

RETAIL LOAN APPLICATION FORM (LOAN AGAINST PROPERTY/HOME LOAN)



@

	Application Date DDMMYEAR The term "RBL Bank" or "the Bank" shall mean RBL Bank Limited (Formerly: The Ratnakar Bank Limited)				
Loan Details	Existing RBL Bank Customer D				
Location	Loan Amount ₹				
Product	LAP HL LRD Easy Loan Rate of interest ₹ % Tenure (In months)				
End Use	Business Education Marriage Asset Acquisition Debt Consolidation Agriculture				
CUSTOMER TYPE	Others (Please Specify) Individual Joint Others (Please Specify)				
INDIVIDUAL APPLI	ICANT DETAILS (Please fill the form in BLOCK LETTERS only. This is a machine readable form and will pass through a scanner)				
Title	Mr. Ms. Dr. Others (Please Specify)				
Full Name	FIRST MIDDLE				
Preferred Name					
Date of Birth	D M Y E A R Marital Status Married Unmarried Others (Please Specify)				
Gender	Male Female Third Gender PAN Number Annual income Annual income				
Mother's Maiden N					
Religion	Hindu Muslim Christian Sikh Zoroastrian Jain Others (Please Specify)				
Category	SC ST OBC General Others (Please Specify)				
	APPLICANT DETAILS (If applicable)				
Name of Entity					
Date of incorporati	Image: Description Description M Y Y Y Y No. of years in business PAN/GIR No. PAN/GIR No.				
Annual Turnover	₹ 0-5 Lakh ₹ 5-10 Lakh ₹10-25 Lakh ₹ 25 Lakh - 1Cr ₹ 1 Cr 5 Cr ₹ 5 Cr 10 Cr Above ₹ 10 Cr.				
OTHER DETAILS					
Aadhaar No.					
Educational Qualifi	ication Undergraduate Graduate Post Graduate Professional Others (Please Specify)				
Employment Type	Salaried Self-employed Self-employed Professional				
Source of Income (Primary)	Salary Business Income Investment Income Agriculture Others (Please Specify)				
Gross Annual Incor	me				
If Salaried, Employe	ed with Partnership Private Ltd Proprietorship Public Ltd Public Sector Government				
Occupation (Self employed profe	Doctor CA/CS Lawyer Architect Engineer Consultant Agriculturist Others (Please Specify)				
Industry type (Self employed)	Manufacturing Construction NBFC Non Profit Organization Micro Enterprises Trading Service Government Others (Please Specify)				
Agriculturist	Landless Laborer Below 2.5 Acres of Land 2.5 - 5 Acres of Land Above 5 Acres of Land				
(other then Salaried)	Partnership Private Ltd Proprietorship Public Ltd Public Sector Others (Please Specify)				
RESIDENTIAL ADD	Preferred Mailing Address Years / Months at Current Address Y Y M M Years in City Image: Second Seco				
Address Line 1					
Address Line 2					
City					
State	Pin Code Country I				
Residential Contact Details					
Country Code	STD Code Phone No Mobile Mobile				
Email ID Type of Residence	Self Owned Rented Company Accomodation Parental				
type of Residence	Self Owned Rented Company Accomodation Parental				
OFFICE ADDRESS	Preferred Mailing Address No. of years in Present Organization Total work experience Years				
Firm-Company Nan					
Address Line 1					
Address Line 2					
State	Pin Code Country Image: Country				

PRBLBANK

Office Contact Details
Country Code STD Code Phone No Extension Extension
Email ID (Official) Mobile Mobile
PERMANENT ADDRESS Same as Residential Address
PERMANENT ADDRESS Same as Residential Address Address Line 1
Address Line 2
State
Country Pin Code STD Code Phone No I
CO APPLICANT DETAILS (Please fill the form in BLOCK LETTERS only. This is a machine readable form and will pass through a scanner)
Title Mr. Ms. Dr. Others (Please Specify)
Full Name F I R S T I D D L E
Date of Birth D D M Y E A R Marital Status Married Unmarried Others (Please Specify)
Gender
Mother's Maiden Name
Religion Hindu Muslim Christian Sikh Zoroastrian Jain Others (Please Specify)
Category SC ST OBC General Others (Please Specify)
Relationship with Applicant
NON INDIVIDUAL APPLICANT DETAILS (If applicable)
Name of Entity
Date of incorporation D D M M Y Y Y N No. of years in business PAN/GIR No. PAN/GIR No.
Annual Turnover
OTHER DETAILS
Aadhaar No.
Aadhaar No. Image: Constraint of the second sec
Aadhaar No. Image: Constraint of the second state of the sec
Aadhaar No. Image: Constraint of the state of the
Aadhaar No.
Aadhaar No.
Aadhaar No. Image: Constraint of the
Aadhaar No.
Aadhaar No. Educational Qualification Undergraduate Graduate Professional Others (Please Specify) Employment Type Salaried Self-employed Self-employed Professional Source of Income Salary Business Income Investment Income Agriculture Others (Please Specify) Gross Annual Income < ₹ 1Lac
Aadhaar No. Undergraduate Graduate Post Graduate Professional Others (Please Specify) Employment Type Salaried Self-employed Self-employed Professional) Source of Income (Primary) Salary Business Income Investment Income Agriculture Others (Please Specify) Gross Annual Income < ₹ 1Lac
Aadhaar No.

