

<b>Branch Name</b>		<b>Application Date</b>	<b>D</b>	<b>D</b>	<b>M</b>	<b>M</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
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**Fill Using a Black / Blue Pen & in CAPITAL LETTERS (All fields are mandatory)**

<b>Types of Loan</b>	<input type="checkbox"/> SIB Home Loan <input type="checkbox"/> SIB Ashirwad <input type="checkbox"/> HL Top-up <input type="checkbox"/> HL Home Equity <input type="checkbox"/> SIB Décor <input type="checkbox"/> SIB LAP Plus <input type="checkbox"/> SIB Mortgage Loan														
<b>Purpose of Loan</b>	<input type="checkbox"/> Purchase - <input type="checkbox"/> Ready to Occupy <input type="checkbox"/> Under Construction <input type="checkbox"/> Plot + Construction						<input type="checkbox"/> Personal <input type="checkbox"/> Business								
	<input type="checkbox"/> Reimbursement <input type="checkbox"/> Takeover <input type="checkbox"/> Repair & Renovation						<input type="checkbox"/> Others _____ (LAP/ML Purpose)								
<b>Type of Facility</b>	<input type="checkbox"/> Term Loan <input type="checkbox"/> Dropline Overdraft				<b>Loan Amount</b>										
<b>Tenor</b>					<b>Holiday Period</b>		<input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Holiday Period in Months</b>						
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Mx. <input type="checkbox"/> Others _____						<b>PAN</b>									
						<b>Date of Birth</b>		<b>D</b>	<b>D</b>	<b>M</b>	<b>M</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>

<b>Applicant's Name</b> (Leave space between parts)										
<b>Spouse Name</b>										
<b>Father's Name</b>										
<b>Mother's Name</b>										
<b>POA Holder Name</b>								<b>Relationship</b>		

<b>Education</b>	<b>Residential Status</b>	<b>Gender</b>	<b>Marital Status</b>	<b>Differently abled</b>
<input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others	<input type="checkbox"/> Resident Indian <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>SC/ST/OBC/Minority</b>	<b>Nationality</b>	<b>ID / Address Proof</b>		
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Indian <input type="checkbox"/> Others _____	<input type="checkbox"/> Aadhaar <input type="checkbox"/> NREGA / NPR	<input type="checkbox"/> Voter ID <input type="checkbox"/> Govt. ID	<input type="checkbox"/> Driving License. <i>Expiry Date</i> _____ <input type="checkbox"/> Passport. <i>Expiry Date</i> _____

**Present / Communication address (Overseas Address for NRI Customers)**

<b>Address</b>											
<b>City / District</b>					<b>State</b>					<b>Country</b>	

**Permanent / Residential address  Please tick here if same as Present Address**

<b>Address</b>											
<b>City / District</b>					<b>State</b>					<b>Country</b>	

**Contact Details**

<b>Mobile Number</b> <i>(With Country Code)</i>	<b>Landline Number</b> <i>(With STD Code)</i>
<b>Overseas Mob No.</b> <i>(With Country Code)</i>	<b>Personal Email ID</b>

I/We hereby authorise and give my/ our consent to South Indian Bank Ltd. to generate my/our Credit Bureau Report for the purpose of availing Loan as requested above.

Applicant's Signature

## Occupation Details

Occupation	<input type="checkbox"/> Self-employed Professional	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self-employed Businessman								
	Company / Business Type		Company / Business Nature								
<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Self Employed Professional <input type="checkbox"/> Retired <input type="checkbox"/> Home Maker <input type="checkbox"/> Student <input type="checkbox"/> Others _____	<input type="checkbox"/> Doctor <input type="checkbox"/> CA/ACS/ICWAI <input type="checkbox"/> Engineer <input type="checkbox"/> Architect <input type="checkbox"/> Others _____	<input type="checkbox"/> Pvt. Ltd <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietor <input type="checkbox"/> Public Ltd. <input type="checkbox"/> PSU <input type="checkbox"/> LLP <input type="checkbox"/> Government <input type="checkbox"/> MNC <input type="checkbox"/> Others _____	<input type="checkbox"/> Automobile <input type="checkbox"/> Agri based <input type="checkbox"/> Banking <input type="checkbox"/> BPO <input type="checkbox"/> Capital Goods <input type="checkbox"/> Telecom <input type="checkbox"/> IT <input type="checkbox"/> Retail / Consumer Goods <input type="checkbox"/> FMCG <input type="checkbox"/> NBFC <input type="checkbox"/> Marketing / Advertisement <input type="checkbox"/> Pharma <input type="checkbox"/> Media <input type="checkbox"/> Manufacturer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Serv.Provider <input type="checkbox"/> Real Estate <input type="checkbox"/> Trader/Distributor <input type="checkbox"/> Commission.Agent <input type="checkbox"/> Others _____								
Date of Retirement (Only for salaried)											
D	D	M	M	Y	Y	Y	Y	Politically Exposed Person (PEP) / Related to PEP: <input type="checkbox"/> Yes <input type="checkbox"/> No			

