



Experience Next Generation Banking
 Regd. Office, SIB House, T.B Road
 Mission Quarters, Thrissur, 680001, Kerala

MORTGAGE LOAN APPLICATION FORM

Branch Code		DSA Code		RSM Code	
Branch Name		CSA/BDO Code		DST Code	
CSM Code/Br Stf Code		Application Number		Receipt Date	
<i>Loan Details to be filled by applicant</i>		<i>If SIB customer, Customer ID:</i>			
<i>Applied in Capacity of (✓)</i>		Applicant		Co Applicant	
				Guarantor	
If Co applicant/Guarantor, specify relationship with applicant					
Name					
Variant (✓)		Overdraft*		Term Loan	
Tenor (Months)		Loan Amount(Rs)			
Purpose of Loan					
Residential Status:		Resident		Non Resident	
Constitution : (✓)		Individual		Prop firm	
				Partnership	
Private Ltd		Public Ltd		Trust	
				Society	
				Others:	
Father's Name					
Mother's Name					
Date of Birth: (ddmmyy)			Nationality		
Male		Female		Third Gender	
				Married	
				Unmarried	
Present Address					
Landmark					
Email:			Mobile		
PIN		Country		State	
District			Years At Current address		
Permanent Address					
Landmark					
PIN		Country		State	
District			State		
Residence Type		Owned		Rented	
				Rent Period(mm)	
				Rent Amt	
Employment/Business Address					
Landmark					
PIN		Country		State	
District			State		
Proof of Identity and Address Details					
PAN			Driving License		
Aadhar No			Passport		
CIN					
Employment Details					



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Employer Name															
Type (✓)	PSU	Private	Public	Central Govt:	State										
Present Work Experience (YY)	Total Experience(YY)				Job Title										
Education(✓)	Graduate	Post Graduate	Matriculation	Illiterate											
Previous Employer Name															
Job Type	Permanent	Contractual	Temporary	Probation											
Business Details															
Business Name															
	GST:														
Name of Partner/Director															
	PAN														
	PAN														
	PAN														
	PAN														
	PAN														
	PAN														
Nature of Business(✓)	Retail	Wholesale	Service	Manufacturing											
Contractor	Consultant	Transport	Others												
Inception Date	D	D	M	M	Y	Y	Premise Type	Owned	Rented/Lease						
Self Employed Professional															
Doctor	Architect	CA	CS	BHMS	BDS										
FINANCIAL DETAILS															
Salaried	Gross Pay	Net Pay													
Salary Payout	Account Credit	Cash	Others												
Salary Credit Bank															
Non Individuals/Business	Net Profit	PBT(Rs)													
Net worth (Rs)	Liability(Rs)														
Sales Turnover(Rs)	Other Income														
Nature of financials	Audited	Unaudited	Others												
BANKING DETAILS															
Bank Name															
Type	SB	CA	OD	Others											
Bank Name															
Type	SB	CA	OD	Others											
Bank Name															
Type	SB	CA	OD	Others											
EXISTING LIABILITY DETAILS															
EMI	Type	Balance													
EMI	Type	Balance													
EMI	Type	Balance													
EMI	Type	Balance													
PROPERTY DETAILS															
Type	Residential	Commercial	Industrial	Vacant Land	Mixed										
Self Occupied(tick)	Rented	Age of building													

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SCHEDULE OF CHARGES

Processing fees at _____ 2. Interest rate %p.a(floating)3) Documentation charges _____ 3. CIBIL report charges Rs 100.00 per copy 4. Revalidation charges _____ 5) Preclosure charges at 2% within two years of fresh sanction or renewal. In case of Takeover-3.00 %.(For overdraft On sanction limit, for drop line on drawing power and for term loan on outstanding balance. Commitment charges at 0.025% per quarter for the unavailed portion applicable for Dropline OD/Overdraft if utilization below 75% for limits above 100 lacs.6.) CERSAI charges _____ 7) Property valuation charges at Rs _____ 8) Visit www.southindianbank.com for changes in charges and detailed fees.

MOST IMPORTANT TERMS AND CONDITIONS AND DECLARATION BY THE CUSTOMER

I/We certify that the information provided by me/us in this application form is true and correct in all respects and South Indian Bank is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 („FEMA“) and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorization from me/us. I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further

Applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorize the Bank to share information relating to my/our home loan account. I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, South Indian Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto

and default, if any, committed by me/us in discharge thereof. 1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorized in this behalf by Reserve bank of India / Government of India. 2. I/We undertake that (a) CIBIL and any other agency so authorized may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf. I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address. I/We declare that I/We are not a director of South Indian Bank or specified near relation (as defined in the Companies Act 1956) of any of the directors of South Indian Bank (list of directors is available on www.sib.co.in). I/We further acknowledge that I / We have read, understood and agree with the most Important Terms and Conditions governing the home loan product chosen by me/us. I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorization from me/us, the information/data provided by/related to me/us to the group companies/Associates/Subsidiaries/Affiliates/Joint Ventures of South Indian Bank / any person with whom the Bank has entered/proposed to enter into contracts for provision of „services/products“ for the purpose of marketing/offering/selling any product/services and / or availing support services of any nature by the Bank.

Affix Photo Here	Applicant /Co-applicant/ Guarantor Name: _____
	Sign Here Affix Seal – If applicable

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Name of the applicant:

Type of Loan Applied:

Branch Code:

Branch Name:

Application Number:

Signature of Bank Executive

Branch Contact Person Name: