



# RETAIL LOAN APPLICATION FORM

## (LOAN AGAINST PROPERTY/HOME LOAN)







**OFFICE ADDRESS**  Preferred Mailing Address No. of years in Present Organization   Total work experience   Years

Firm-Company Name  Designation

Address Line 1

Address Line 2

State  Pin Code  Country

**Office Contact Details**

Country Code   STD Code   Phone No     Extension

Email ID (Official)           Mobile

**PERMANENT ADDRESS**  Same as Residential Address

Address Line 1

Address Line 2

State  City

Country  Pin Code  STD Code   Phone No

**PROPERTY DETAILS**

No. of Property Owner (S)

1) Mr./Mrs./Ms./Dr.

2) Mr./Mrs./Ms./Dr.

**Property Address**

Address Line 1

Address Line 2

City

State  Pin Code  Country

**Type of Property**

If Residential  then Classification of Property Flat  Row House  Bungalow

If Commercial  then Classification of Property Shop  Office  Individual Floor

Area of Property   in Sq. Feet Current Market Value ₹

**BANK ACCOUNT & CREDIT CARD DETAILS-APPLICANT**

Bank Name:

Branch:

Bank A/c No.:

Account Type  Current  Saving  OD/CC

Year of Account Opening:

OD/CC Limit:

Credit Card Details

Issuer's Name:

Card No:

Credit Limit ₹

**BANK ACCOUNT & CREDIT CARD DETAILS-CO APPLICANT**

Bank Name:

Branch:

Bank A/c No.:

Account Type  Current  Saving  OD/CC

Year of Account Opening:

OD/CC Limit:

Credit Card Details

Issuer's Name:

Card No:

Credit Limit ₹

**FINANCIAL DETAILS OF APPLICANT (Non individual)**

Name of Entity	Constitution	Relationship (Partner/Director etc)	Turnover (FY_____in ₹)	Turnover (FY_____in ₹)	Turnover (FY_____in ₹)
<b>Total</b>					

**Existing Loan Details-Applicant**

1 Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount ₹: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount ₹: \_\_\_\_\_  
 EMI Paid ₹: \_\_\_\_\_

2 Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount ₹: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount ₹: \_\_\_\_\_  
 EMI Paid ₹: \_\_\_\_\_

3 Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount ₹: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount ₹: \_\_\_\_\_  
 EMI Paid ₹: \_\_\_\_\_

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1 Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount ₹: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount ₹: \_\_\_\_\_  
 EMI Paid ₹: \_\_\_\_\_

2 Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount ₹: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount ₹: \_\_\_\_\_  
 EMI Paid ₹: \_\_\_\_\_

3 Bank Name: \_\_\_\_\_  
 Loan Type: \_\_\_\_\_  
 Loan Amount ₹: \_\_\_\_\_  
 Tenure of Loan: \_\_\_\_\_  
 EMI Amount ₹: \_\_\_\_\_  
 EMI Paid ₹: \_\_\_\_\_

**1 Personal Reference**

Name: \_\_\_\_\_  
 Relationship with Applicant: \_\_\_\_\_  
 Res Address: \_\_\_\_\_  
 City: \_\_\_\_\_ STD Code : \_\_\_\_\_ Phone No. : \_\_\_\_\_  
 Mobile: \_\_\_\_\_ PIN Code: \_\_\_\_\_  
 Email ID: \_\_\_\_\_

**2 Personal Reference**

Name: \_\_\_\_\_  
 Relationship with Applicant: \_\_\_\_\_  
 Res Address: \_\_\_\_\_  
 City: \_\_\_\_\_ STD Code : \_\_\_\_\_ Phone No. : \_\_\_\_\_  
 Mobile: \_\_\_\_\_ PIN Code: \_\_\_\_\_  
 Email ID: \_\_\_\_\_

**PSL Category**
**Priority Sector / MSME Category**

**Direct Agri** : Agriculturist/ Farmer & allied Agricultural activity such as Dairy, Piggery, Poultry, Fishery, Bee-Keeping, Cattle Feed, Poultry Feed, Horticulture, Fertilisers, Pesticides, seeds etc. Proprietorship FOOD & agro based processing units in rural areas & grading sorting & transporting of agri produce under taken by Individuals in rural areas.

**Indirect Agri** : Food & Agro Based Processing Units Operating From Semi Urban/ Urban Areas, Arathias/ Grain Merchants operating from anaj mandies, Service Units Contracting tractors/ borewells to farmers, Dealers of agri machinery/ pesticides & fertilizers, units running storage facilities agri produce.

**Khadi & Village Industries ( Kvi Sector)** : Khadi & Village Industries

**Retail Trader** : Private Retail Traders with combined credit limit upto ₹ 20 lakhs from all banks/Traders in Essential Commodities.

