

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

Loan Applying in the Capacity		☐ Individual ☐ Non-Individual									
Type of Loan		☐ Vehicle Loan (Car Loan) ☐ Purchase ☐ Reimbursement ☐ Takeover ☐ Top-up ☐ Used ☐ Against FD				☐ Two-Wheeler Loan ☐ Super Bike Loan ☐ Purchase ☐ Reimbursement					
		Loan Amount				Tenor					
		Rate Type ☐ Fixed ☐ Floating		Holiday Period ☐ Yes ☐ No		Holiday Period in Months					
☐ Mr. ☐ Mrs. ☐ Ms. ☐ Mx. ☐ Others _____				PAN							
				Date of Birth / Incorp.		D	D	M	M	Y	Y

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

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

Present / Communication / Office Address (Overseas Address for NRI Customers)

Address														☐ Owned / Spouse ☐ Parental ☐ Company Provided ☐ Rental						
														Pincode						
	City / District		State								Country									
Distance from Branch (in Kms.)					Years in the current city					Years at current Address										

Permanent / Residential / Registered Office Address ☐ Please tick here if same as Present Address

Address														☐ Owned / Spouse ☐ Parental ☐ Company Provided ☐ Rental						
														Pincode						
	City / District		State								Country									

Contact Details

Mobile Number (With Country Code)		Landline Number (With STD Code)	
Overseas Mob No. (With Country Code)		Personal Email ID	

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	☐ Self-employed Professional	☐ Salaried			☐ Self-employed Businessman					
		Company / Business Type			Company / Business Nature					
☐ Salaried ☐ Self Employed ☐ Self Employed Professional ☐ Retired ☐ Home Maker ☐ Student ☐ Others_____	☐ Doctor ☐ CA/ACS/ICWAI ☐ Engineer ☐ Architect ☐ Others _____	☐ Pvt. Ltd ☐ Partnership ☐ Proprietor ☐ Public Ltd. ☐ PSU ☐ LLP ☐ Government ☐ MNC ☐ Others_____	☐ Automobile ☐ Agri based ☐ Banking ☐ BPO ☐ Capital Goods ☐ Telecom ☐ IT ☐ Retail / Consumer Goods ☐ FMCG ☐ NBFC	☐ Marketing / Advertisement ☐ Pharma ☐ Media ☐ Manufacturer ☐ Agriculturist ☐ Serv.Provider ☐ Real Estate ☐ Trader/Distributor ☐ Commission.Agent ☐ Others_____						
Date of Retirement (Only for salaried)										
D	D	M	M	Y	Y	Y	Y	Politically Exposed Person (PEP) / Related to PEP: ☐ Yes ☐ 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	
☐ Business Owned ☐ Parental (Inherited) ☐ Monthly Rent / Lease ₹_____																		
Stability of Business Location	☐ No change in business location over the last 3 years ☐ One change in business location within the city over the last 3 years ☐ More than one change in business location within the city over the last 3 years ☐ Change of city over the last 3 years																	
Office Contact Number (With Country Code)											Official E-Mail ID							

Director / Partner / Proprietor Details (For Non-Individual Applicant's Only)

Name	PAN Number	DIN (if director)	Designation	Share Holding %	Total Experience

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.)

Vehicle / Equipment Details

Ex-Showroom Price	Insurance Amount	Extended Warranty	Discount	Road Tax
Manufacturer	Asset Make	Model	Other Charges (if Any)	Cross Sell Amount
Dealer		On-Road / Valuation Price	Margin Money	

Additional Details for Used Cars

Date of Registration		Year of Manufacture	
Valuation Date		Valuation Amount	
Insurance IDV		Valid Till (Month & Year)	

FD Details (Applicable only for Car Loan against FD)

FD Account Number	Principal Value	Value Date	Maturity Value	Maturity Date

Loan Insurance

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

Amount in ₹	Chq. No.	Date	Bank	Branch

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

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

-----✂ - 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)

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

Contact Details

1800 425 1809 (Toll-free India)	0487-2420020 (488)
1800 102 9408 (Toll-free India) (Loan / Credit-related)	customercare@sib.bank.in

I/We agree and confirm: (1) to all the applicable charges, fees/commissions informed to me and/or as updated in the Bank's web site 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.

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 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 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 Aadhar 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.

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.

[illegible]

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.

Affix a recently taken passport size photograph	I/We have read and verified the entire contents of this 5-page Vehicle Loan 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	

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			

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

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

Assessment Based On	☐ Income ☐ Surrogate ☐ 70-30 ☐ RTR ☐ FD ☐ Others _____
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Branch Code		Branch Name		LG Code	
DST / DSA Code		DSA / DST Name		Sourcing Channel	
Existing Customer ID		CRM No		SM/RM/RSM Code	
Dealer Code		Dealer Name		Dealer Location	
LAIID No.			MIS SI. No.		

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