## Employment / Business / HUF Details

Employer / HUF / Business Name & Address													Experience in current job / Business			
													Years		Months	
													Total Job / Business Experience			
Current Designation													Years		Months	
Office Contact Number (With Country Code)											Official E-Mail ID					

## Income Details

Annual Income (in INR) - \_\_\_\_\_ Lacs

Income Head	Monthly Gross Income	Deductions	Monthly Net Income

## Bank Account Details

Bank Name	Branch	Account No.	A/c Type (SB, OD, CA, CC)	A/c opened in the year

## Existing Loan Details

Financier Name	Type of Loan	Loan Amount	Loan O/s	Balance Tenure	EMI

## Declaration of Assets / Net worth

Fixed Asset Details	Value in (Rs.)	Other Asset Details	Value in (Rs.)

No. of existing Houses / Flats owned (Applicable for HL) \_\_\_\_\_

## Property / Security Details (Owned by: Applicant Co-Applicant Guarantor)

Property / Asset Description/ Survey No : / Ref No	Property Nature	Property Location	Property Type
Property / Asset Address	<input type="checkbox"/> Vacant Land <input type="checkbox"/> Agriculture Land <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Mixed	<input type="checkbox"/> Metro <input type="checkbox"/> Urban <input type="checkbox"/> Semi Urban <input type="checkbox"/> Rural	<input type="checkbox"/> Bungalow <input type="checkbox"/> Flat <input type="checkbox"/> Independent House <input type="checkbox"/> Others _____
	Pin Code		

Total No. of Securities / Properties \_\_\_\_\_

**NB:- Additional annexure to be attached in case of more than 1 collateral security**

## Loan Insurance

Do you wish to be covered under Loan Insurance/ Life insurance cover:  Yes  No SIB Suraksha Loan:  Yes  No

## Schedule of charges communicated to me/us by the Bank representative

Note: Visit <http://www.southindianbank.bank.in> for detailed fees and charges under the respective loan product. Changes in charges from time to time are updated on the bank's website. Applicable government taxes and other levies will be charged additionally on Cheque/SI/NACH return and collateral documentation and valuation charges.

## I/We confirm having submitted all the below-ticked documents self-attested, along with this form to the Bank representative

<input type="radio"/> Photograph	<input type="radio"/> 6/12 Month Bank statement	<input type="radio"/> Proof of office	<input type="radio"/> NACH/SI mandate
<input type="radio"/> Proof of Identity	<input type="radio"/> Proof of continuity of current job	<input type="radio"/> Proof of qualification	<input type="radio"/> Proof of turnover (latest returns)
<input type="radio"/> Proof of Residence		<input type="radio"/> Sanction Letter	<input type="radio"/> Last 2-year ITR with computed income
<input type="radio"/> Latest 3/6 salary slips		<input type="radio"/> Signature Verification	<input type="radio"/> Loan a/c statement
		<input type="radio"/> Copy of Security Document	

## Most important Terms & Conditions and Declaration by the Customer

I/We agree and confirm: (1) to all the applicable charges, fees/commissions informed to me and/or as updated in the Bank's website from time to time and as more particularly mentioned in: "Schedule of Charges" of this Application (2) that the bank's representative/staff will not receive any kind of payment along with or in connection with this loan application from me/us. (3) that no discount or free gift or any other commitment whatsoever is given to me/us by the Bank or any of its authorized representative(s) other than what is documented. (4) that I/we shall not hold the bank liable for any loss/delay caused due to incomplete/ defective application form(5) that the bank would consider my/our application only after submission of all the requisite documents and information, as may be required from time to time.(6) that submission of an application does not guarantee the approval and the bank has complete discretion to reject my application, retaining the documents submitted by me. (7) that neither have I taken any loan from other banks/financial institutions (except as specifically declared) nor I have any pending litigation filed against me by such institutions. (8) that the funds shall only be used for the purpose for which the loan has been applied for (9) I/We do not have any existing customer ID apart from the one mentioned above, and the Bank reserves the right to consolidate all the customer IDs without any prior notice to me/us. (10) I/We have read and understood the contents of all the pages of the loan application form and accept the same. (11) **The Bank shall be collecting Rs 2500/- + GST upfront upon issuance of Financial Sanction Order and shall be adjusted against the total Admin Fees. It may be noted that Both these are non-refundable. (Applicable only for SIB Home Loan)**

