





**BANKING & EXISTING LOANS DETAILS**

| <b>A. Banking</b>           |                       |             |                             |                      |                     |                      |
|-----------------------------|-----------------------|-------------|-----------------------------|----------------------|---------------------|----------------------|
| Account holder (Applicant)  | Name of bank & branch | Account No. | Current / Saving / CC or OD | Since how many years |                     |                      |
|                             |                       |             |                             |                      |                     |                      |
|                             |                       |             |                             |                      |                     |                      |
| <b>B. Existing Loan</b>     |                       |             |                             |                      |                     |                      |
| Name of Lending Institution | Purpose of loan       | Loan Amount | Tenor of loan (Mths)        | Monthly Instalment   | Current Outstanding | Balance Tenor (Mths) |
|                             |                       |             |                             |                      |                     |                      |
|                             |                       |             |                             |                      |                     |                      |
|                             |                       |             |                             |                      |                     |                      |
| <b>C. Trade Reference</b>   |                       |             |                             |                      |                     |                      |
| 1. Name                     |                       |             | 2. Name                     |                      |                     |                      |
| Contact Person              |                       |             | Contact Person              |                      |                     |                      |
| Address                     |                       |             | Address                     |                      |                     |                      |
| Contact No                  |                       |             | Contact No                  |                      |                     |                      |
| Relationship with applicant |                       |             | Relationship with applicant |                      |                     |                      |

**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**

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

Sourcing Code Lead Generator

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)**

**Attestation / For Office Use Only**

|   |  |
|---|--|
| <p>Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update</p> <p>KYC Number <input style="width:100%;" type="text"/><br/><i>(Mandatory for KYC update request)</i></p> <p>Account Type* <input type="checkbox"/> Normal</p> | <p><b>Documents Received</b> <input type="checkbox"/> Self-Certified <input type="checkbox"/> True Copies <input type="checkbox"/> Notary</p> <p style="text-align: center;">IN PERSON VERIFICATION CARRIED OUT BY</p> <p>Identity Verification <input type="checkbox"/> Done Date <input style="width:100%;" type="text"/></p> <p>Emp. Name <input style="width:100%;" type="text"/></p> <p>Emp. Code <input style="width:100%;" type="text"/></p> <p>Emp. Designation <input style="width:100%;" type="text"/></p> <p>Emp. Branch <input style="width:100%;" type="text"/></p> |
|---|--|

|  |   |  |
|--|---|--|
| Name of Bank Official/DSE/DSA  | Signature of Bank Official/DSE/DSA  | Emp. ID <input style="width:100%;" type="text"/>   |
| <input type="checkbox"/> Staff Indicator <input type="checkbox"/> Staff ID <input style="width:100%;" type="text"/><br><small>(For RBL Bank Emp only)</small>  | Branch Code <input style="width:100%;" type="text"/>                                      | Constitution <input type="checkbox"/> Individual <input type="checkbox"/> Pensioner <input type="checkbox"/> RBL Staff <input type="checkbox"/> NRI<br><small>Other than RBL</small> |
| <input type="checkbox"/> Do not call <input type="checkbox"/> Customer Type <input type="checkbox"/> Individual <input type="checkbox"/> NRI <input type="checkbox"/> HNI <input type="checkbox"/> Sr. Citizen | Preferred Customer ID <input style="width:100%;" type="text"/>                            | Promo Code <input style="width:100%;" type="text"/>  |
| LC Code <input style="width:100%;" type="text"/>   | Sourcing Code <input style="width:100%;" type="text"/>                                    | (LG) Code <input style="width:100%;" type="text"/>   |
| Primary Relationship Manager ID <input style="width:100%;" type="text"/>   | Weaker Section <input style="width:100%;" type="text"/><br><small>Only for Assets</small> | Walk-in customer <input type="checkbox"/> Yes <input type="checkbox"/> No  |
| Business Segment <input style="width:100%;" type="text"/>  | BSR Type of Organization <input style="width:100%;" type="text"/>                         | <input type="checkbox"/> PEP <input type="checkbox"/> CRPEP  |
| MIS Code.2 <input style="width:100%;" type="text"/>  | MIS Code.3 <input style="width:100%;" type="text"/>                                       | MIS Code.1 <input style="width:100%;" type="text"/>  |
| MIS Code.4 <input style="width:100%;" type="text"/>  | MIS Code.5 <input style="width:100%;" type="text"/>                                       | MIS Code.6 <input style="width:100%;" type="text"/>  |
| Risk Categorization: <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> H  |   |  |

**CONFIRMATIONS / DECLARATIONS:**

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. 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. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose. 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. 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. 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. 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. I/We waive the privilege of privacy and privity of contract. 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. I/We understand that the purchase of any insurance products is purely voluntary, and is not linked to availment of any other facility from the Bank.

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.

We confirm that our Original Cost of Investment in Plant and Machinery (manufacturing enterprise) / office equipment (Service enterprises):

Rs  0-10 lakhs  10-25 lakhs  25-200 lakhs  200-500 lakhs  500 lakhs plus.

I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number /email address. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.

**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 \_\_\_\_\_

**Clarification / Guidelines on filling 'Proof of Identity [PoI]':**

- 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:

01 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.

**MOST IMPORTANT TERM & CONDITIONS**

| MSME Loans   | Fees & Charges*  |
|--|--|
| Processing Fees                                      | <ul style="list-style-type: none"> <li>No processing fee for MSE Loans (Loans upto Rs. 5 Lacs)</li> <li>MSE 2 Loans: 2.0% of Loan Amount</li> <li>Secured Loans: 2.0% of Loan Amount for Rs. 10.01 Lacs and above</li> </ul> |
| 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<br>(For Secured Loans only) | <ul style="list-style-type: none"> <li>No pre-payment charge upto 15% of outstanding principal in one year</li> <li>Prepayment above 15% of outstanding will be charged at 2% of amount paid</li> </ul>                      |
| Foreclosure charges                                  | 3% of principal outstanding (1% of principal outstanding for women loans)  |
| Documentation Fees (For MSE Loans)                   | Rs.7500  |

\*Additional taxes applicable.

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