Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current Registered Mailing Address | | | | | <input type="checkbox"/> Same as Applicant's Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Pin Code | | | | | Pin Code | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Staying for ____ Years & <input type="checkbox"/> Owned <input type="checkbox"/> Family <input type="checkbox"/> Rented | | | | | Staying for ____ Years & <input type="checkbox"/> Owned <input type="checkbox"/> Family <input type="checkbox"/> Rented | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Permanent Residential Address | | | | | <input type="checkbox"/> Same as Current Registered Mailing Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Pin Code | | | | | Pin Code | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tel Nos <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>S</td><td>T</td><td>D</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | S | T | D | | | | | | | | | | | | | | | | Tel Nos <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>S</td><td>T</td><td>D</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> | | | | | S | T | D | | | | | | | | | | | | | | | |
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| Office Address <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Constitution <input type="checkbox"/> 1 Individual <input type="checkbox"/> 2 Sole Proprietorship <input type="checkbox"/> 3 Partnership <input type="checkbox"/> 4 Others _____ (If "others" fill as per Bank's KYC policy) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PSL Classification : <input type="checkbox"/> Direct Agri (101) <input type="checkbox"/> Indirect Agri (102) <input type="checkbox"/> Micro Mfg (103) <input type="checkbox"/> Micro Service (104) <input type="checkbox"/> Small Mfg (105) <input type="checkbox"/> Small Service (106) <input type="checkbox"/> Education (107) <input type="checkbox"/> Housing Loan (108) <input type="checkbox"/> Micro Credit (118) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unit activity Status : <input type="checkbox"/> Micro- Service <input type="checkbox"/> Micro- Mfg <input type="checkbox"/> Micro- Retail <input type="checkbox"/> Small- Service <input type="checkbox"/> Small- Mfg <input type="checkbox"/> Small - Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banking & Existing Loans Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A. Banking | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account holder (Applicant) | | Name of bank & branch | | | Account No. | | Current / Saving / CC or OD | | Since how many years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| B. Existing Loan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of Lending Institution | | Purpose of loan | | Loan Amount | | Tenor of loan (Mths) | | Monthly Instalment | Current Outstanding | Balance Tenor (Mths) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| C. Trade Reference | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Name | | | | | 2. Name | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Contact Person | | | | | Contact Person | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Address | | | | | Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Contact No | | | | | Contact No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Relationship with applicant | | | | | Relationship with applicant | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Security Details | |
|---|---|
| Particular | Details |
| a. Primary | Stock/Debts/Others |
| Market Value as on date (₹ in lakhs) | |
| b. Collateral | |
| i. Immovable Property | Ownership Type <input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Others |
| Name of the registered owner | |
| Relationship with Applicant/ Co-Applicant | |
| Property Address | |
| Area (In Sq. Ft) | |
| Age of the property in years | |
| Market Value as on date (₹ in lakhs) | |
| ii. Other Security | FD/LIC Policy/KVP/Shares/Bonds/Others |
| Security Details | |
| Market Value as on date (₹ in lakhs) | |

Documents Checklist

| Pre-Sanction Documents |
|--|
| 1. Profile of the Firm and Promoters 2. Bank Statement for the last 6 months 3. Audited Financial Statement of the last 2/3 years along with the schedules, notes to accounts and Audit Report 4. ITR of the last 2/3 years along with all relevant Annexures 5. Self-Certified Provisional Balance Sheet and P&L A/c of 20_____ 6. Kuccha Bills, Sales & Purchase Register (Applicable for unsecured loans) 7. Sanction letter of any existing banking facility 8. Proof of Identity & age proof (Passport, Valid driving license, Voters ID Card, Pan card, Aadhar card) * 9. Proof of Address & signature (Valid driving license, Leave & License Agreement, Register sale deed or sale agreement)* 10. Proof of Address of the firm: Latest Telephone Bill / Electricity Bill / Bank Statement / Leave and licence agreement (Any One) 11. Certificate of Registration of Firm (if registered) / Partnership Deed 12. SSI Registration, if applicable 13. VAT assessment order or Sales Tax Registration or License issued under Shop & Establishment Act or CST / VAT Certificate. 14. Property paper including Title Deed, Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction Plan, etc. 15. Any other document / information as required on a case to case basis. |
| Post Sanction Documents |
| 1. Loan Agreement Booklet and other documents enclosed in the kit 2. Accepted copy of Sanction letter 3. Signature Verification 4. ECS/SI/PDC/Security Cheques |

* Note :

- For SBB Loan additional details may be accepted by RBL Bank.
- 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.

