



Please affix recent photograph

APPLICATION FOR LOAN AGAINST SECURITIES

I request you to grant me/us a loan facility of Rs. _____ under Scheme for Loan against Securities. To enable you to consider the proposal, I/ We submit the following particulars along with the list of securities proposed to be pledged.

1 st Applicant	
2 nd Applicant	
3 rd Applicant	

Type of Request

- Fresh Application
 Additional Lodgement
 Withdrawal
 SWAP
 Renewal
 Redemption/Partial redemption

1st Applicant

Please complete all sections in BLOCK LETTERS and tick (✓) options wherever applicable

Name: _____		
(First name)	(Middle name)	(Last name)
PAN No.: _____	UID(Adhaar): _____	Passport No: _____

Date of Birth	DD/MM/YYYY	Present/ Communication address: _____ _____ _____ City: _____ State: _____ Pin code: _____ Phone number: (O) _____ (R) _____ Years in current address: ____ Mobile No: _____ E-mail: _____ Changed Residence in past 3 years : <input type="checkbox"/> Not Changed <input type="checkbox"/> Once <input type="checkbox"/> More than Once
Age		
Marital Status	Single/ Married/ Divorced/ Widowed	
Gender	Male/ Female/ Other	
Employment status (Please tick)	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Professional <input type="checkbox"/> House wife <input type="checkbox"/> Others	

Family Details: Father's/Husband's name: _____ No. of dependents: _____ No. of children: _____	Education (please tick): <input type="checkbox"/> Matric or below matric <input type="checkbox"/> Under Graduate/Higher secondary <input type="checkbox"/> Graduate <input type="checkbox"/> Post-graduate <input type="checkbox"/> Doctorate/ Professional Degree	Account type: _____ Account number: _____ Branch name: _____ Demat number: _____
---	---	---

Are you an SIB staff (Y/N): _____
 If yes, PPC No. _____
 Place of present posting _____

Salaried: Please tell about your work: Employer name: _____ Department: _____ Address: _____ Pin code: _____ City: _____ State: _____ Phone no: _____ Extn No: _____ Fax no: _____	Working with: <input type="checkbox"/> Govt./Public sector <input type="checkbox"/> Public Ltd <input type="checkbox"/> Private Ltd <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> MNC Years with employer: _____
--	--

Self-employed/Professionals: Please tell about your work: Name of company/firm: _____ Designation: _____ Address: _____ _____ PIN: _____ State: _____	Business details: <input type="checkbox"/> Private Ltd. Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ Established since: _____ If professional, then choose one of the following <input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA/CS/CMA
--	---



Phone no: _____ Extn. No: _____	<input type="checkbox"/> MBA	<input type="checkbox"/> Engineer	<input type="checkbox"/> Lawyer
Fax no: _____	<input type="checkbox"/> Others (Please specify): _____		
Company email _____			
Years in business/profession _____			
Security offered			
<input type="checkbox"/> Share		<input type="checkbox"/> Bond	
<input type="checkbox"/> Debenture			
Security Ownership			
<input type="checkbox"/> Self			
<input type="checkbox"/> Joint			

Purpose of loan: _____

Is securities proposed to be pledged are held in Joint Name (Y/N) (if yes, please fill separate details joint holders)

DETAILS OF LIABILITIES OF APPLICANT:

Outstanding Loan Against Securities details in individual name

Financer	Purpose	Type of loan	Loan Amount	Present Outstanding	EMI	Overdue amount (if any)	Overduesince (if overdue)

Particulars of Legal Heirs:

Sl no	Name	Relationship with applicant	Age	Present Address (If different from applicant's address)

Declaration:-

I hereby declare that all the particulars and information furnished in the application form are true, correct and complete and up-to-date in all respects. I have not withheld any information. I confirm that I have had no insolvency proceedings initiated against me nor have I ever been adjudicated insolvent. I also authorize South Indian Bank or its agent to make references and enquiries relative to information in this application which South Indian Bank considers necessary. I also authorize South Indian Bank to exchange, share, part with all information relating to my loan details and repayment history information to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be required and shall not hold South Indian Bank liable for use of this information. I undertake to inform South Indian Bank regarding any change in my residence/ employment/ Occupation/ Transfer and to provide any other information that South Indian Bank may require. I further agree that my loan shall be governed by the rules of South Indian Bank which may be in force from time to time. South Indian Bank reserves the right to reject any application without providing any reason.