**Micro Manufacturing Enterprise** : Manufacturing Units with Investment in Plant & machinery up to ₹ 25 lakhs

**Small Manufacturing Enterprise** : Manufacturing Units with Investment in Plant & Machinery greater than ₹ 25 lakhs but not exceeding ₹ 5Cr.

**Medium Manufacturing Enterprise**: Manufacturing Units with Investment in Plant & Machinery greater than ₹ 5 Cr but not exceeding ₹ 10 Cr.

**Micro Service Enterprise** : Service Sector Units with Investment in Office Equipment up to ₹ 10 lakhs

**Small Service Enterprise** : Service Sector Units with Investment in Office Equipment greater than ₹ 10 lakhs but not exceeding ₹ 2 Cr.

**Medium Service Enterprise** : Service Sector Units with Investment in Office Equipment greater than ₹ 2 Cr, but not Exceeding ₹ 5 Cr.

**Education** : Loan granted to Individuals for education purposes up to ₹ 10 lakhs for studies in India & ₹ 20 lakhs for studies abroad.



**MOST IMPORTANT TERM & CONDITIONS**

<b>Loan Against Property</b>	<b>Fees &amp; Charges*</b>
Processing Fees	1.5% of loan amount
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	₹250
Duplicate no due certificate / NOC	₹250
Cheque swapping charges	₹250
Bounce Cheque Charges	₹250
Charges for CIBIL report	₹50
Part Pre-Payment Charges (Individual Borrowers)	NIL
Part Pre-Payment Charges (Non-Individual Borrowers)	No pre-payment charge up to 15% of outstanding principal in one year, Prepayment above 15% of outstanding will be charged at 2% on amount paid
Foreclosure charges (Individual Borrowers)	NIL
Foreclosure charges (Non-Individual Borrowers)	3% of Principal Outstanding
<b>Drop-line Overdraft Against Property</b>	<b>Fees &amp; Charges*</b>
*All charges remain the same as per the Loan Against Property product given above except for the following.	
Commitment Charge	Minimum 25% average quarterly utilisation required. Commitment charge of 2% applicable on the underutilised amount below 25 %
Foreclosure charges	2% of the limit set for the year
Reinstatement fee (if applicable)	0.5% of the total revised limit
<b>Product Type - Home Loan</b>	<b>Terms and Conditions</b>
Processing fees	Slab - 0 to upto ₹25 lac - 5000 / ₹25 -to upto ₹50 Lac -10000/- ₹75 Lac and above ₹15000/- fixed amount
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	₹250
Duplicate no due certificate / NOC	₹250
Cheque swapping charges	₹250
Bounce Cheque Charges	₹250
Charges for CIBIL report	₹50
Charges for changing from fixed to Base Rate Linked interest rates	NIL
Charges for changing from Base Rate Linked interest rates to fixed rate of interest	2% on outstanding amount
Part prepayment and Foreclosure charges in HL (floating rate Home Loan)	NIL foreclosure charges and part payment charges for all floating rate HL
Part Pre-Payment Charges (Fixed Rate HL)	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 (Fixed Rate HL)	3% on principal outstanding

The applicable ROI will be arrived at by adding risk, tenor, product markups on currently declared base rate (BR) of the Bank. The applicable ROI would be revised subject to terms as specified in the loan agreement / sanction letter. Please check our website [www.rblbank.com](http://www.rblbank.com) for the latest shedule of fee and charges.

\*Service tax or any other applicable taxes will be additional.

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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 (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.

**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 borrowers.
- 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 availing.

**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.
- सर्व शुल्कांसह कर्जाच्या नियम / अटीची सविस्तर माहिती मी / आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि मला/ आम्हाला समजली आहे.
- तમામ ચાર્જ્સ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધ્યાં છે.
- ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು / ಸರತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಹೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
- ರುಣನಿಯಮ ನಿಬಂಧನೆ/ಛಾಲ್ತೀಲ ನಿರ್ಕರವಿವರಾಲು ನೆನು/ಮೆಮು ಸಂಪುರ್ಣಂಗಾ ಪದಿವಾಮು, ನಾಕು/ಮಾಕು ಪದಿವಿವಿಪಿಂವಬಡಿಂಪಿ (ಮಾತೃ ಭಾಷಲ್) ಮರಿಯು ನೆನು/ಮೆಮು ಅರ್ಥಂವೆನುಕುನ್ಯಾಮು.
- அனைத்து கட்டணங்கள் உட்பட கட்டுக்கான விதிகள்/நிபந்தனைகளின் விபரங்களை நான்/நாங்கள் படித்து புரிந்து கொண்டுள்ளேன்/கொண்டுள்ளோம் அல்லது என்னால்/எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு/எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.

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)  **Email us at :** [customercare@rblbank.com](mailto:customercare@rblbank.com)

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