FOR OFFICE USE ONLY

Branch Code LC Code Sourcing Code LG Code Lead Generator Bus. Seg Product Code:

RO's Name & EMP ID _____ Signature _____ Date: Place: _____

Customer ID (Entity):

DSB Industry - Others Residuary

Customer ID (App/Co-app):

BSR Activity Code:

Customer ID (App/Co-app):

Status of Applicant/Co-Applicant : ☐ Individual ☐ Proprietorship ☐ Partnership Firm

Investment in Plant and Machinery (manufacturing enterprise)/ office equipment (Service enterprises): ₹ _____

Bank use Only

Know your customer details (KYC)

1. Document _____ Document ID No _____ Date of issue _____ Expiry Date _____

2. Document _____ Document ID No _____ Date of issue _____ Expiry Date _____

I have met Mr. / Ms. _____ in person. I confirm that I have visited the residential/ office address of the applicant and verified the applicant's identity and address. The form has been filled and signed in my presence. The original documents have been verified by me.

Name of Bank Official/DSE/DSA

Signature of Bank Official/DSE/DSA

Emp. ID

| | | | |
|---|--|--|---|
| <input type="checkbox"/> Staff Indicator | Staff ID <input type="text"/> | Branch Code <input type="text"/> | Constitution <input type="checkbox"/> Individual <input type="checkbox"/> Pensioner <input type="checkbox"/> RBL Staff <input type="checkbox"/> NRI |
| <small>(For RBL Bank Emp only)</small> | | | |
| <input type="checkbox"/> Do not call | Customer Type <input type="checkbox"/> Individual <input type="checkbox"/> NRI <input type="checkbox"/> HNI <input type="checkbox"/> Sr. Citizen | Promo Code <input type="text"/> | <small>Other then RBL</small> |
| <input type="text"/> | LC Code <input type="text"/> | (LG) Code <input type="text"/> | Walk-in customer <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <small>Preferred Customer ID Sourcing Code Lead Generator</small> | | | |
| Primary Relationship Manager ID <input type="text"/> | Weaker Section <input type="text"/> | <input type="checkbox"/> PEP | |
| <small>Only for Assets</small> | | | |
| <input type="checkbox"/> CRPEP | BSR Type of Organization <input type="text"/> | MIS Code.1 <input type="text"/> | |
| Business Segment <input type="text"/> | MIS Code.2 <input type="text"/> | MIS Code.3 <input type="text"/> | MIS Code.4 <input type="text"/> |
| MIS Code.5 <input type="text"/> | MIS Code.6 <input type="text"/> | Risk Categorization : <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H | |

Confirmations / Declarations:

1. I/We declare that all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed.
2. I/We shall advise the RBL Bank in writing of any change in my/our residential or employment/ business address or any such change which may affect my credit worthiness.
3. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.
4. I/We understand that the Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me /us.
5. I/We understand that the sanction of this loan is at the sole discretion of the Bank and upon my/our executing necessary security(ies) and other formalities as required by the Bank.
6. I/We confirm that I/we are not a director or a relative of director of other banks, not a firm in which a director or a relative of directors or other banks are interested partner/ guarantor, not a director/ senior officer/ relative of director or senior officer of the bank.
7. I/We hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/ related documents executed in relation to the facilities availed from the Bank, to the Bank's other branches/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/ regulatory authorities, third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit.
8. I/We waive the privilege of privacy and privity of contract.
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 changes in the money market conditions or on account of any other statutory or regulatory requirements or at the Bank's discretion. The Bank reserves that right to review and amend the terms of the loan to such extent as it may deem fit.
10. I/We understand that the purchase of any insurance products is purely voluntary, and is not linked to avilment of any other facility from the Bank.
11. I/We Consent ☐ / Do not consent ☐ to receive information/ service etc. for marketing purpose through Telephone/ Mobile/SMS/ E-mail by the Bank/ its agents.
12. I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct.

