

PSL CATEGORY : Priority Sector / MSME Category

<input type="checkbox"/> 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.	<input type="checkbox"/> Small Manufacturing Enterprise : Manufacturing Units with Investment in Plant & Machinery greater than ₹ 25 lakhs but not exceeding ₹ 5Cr.
<input type="checkbox"/> 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.	<input type="checkbox"/> Medium Manufacturing Enterprise : Manufacturing Units with Investment in Plant & Machinery greater than ₹ 5 Cr but not exceeding ₹ 10 Cr.
<input type="checkbox"/> Khadi & Village Industries (Kvi Sector) : Khadi & Village Industries	<input type="checkbox"/> Micro Service Enterprise : Service Sector Units with Investment in Office Equipment up to ₹ 10 lakhs
<input type="checkbox"/> Micro Manufacturing Enterprise : Manufacturing Units with Investment in Plant & machinery up to ₹ 25 lakhs	<input type="checkbox"/> Small Service Enterprise : Service Sector Units with Investment in Office Equipment greater than ₹ 10 lakhs but not exceeding ₹ 2 Cr.
	<input type="checkbox"/> Medium Service Enterprise : Service Sector Units with Investment in Office Equipment greater than ₹ 2 Cr, but not Exceeding ₹ 5 Cr.
	<input type="checkbox"/> Education : Loan granted to Individuals for education purposes up to ₹ 10 lakhs for studies in India & ₹ 20 lakhs for studies abroad.

Declaration

- 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 from The RBL Bank Limited ("RBL Bank"). I/We shall furnish such additional writings as may be required in connection with the financial assistance/s required by me/us. I/We also authorise RBL Bank to check reference about me from any bank/persons.
- 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 creditworthiness. 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 RBL 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 documents and other formalities as required by RBL Bank. I/We further agree that my/our loan shall be governed by the rules/ policy of RBL Bank and other legal and regulatory guidelines, which may be in force from time to time.
- I/We confirm that no insolvency proceedings is pending against me/us nor have I/We ever been adjudicated insolvent; I/We am/are not a director or a relative of director of other banks; I/We am/are not a firm in which director or relative of directors of other banks are interested partner/guarantor; I/We confirm that I /We am/are not a director/senior officer/ relative of director or senior officer of RBL Bank.
- I/We hereby authorize and give consent to RBL 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 RBL Bank, to the RBL Bank's other branches/subsidiaries/affiliates/ Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.
- I/We understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me/ 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, 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 my/our application.
- 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 in such extent as it may deem fit.
- We confirm that our Original Cost of Investment in Plant & Machinery / Equipment is Rs 0-10 lakhs 10-25 lakhs 25-200 lakhs 200-500 lakhs 500 lakhs plus
- 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 RBL Bank/ its agents/ representatives.

Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it	Paste recent Photo of Proprietor/ Main Partner/ Promoter/Director and sign across it
Signature of Authorised Person	Signature of Authorised Person	Signature of Authorised Person	Signature of Authorised Person	Signature of Authorised Person

*Please note Applicant(s) signing this application incase of partnership firm/company should be authorised signatory(ies) as per the authority letter/board resolution provided.

Bank use Only
Know your customer details (KYC)

- Document _____ Document ID No _____ Date of issue _____ Expiry Date _____
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I have met Mr. / Ms. _____ in person. The Applicant/Co-Applicant has handed over to me the KYC documents as ticked below. I confirm that I have visited the residential/office address of the Applicant/Co-Applicant and verified the Applicant/Co-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	Branch Code	Constitution	<input type="checkbox"/> Individual <input type="checkbox"/> Pensioner <input type="checkbox"/> RBL Staff <input type="checkbox"/> NRI
<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	Other then RBL
Preferred Customer ID	LC Code	(LG) Code	Lead Generator	Walk-in customer <input type="checkbox"/> Yes <input type="checkbox"/> No
Primary Relationship Manager ID	Weaker Section	<input type="checkbox"/> PEP		
<input type="checkbox"/> CRPEP	BSR Type of Organization	MIS Code.1	MIS Code.2	
Business Segment	MIS Code.3	MIS Code.4	Risk Categorization <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L	
Name of Bank Official (Checked by)		Signature of Bank Official		Emp. ID

MOST IMPORTANT TERMS & CONDITIONS

Business Loan	Fees & Charges*
Processing Fees	3% of loan amount (No Charges applicable for SBL below ₹ 5 Lacs)
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Duplicate Interest And Principal Certificate	₹250
Cheque swapping charges	₹250
Bounce Cheque Charges	₹250
Charges for CIBIL report	₹50
Foreclosure charges	5% of Principal outstanding below 12 months and 3% of Principal outstanding post that. No foreclosure before 6 months on book.
Documentation Charges	₹ 7000 for SBL below ₹ 5 Lacs

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 for the latest shedule of fee and charges.

- Part prepayment is not allowed throughout the tenure of this loan.
- Stamp Duty in respect of loan documentation will be payable by the Applicant/Co- Applicant as per applicable law.

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

Document 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 years along with the schedules, notes to accounts and Audit Report
4. ITR of the last 2 years along with all relevant Annexures
5. Profile of Company and Directors
6. Constitution Documents of Company i.e. Memorandum and Articles of Association
7. Certified Copy of Board Resolution (in case of Company Applicant)
8. Proof of Ownership of House/Office (Electricity Bill/Telephone Bill/ Allotment Letter from Housing Society/Lease Agreement/Sale Deed)
9. Letter stating purpose/end use of availing Business Loan
10. Sanction letter and Statement of Account of any existing banking facility
11. Proof of Identity of the Prop./All Partners/Directors: PAN Card/ Passport/ Voter ID Card/Government issued ID Card/Driving Licence/Aadhar (Any One)

12. Proof of Residence of the Prop./ All Partners/Directors: Latest Telephone Bill /Electricity Bill / Bank Statement / Gas Bill / Ration Card / Passport / Property Tax Receipt (Not older than 2 Months)
13. Proof of Address of the firm: Latest Telephone Bill / Electricity Bill / Bank Statement / Registered Leave and licence agreement (Any One)
14. Proof of Business Continuity/Vintage
15. Certificate of Registration of Firm (if registered) / Partnership Deed
16. SSI Registration, if applicable VAT assessment order or Sales Tax Registration or License issued under Shop & Establishment Act or CST / VAT Certificate.
17. Any other document/information as required on a case to case basis.

Post Sanction Documents

1. Loan Agreement booklet and other documents not enclosed in the kit
2. NACH/ECS/SI/Security Cheques

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