## Declaration

I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan which South Indian Bank Ltd., (SIB) may decide to grant to me/us at its absolute discretion. I/We understand that SIB reserves the right to reject the loan application without assigning any reason, whatsoever. I/We hereby authorize and give express consent to the Bank to disclose, without notice to me/us, Personal Identified Information and other information furnished by me/us in application form(s)/related documents executed/ to be executed in relation to the facilities availed/to be availed from the Bank, to the Bank's other branches/Subsidiaries/Affiliates/ Credit bureau/Rating Agencies, Service Providers, other banks/financial institution, governmental/ regulatory authorities or third parties for KYC information verification, bank account statement verification/credit risk analysis, or for other related purposes that the Bank may deem fit to process my/our loan application. I/We hereby specifically waive the privilege of privacy and privacy of contract. I/We agree to comply with and be bound by RBI rules and Bank's rules and regulations and terms and conditions regarding the conduct of the account. I/We agree to share my/our personal KYC details with central KYC registry, tax authorities /regulators both local and foreign. I/We hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered number/email address I/We have received a copy and read and understood / has been explained to me/us, the terms and conditions including minimum balance rules, charges, authorizations, etc. related to the Account and channel facilities / technology products, and undertake to abide by the said rules. I/We also acknowledge that the Bank may from time to time change the same. The latest terms and conditions published in the website of the Bank, [www.southindianbank.bank.in](http://www.southindianbank.bank.in) and/or made available in branch premises, is sufficient notice to me/us. I/We also authorize the Bank to debit any charges in the account(s) related to the account(s) or the value added services. I/We agree and understand that the Bank reserves the right to reject any application, or stop any of the services, without assigning any reason. I/We also understand that if we refuse to comply with any requirement or make unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reason to believe that any contravention / evasion is contemplated by me/us report the matter to RBI / appropriate authorities. I/We understand that the bank may at any time without notice to me/us combine and consolidate all or any of my/our account(s) and set off or transfer any sum or sums standing to the credit of any one or more of such account(s) in or towards the satisfaction of any of my/our liabilities to the bank on any account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint. If by error overdraft is created in my/our account, I/We undertake to pay the same with applicable rates of interests. If by mistake, the bank credits cash / cheques pertaining to other customers to my/our account(s), I/We undertake to inform the bank of the same and refund the same with interest and without any demur. I/We declare that I/We am/are aware of the advantages of nomination / benefits of nomination were explained to me/us.I/We undertake to inform SIB regarding any change in my/our above mentioned details, including any change in residential status, and to provide any further information that they may require to process the Application. I hereby state that I have no objection for The South Indian Bank Ltd validating and fetching my e-KYC details from UIDAI through The South Indian Bank Ltd e-KYC system and consent to provide my Aadhaar number, biometric for Aadhaar based KYC. Also, I give consent to store my e KYC details for the purpose of KYC Verification process with The South Indian Bank Ltd. I hereby consent to The South Indian Bank Ltd for retrieving my e-KYC details from UIDAI using my Aadhaar Number or Aadhaar Card via the South Indian Bank Ltd e KYC system. I also agree to provide my Aadhaar details and biometric fingerprint scan as required for the purpose. The above matter has been clearly explained to me by the Bank's representative and I hereby provide my consent to proceed for account opening/ Customer ID creation/execution of loan documents, forms, applications etc.I further authorise and give my consent to the Bank (and its service providers), for the following informed purposes: for establishing my identity, carrying out my identification, demographic or other authentication/verification/identifications as may be permitted as per applicable law, for carrying out execution of the loan documents/ forms/ applications in connection with availing loan from the Bank.I have been informed about the nature of information that will be shared and the purpose of authentication. I understand that this consent is voluntary and I have the option to use alternate KYC documents if I choose.

## Declaration for Digital Execution of Loan Documents

I/ We agree to enable digital execution of loan documents for the loan as referred above for hassle-free execution of loan documents or for the reason that I/We are not in a position to access the Branch for physical loan document execution. I further declare and affirm that I am having a valid Aadhaar ID issued by UIDAI which is linked to my mobile number registered in India, and the same is in my direct physical possession.

Aadhar Number		Mobile Number		Telecom Company	
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I/We voluntarily opt for e-signature of loan documents through Aadhaar verification, and submit to the Bank my Aadhaar Number, Virtual ID, e-Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, (collectively, "Aadhaar related Information"). I/We am/are informed that Bank will share Aadhaar number/Aadhaar registered mobile number with its service providers-M/s Legality and NeSL/UIDAI and/or any other service providers, for authentication of Aadhaar data, demographic details, registered mobile number and identity information, which shall be used for carrying out digital execution of loan documents through Aadhaar based e-signature. I/We authorise and give my consent to the Bank (and its service providers), for the following informed purposes: for establishing my identity, carrying out my identification, demographic or other authentication/verification/identifications as may be permitted as per applicable law, for carrying out Aadhaar based e-signatures on the loan documentation in connection with the loan account.

No original property or security document to be handed over to any agent, if not authorised specifically by a bank officer.

## Do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled into your satisfaction before signing.

Affix a recently taken passport size photograph	I/We have read and verified the entire contents of this 4-page Housing Loan / Mortgage Loan (Individual) Application Form including the Most Important Terms and Conditions and declaration. I/We hereby irrevocably represent, confirm and declare that all the information given thereunder are completely true and correct. I/We further agree, acknowledge, accept and confirm the same.	
	Name	Applicant's Signature
	Place	
Date		

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✂ - Tear off for Customer Acknowledgement

We have received the following self-attested documents (Ticked below) along with this loan application form from the applicant(s)

<input type="radio"/> Photograph Proof of Identity	<input type="radio"/> 6/12 Month Bank statement	<input type="radio"/> Proof of office	<input type="radio"/> NACH/SI mandate
<input type="radio"/> Proof of Residence	<input type="radio"/> Proof of continuity of current job	<input type="radio"/> Proof of qualification	<input type="radio"/> Proof of turnover (latest returns)
<input type="radio"/> Latest 3/6 salary slips		<input type="radio"/> Sanction Letter	<input type="radio"/> Last 2-year ITR with computed income
		<input type="radio"/> Signature Verification	<input type="radio"/> Loan a/c statement
		<input type="radio"/> Copy of Security Document	

## Contact Details

1800 425 1809 (Toll-free India)	0487-2420020 (488)
1800 102 9408 (Toll-free India) (Loan / Credit-related)	<a href="mailto:customercare@sib.bank.in">customercare@sib.bank.in</a>

For Bank use only

**General Security Details (To be filled in Main Applicant Form only)**

Security Number	Name of Borrower	Nature of Limit	Sanction Ref. No.	Limit	Drawing Power	Balance Outstanding	Exposure	Account No. Limit ID

**Upfront Fee**

Amount in ₹	Chq. No.	Date	Bank	Branch

No. of Applicant	No. of Co-Applicant	No. of Guarantor
1		

Branch Code	Branch Name	LG Code
DST / DSA Code	DSA / DST Name	Sourcing Channel
Existing Customer ID	CRM No	SM/RM/RSM Code

**Assessment based on:**  Income  Surrogate  RTR  Others \_\_\_\_\_

Officer / Sales Agent's Remarks	Name / PPC / Agent Code
	Signature

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✂ - Tear off for Customer Acknowledgement

**Acknowledgment for Loan Application**

**Application No.** \_\_\_\_\_

Applicant Name		Br Contact Person Name	
Loan Product		Contact No.	
Applied Loan Amount		DSA Contact Person Name	
Branch Name		Contact No.	
Location		Bank representative's Name & Signature for acknowledgement	
Date			

For Internal Records



## PAYMENT RECEIPT

Date	D	D	M	M	Y	Y	Y	Y
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Received a sum of Rs. \_\_\_\_\_ in words \_\_\_\_\_  
towards the whole / partial payment of the administration charge / processing fee applicable for the Home / Mortgage loan  
application No. \_\_\_\_\_ submitted by Mr. / Mrs. \_\_\_\_\_  
and accounted towards partial / full administration charge / processing fee with DC No. \_\_\_\_\_

Paid By

Cash  Transfer  Cheque  DD

Signature:

Seal

Name:

Designation:

PPC:

✂ - Tear off for Customer Acknowledgement



## PAYMENT RECEIPT

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

Received a sum of Rs. \_\_\_\_\_ in words \_\_\_\_\_  
towards the whole / partial payment of the administration charge / processing fee applicable for the Home / Mortgage loan  
application No. \_\_\_\_\_ submitted by Mr. / Mrs. \_\_\_\_\_

Paid By

Cash  Transfer  Cheque  DD

### For Branch Use:

Received by \_\_\_\_\_ (PPC: \_\_\_\_\_) and accounted towards partial / full administration  
charge / processing fee with DC No. \_\_\_\_\_

Signature & Seal