PRBLBANK

OFFICE ADDRESS Preferred Mailing Address No. of years in Present O	Organization Total work experience Years							
Firm-Company Name	Designation							
Address Line 1								
Address Line 2								
State Pin Code	Country Country							
Office Contact Details								
Country Code STD Code Pr	one No							
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 Country							
Type of Property								
If Residential I then Classification of Property Flat	Row House Bungalow							
If Commercial then Classification of Property Shop	Office Individual Floor							
Area of Property in Sq. Feet Cur	rent Market Value ₹							
BANK ACCOUNT & CREDIT CARD DETAILS-APPLICANT	BANK ACCOUNT & CREDIT CARD DETAILS-CO APPLICANT							
Bank Name:	Bank Name:							
Branch:	Branch:							
Bank A/c No.:	Bank A/c No.:							
Account Type Current Saving OD/CC	Account Type Current Saving OD/CC							
Year of Account Opening:	Year of Account Opening:							
OD/CC Limit:	OD/CC Limit:							
Credit Card Details	Credit Card Details							
Issuer's Name:	Issuer's Name:							
Card No:	Card No:							
Credit Limit ₹	Credit Limit ₹							

FINANCIAL DETAILS OF APPLICANT (Non individual)

Name of Entity	Constitution	Relationship (Partner/Director etc)	Turnover (FYin ₹)	Turnover (FYin ₹)	Turnover (FYin ₹)
Total					

Existing Loan Details-Applicant

Existing Loan Details-Co Applicant

1			1		_			 					 		 	 	
-	Bank Name:		Ē	Bank	< Nam	e:		 									
	Loan Type:				Type:											 	
					i Amoi										 	 	-
					re of l										 	 	
					Amoui										 	 	-
	EMI Paid ₹:			EMI	Paid ₹	:		 							 	 	-
2	Pank Nama:		2	Popl	Nom	<u>.</u>		 					 			 	
					< Nam Type:												
					Amou												
					re of l												
					Amoui												
					Paid ₹												_
3			3					 					 		 _	 	
					< Nam										 	 	
					Type:										 	 	
		·			i Amoi										 	 	-
		·			re of l										 	 	•
					Amoui								 		 	 	-
	EMI Paid <:			EIVII	Paid ₹	:		 					 		 	 	-
1	Personal Refere	ence															
	Name:										1						
			_														
	Relationship with	th Applicant:															
	Res Address:																
	City:		S	TD Cod	de:				Pho	ne N	lo. :						
	Mahilar				L		1	 I					 		 	 	
	Mobile:		PI	IN Cod													
	Email ID:																
2	Personal Refere	ence															
	Name:																
	Relationship wit	th Applicant:															
	Res Address:																
			1					-			-			-		-	
	Other											 					
	City:		S	TD Coo	ae :				Pho	ne N	10. :						
	Mobile:		PI	IN Cod	le:												
	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	Small Manufacturing Enterprise : Manufacturing Units with Investment in Plant & Machinery greater than ₹ 25 lakhs but not exceeding ₹ 5Cr.
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.	Medium Manufacturing Enterprise:Manufacturing Units with Investment in Plant & Machinery greater than ₹5 Cr but not exceeding ₹10 Cr.
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	Micro Service Enterprise : Service Sector Units with Investment in Office Equipment up to ₹ 10 lakhs
farmers, Dealers of agri machinery/ pesticides & fertilizers, units running storage facilities agri produce.	Small Service Enterprise : Service Sector Units with Investment in Office Equipment greater than ₹ 10 lakhs but not exceeding ₹ 2 Cr.
Khadi & Village Industries (Kvi Sector): Khadi & Village Industries	Medium Service Enterprise : Service Sector Units with Investment in Office Equipment greater than ₹ 2 Cr, but not Exceeding ₹ 5 Cr.
Retail Trader : Private Retail Traders with combined credit limit upto ₹ 20 lakhs from all banks/Traders in Essential Commodities.	Education : Loan granted to Individuals for education purposes up to ₹
Micro Manufacturing Enterprise : Manufacturing Units with Investment in Plant & machinery up to ₹25 lakhs	10 lakhs for studies in India & ₹ 20 lakhs for studies abroad.

(If A	Applical	ble) Ag	ricultur	al Land	Details

RBLBANK

Land Details: I/We own /Cultivate land to the extent of___

copy of land revenue receipt.

I/We hereby declare that information furnished above is true and accurate

acres at

Applicant Signature

_attached herewith 7/12 documents /

Declaration

- 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. I/We shall advise 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.
- 2. 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 further agree that my/our loan shall be governed by the rules of RBL Bank, which may be in force from time to time.
- 3. I/We confirm that I/We have no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent.
- 4. I/We confirm that I/We am/are not a director or a relative of director of other Banks.
- 5. I/We confirm that I/We am/are not a firm in which director or relative of directors of other banks are interested partner/guarantor.
- 6. I/We confirm that I/We am/are not a director/senior officer/ relative of director or senior officer of the Bank.
- 7. I/We here by 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 of 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.
- 8. 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 is 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 in such extent as it may deem fit.
- 9. 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. I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct.