I further declare that I am not a Director in any Bank. There is no litigation against the firm or me / co. in which I am the proprietor / a partner/ a Director.

I am / was not a Proprietor / partner/ Director in any firm/ company whose name is listed in caution list of RBI/ ECGC. I under take to keep the account in regular status always and pay interest as and when debited in my account. I also understand that South Indian Bank has all the powers to sell the securities which I pledge with the Bank in case if there is a shortfall in the drawing power due to fluctuation in the price of the securities pledged or if the account is not in regular status or if the interest is not serviced on time with or without prior notice and as per the rules and regulations of the Bank.

I under take to bear processing, service, documentation charges etc. stipulated by the bank from time to time. I agree, note and understand that South Indian Bank shall be entitled at its sole discretion to call back, the entire loan/advance whether due and payable or not at any time without assigning any reason and enforce its rights, remedies and securities.

Sign:

Name:

Place:

Date :



IMPORTANT INFORMATION FOR APPLICANTS OF LOAN AGAINST SECURITIES

FEES & CHARGES:

Unified Processing Charges	Rs.5000/- plus applicable taxes.
Other Charges	Pledge/Un-pledge charges : As per actual Sale of security : All brokerage/transaction charge/ other levies as per actuals Renewal Fee : 2000/-+ applicable taxes Stamp duty and other charges : As per actuals Legal/ Other incidental charges : As per actuals
Account operation Charges	For all other banking charges relating to banking services and operations in accounts, please refer to www.southindianbank.com
Prepayment Charges	Nil
Penal Interest	2% for the defaulted amount for the defaulted period.

LIST OF DOCUMENTS TO BE SUBMITTED:

- Application along with Passport size photograph of all the applicants
- Declaration
- Any one Identity proof (PAN (mandatory)/ Voter ID/ Passport/ Driving License/ UID)
- Any one address proof (Voter ID, Passport, Driving License or Ration card)
- Latest Demat Account holding Statement
- Client Master List for the Demat account
- Pledge form for the creation of pledge

ACKNOWLEDGEMENT TO THE APPLICANTS FOR APPLICATION:

Application No/Ref. No:

We have received the application of Loan against Securities from Mr. _____, _____ & _____ for Rs. _____ on _____ at _____ : _____ (HH/MM).

The following is the status of receipt of documents:-

- Complete Documents received
- Complete Documents not received and advised to customer for requirements

For The South Indian Bank Ltd
_____ Branch



Please affix recent photograph

TO BE FILLED FOR CO-APPLICANTS (S) IF ANY

Please complete all sections in BLOCK LETTERS and tick (√) options wherever applicable

Name: _____ (First name) _____ (Middle name) _____ (Last name)
 PAN No.: _____ UID(Adhaar): _____ Passport No: _____

Date of Birth	DD/MM/YYYY	Present/ Communication address: _____ _____ _____ City: _____ State: _____ Pin code: _____ Phone number: (O) _____ (R) _____ Years in current address: _____ Mobile No: _____ E-mail: _____ Changed Residence in past 3 years : <input type="checkbox"/> Not Changed <input type="checkbox"/> Once <input type="checkbox"/> More than Once
Age		
Marital Status	Single/ Married/ Divorced/ Widowed	
Gender	Male/ Female/ Other	
Employment status (Please tick)	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-employed <input type="checkbox"/> Professional <input type="checkbox"/> House wife <input type="checkbox"/> Others	