Entity's
Authorized
signatory
Photo

Applicant Photo

Co-Applicant/
Guarantor Photo

Signature of Authorised Person

Signature of Authorised Person

Signature of Authorised Person

Name : _____

Name : _____

Name : _____

MOST IMPORTANT TERM & CONDITIONS

| MSME Loans | Fees & Charges |
|--|--|
| Processing Fees | No processing fee for MSE Loans (Loans upto Rs. 5 Lacs without security), SBB Loans (Loans upto Rs. 5 Lacs with security) : 3.0% of Loan Amount, Secured Loans: 2.0% of Loan Amount for Rs. 5 Lacs and above |
| Legal & Technical Valuation Charges | Rs.4000 Upfront for Secured Loans Rs.1000 for SBB Loans. |
| Charges for late payment of EMI | 2% additional interest per month on overdue EMI amount |
| Issue of Duplicate Interest & Principal Certificate | Rs.250 |
| Duplicate no due certificate / NOC | Rs.250 |
| Cheque swapping charges | Rs.250 |
| Bounce Cheque Charges | Rs.250 |
| Charges for CIBIL report | Rs.50 |
| Part Pre-Payment Charges (For Secured Loans only) | No pre-payment charge upto 15% of outstanding principal in one year. Prepayment above 15% of outstanding will be charged at 2% of amount paid |
| Foreclosure charges | 3% of principal outstanding |
| Documentation Fees (For MSE Loans) | Rs.7500 |

* Please see overleaf for more conditions

MOST IMPORTANT TERM & CONDITIONS

| MSME Loans | Fees & Charges |
|--|--|
| Processing Fees | No processing fee for MSE Loans (Loans upto Rs. 5 Lacs without security), SBB Loans (Loans upto Rs. 5 Lacs with security) : 3.0% of Loan Amount, Secured Loans: 2.0% of Loan Amount for Rs. 5 Lacs and above |
| Legal & Technical Valuation Charges | Rs.4000 Upfront for Secured Loans Rs.1000 for SBB Loans. |
| Charges for late payment of EMI | 2% additional interest per month on overdue EMI amount |
| Issue of Duplicate Interest & Principal Certificate | Rs.250 |
| Duplicate no due certificate / NOC | Rs.250 |
| Cheque swapping charges | Rs.250 |
| Bounce Cheque Charges | Rs.250 |
| Charges for CIBIL report | Rs.50 |
| Part Pre-Payment Charges (For Secured Loans only) | No pre-payment charge upto 15% of outstanding principal in one year. Prepayment above 15% of outstanding will be charged at 2% of amount paid |
| Foreclosure charges | 3% of principal outstanding |
| Documentation Fees (For MSE Loans) | Rs.7500 |

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

- The applicable rate of interest and the type of interest (floating/fixed). Processing fees & Legal and Technical Valuation Charges (non-refundable) that will be charged towards loan application.
- The service tax as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return 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.
- The credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.

That:

- Incomplete / defective application will not be processed and RBL Bank. RBL Bank shall not be responsible in any manner for the resulting delay or otherwise
- Equated Monthly Installment(EMI) will be due on 5th of every month or the date as specified in the sanction letter/welcome letter.
- The 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 Applicant/ Co-Applicant.
- The Bank would update you about the loan decision in approximately 15 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

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

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

☐ लोन के नियमों / शर्तों के विवरण सभी चार्जज सहित मैंने / हमने पूरी तरह पढ़ लिए हैं. मेरे / हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने / हमने इन्हें समझ लिया है.

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

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Name of Bank Official/DSE/DSA:

Applicant Name:

Signature of
Bank Official/DSE/DSA

Application Date

Applicant Signature

For Any queries/ clarifications please contact:



CUSTOMER SERVICE: +91 22 61156300 to 99 (9 AM - 7 PM, 7 Days a Week)



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