

THE SOUTH INDIAN BANK LTD.

Head Office : Thrissur

COMMON APPLICATION FORM FOR FLEXILOAN, PERSONAL LOAN, HOUSING LOAN, CONSUMER LOAN AND PRIVATE VEHICLE FINANCE

To

The South Indian Bank Ltd.

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Dear Sirs,

I/we request you to grant me/us a loan of Rs.....(Rupees.....

.....only) for the purpose of.....

1. About the Applicant/Spouse :

Particulars	Applicant	Spouse
a Name and Permanent Address	:	
b Name of Father / Husband	:	
c Age & Date of Birth	:	
d Whether belongs to	:	SC / ST / OBC / Minority Community / Others
e Employment details	:	
i Name of Institution	:	
ii Retirement date	:	
iii Completed years of service	:	
iv. Gross Salary	:	
v. Net take home salary	:	
vi Other Incomes if any	:	
f Particulars of deposits & Bank Branch	:	
g Particulars of Loans & Bank / Institution Branch	:	
h Details of Landed properties with location, extent, Sy. No., House No., Market value etc.	:	

2. About the Guarantors, Co-obligants etc.

Guarantor I

Guarantor II

a. Name and Permanent Address :

b. Name of Father / Husband :

c. Occupation :

d. Income from Salary :

e. Income from other Sources :

f. Details of landed Assets
with location, extent, Sy. No.
House No. market value etc. :

g. Relation ship with applicant if any :

h. Details of Bank Deposits with
bank branch
Details of Loans with
Bank / Institution branch :

3. Details of Asset to be purchased / purpose of loan:

a. Purpose of Loan :

b. Investment proposed :

c. Margin offered :

d. Bank finance required :

e. Repayment period required :

4. Details of Collateral Offered :

a. Land / Building :

Location	Sy. No.	Bldg. No.	Extent	Market Value	Encumbrance
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b LIC Policy :

Type of Policy	Policy Number	Sum Assured	Surrender Value	Premium Interval	Premium Amount	Whether Current or not
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c NSC/KVP/Bank of Post Office Deposit:

Issue Office	SI. Number	Face Value	Maturity Value	Maturity date
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I/we solemnly declare that all the particulars and information given in this application form are true to the best of my/our knowledge. I/we confirm that I/we have/had no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent. I/we further confirm that I/we have understood all the terms and conditions of this Loan Scheme. I/we agree that the Bank may take up such references and make such enquiries in respect of this application, as it may deem necessary. I/we undertake to inform the Bank regarding any change in my/our occupation/employment. I/we further agree that my/our loan shall be governed by the rules of the bank, RBI which are in force from time to time. Bank has the absolute authority to inspect the asset created out of bank finance and I/we agree for free access to the bank officials for inspection of these assets at any time at my residence/office.

Yours faithfully,

(Signature) Applicant 1	(Signature) Applicant 2	(Signature) Guarantor 1	(Signature) Guarantor 2
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(Photo)	(Photo)	(Photo)	(Photo)
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Date :

Details of documents & additional particulars to be furnished along with the loan application

1. GENERAL

- Individual worth statement of all signatories in the bank's format.
- Latest salary slip of employed persons with recovery details
- If the applicant is a business / industrial house, audited financial statements not older than 6 months.
- Copy of sale deed, tax receipt etc. if landed properties are offered as collateral.

2. VEHICLE LOANS

- Proforma Invoice of the supplier .
- Original receipt if down payment is made.
- Quotation for body building if applicable.
- Market value certificated by a qualified person for Second Hand vehicle.

3. CONSUMER LOANS

- Proforma Invoice of the supplier/Quotation from the manufacturer .
- Original receipt if down payment is made.

BRANCH APPRAISAL

(For office use only)

Branch :

Date :

I/we have carefully gone through the above details furnished by the applicant/co-obligants. I/we have made discreet and confidential enquiries regarding them.

A I/we have received satisfactory report in respect of the applicant/co-obligants from the following persons who are our bank's valued constituents / customers / well wishers / distinguished personalities.

1

2

B. The applicants are personally known to me.

The collateral securities have been verified by us and we consider the collateral is adequate. We certify that we are satisfied with the information provided by the applicants and co-obligants and are correct to the best of our knowledge. We are also satisfied that the applicants /co-obligants have the repaying capacity as required under the bank's scheme.

Yearly Net Income

Yearly Repayment obligation

Net surplus

.....
.....

Sector :

Occupation Code:

A/c.....

Loan for Rs.....Sanctioned/Recommended to RO@.....%

Interest on hypothecation of

.....Valued Rs.....and on the collateral

Security of.....Valued Rs.....

Loan to be repaid in.....Installments of Rs.....and to be closed

on or before.....M/s.....

.....to join the documents as co-obligants.

Other Terms and conditions if any :

Chief Manager/ Manger

REPORT OF UTILISATION

1 Date of Advance :

2 Documents Executed : Yes / No

3 Assets Verified : Yes / No

4 On.....

5 Details of assets purchased :

Date :

Br. Manager