Paste Photo here and sign across it such that your Signature is on the Photo as well as on the form	Signature of Applicant:	Paste Photo here and sign across it such that your Signature is on the Photo as well as on the form	Signature of Co Applicant: Date:
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
	rified the applicant's identity and address.		

have been verified by me.

Name of Bank Official/DSE/DSA	Signature of Bank Official/DSE/DSA	Emp. ID
Staff Indicator Staff ID Grand Branc	h Code Constitution Indivi	idual Pensioner RBL Staff NRI Other then RBL
Do not call Customer Type Individual NRI	HNI Sr. Citizen	Promo Code
Preferred Customer ID LC Code	ourcing Code (LG) Code Lead Generator	Walk-in customer 🗌 Yes 🗌 No
	ker Section	PEP
CRPEP BSR Type of Organization		MIS Code.1
Business Segment	MIS Code.2 MIS Code.3	MIS Code.4
MIS Code.5 MIS Code.6	Risk Categorization : L	Пн
Program IIP Banking RT	R GP GR I	LIP LCP

Ε

Application No.

MOST IMPORTANT TERM & CONDITIONS					
Loan Against Property	Fees & Charges*				
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				
Drop-line Overdraft Against Property	Fees & Charges*				
*All charges remain the same as per the Loan Against Property product given above					
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				
Product Type - Home Loan	Terms and Conditions				
Processing fees	Terms and Conditions Terms and Conditions Slab - 0 to upto ₹25 lac - 5000 / ₹25 -to upto ₹50 Lac -10000/- ₹75 Lac and above ₹15000/- fixed amount 2% additional interest per month on overdue EMI amount 2% additional interest per month on overdue EMI amount 2% ₹250 ₹250 ₹250 ₹250 ₹250 ₹250 ₹250 ₹250 ₹250 ₹250 ₹50 NIL 2% on outstanding amount Multiple for eclosure charges and part payment charges for all floating 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 3% on principal outstanding Multiple for eclosure charges and part payment charges dat 2% of amount paid				
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 for the latest shedule of fee and charges.



RETAIL LOAN APPLICATION FORM (LOAN AGAINST PROPERTY/ HOME LOAN)

Application No.

8

MOST IMPORTANT TERM & CONDITIONS

Loan Against Property	Fees & Charges*
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
Drop-line Overdraft Against Property	Fees & Charges*
*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
Product Type - Home Loan	Terms and Conditions
Processing fees	Terms and Conditions Terms and Conditions Slab - 0 to upto ₹25 lac - 5000 / ₹25 -to upto ₹50 Lac -10000/- ₹75 Lac and above ₹15000/- fixed amount Terms and Conditional interest per month on overdue EMI amount 2% additional interest per month on overdue EMI amount Terms and Conditional interest per month on overdue EMI amount ₹250 ₹250 ₹250 Terms and Conditional interest per month on overdue EMI amount ₹250 ₹250 ₹250 Terms and Conditional interest per month on overdue EMI amount ₹250 Terms and Conditional interest per month on overdue EMI amount ₹250 Terms and Conditional interest per month on overdue EMI amount ₹250 Terms and Conditional interest per month on overdue EMI amount ₹250 Terms and Conditional interest per month on overdue EMI amount ₹250 Terms and Conditional interest per month on overdue EMI amount 2% on outstanding amount Terms and per payment charges for all floating rate HL No pre-payment charge upto 15% of outstanding principal in one year Terpayment above 15% of outstanding will be charged at 2% of amount paid 3% on principal outstanding Terms and t
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 for the latest shedule of fee and charges.



//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 tatached 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 level / calculated on the balance principal outstanding of the loan (subject to clause governing part prepayment peoplicable for the specified produce as indicated in the loan application form and all the required documents. The loan terms as sanctioned are applicable for the specified produce as indicated in the time of actual loan availment. 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 not 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 third parts. The decatal dest fatt tested self attested s		
Name of Bank Official/DSE/DSA:		
Applicant Name:		Signature of Bank Official/DSE/DSA
Application Date D D M M Y E A R		Applicant Signature
RETAIL LOAN APPLICATION FORM (LOAN AGAINST PROPERTY/ HOME LOAN)		
J/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 (ficking/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 are as possible that will be charged in connection with the fees. The other applicable charges such as cheque return charges. PDC swapping charges, Foreclosure charges are tax in the special 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 uon Sth of every month or the date as specified in the sanction letter/velcome letter. The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges from the date of receipt of the completed application form and all the required documents. 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 Bank would update you about the loan decision in approximately 15 working days from the date any ecclipt of the completed application form and all the required documents. The Bank would update you about the loan decision in approximately 15 working days from the date any ecclipt of advivalid any and in the analyous reliated and the		
		Bank Official/DSE/DSA

For Any queries/ clarifications please contact:

7

@ Email us at : customercare@rblbank.com