Family Details: Father's/Husband's name: _____ No. of dependents: _____ No. of children: _____	Education (please tick): <input type="checkbox"/> Matric or below matric <input type="checkbox"/> Under Graduate/Higher secondary <input type="checkbox"/> Graduate <input type="checkbox"/> Post-graduate <input type="checkbox"/> Doctorate/ Professional Degree	Banking with us (Y/N): _____ <i>If yes, then fill the following:</i> Banking with us since: _/_(MM/YYYY) Account type: _____ Account number: _____ Branch name: _____
---	---	--

Are you an SIB staff (Y/N): _____
 If yes, PPC No. _____
 Place of present posting _____

Salaried: Please tell about your work: Employer name: _____ Department: _____ Address: _____ Pin code: _____ City: _____ State: _____ Phone no: _____ Extn No: _____ Fax no: _____	Working with: <input type="checkbox"/> Govt./Public sector <input type="checkbox"/> Public Ltd <input type="checkbox"/> Private Ltd <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> MNC Years with employer: _____
--	--

Self-employed/Professionals: Please tell about your work: Name of company/firm: _____ Designation: _____ Address: _____ PIN: _____ State: _____ Phone no: _____ Extn. No: _____ Fax no: _____ Company email _____ Years in business/profession _____	Business details: <input type="checkbox"/> Private Ltd. Co. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others _____ Established since: _____ If professional, then choose one of the following <input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA/CS/CMA <input type="checkbox"/> MBA <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> Others (Please specify): _____
--	--

Security offered
 Share Bond
 Debenture

Security Ownership
 Self
 Joint

Purpose of loan



Is securities proposed to be pledged are held in Joint Name (Y/N) (if yes, please fill separate details joint holders)

DETAILS OF LIABILITIES OF CO-APPLICANT:

Outstanding Loan details in individual name

Financer	Purpose	Type of loan	Loan Amount	Present Outstanding	EMI	Overdue amount (if any)	Overduesince (if overdue)

Particulars of Legal Heirs:

Sr. No.	Name	Relationship with applicant	Age	Present Address (If different from applicant's address)

Declaration:-

I hereby declare that all the particulars and information furnished in the application form are true, correct and complete and up-to-date in all respects. I have not withheld any information. I confirm that I have had no insolvency proceedings initiated against me nor have I ever been adjudicated insolvent. I also authorize South Indian Bank or its agent to make references and enquiries relative to information in this application which South Indian Bank considers necessary. I also authorize South Indian Bank to exchange, share, part with all information relating to my loan details and repayment history information to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be required and shall not hold South Indian Bank liable for use of this information. I undertake to inform South Indian Bank regarding any change in my residence/ employment/ Occupation/ Transfer and to provide any other information that South Indian Bank may require. I further agree that my loan shall be governed by the rules of South Indian Bank which may be in force from time to time. South Indian Bank reserves the right to reject any application without providing any reason.

I further declare that I am not a Director in any Bank. There is no litigation against the firm or me / co. in which I am the proprietor / a partner/ a Director.

I am / was not Proprietor / partner/ Director in any firm/ company whose name is listed in caution list of RBI/ ECGC.

I under take to keep the account in regular status always and pay interest as and when debited in my account. I also understand that South Indian Bank has all the powers to sell the securities which I pledge with the Bank in case if there is a shortfall in the drawing power due to fluctuation in the price of the securities pledged or if the account is not in regular status or if the interest is not serviced on time with or without prior notice and as per the rules and regulations of the Bank.

I under take to bear processing, service, documentation charges etc. stipulated by the bank from time to time. I agree, note and understand that South Indian Bank shall be entitled at its sole discretion to call back, the entire loan/advance whether due and payable or not at any time without assigning any reason and enforce its rights, remedies and securities.

Sign:

Name:

Place:

date :



DETAIL WITH RESPECT TO SECURITIES PROPOSED TO BE PLEDGED
(To be submitted by borrower along with application)

The Branch Head,
_____ Branch

Dear Madam/ Sir

Depository Participant Name	
DP ID	
Beneficiary Account No	

Please find below the details of securities proposed to be pledged for availing the loan against securities.

ISIN	Scrip Name	Quantity	Face Value	Previous day closing price(NSE)	Total Value

Yours faithfully

(Borrower Name and signature)

Date:

Place:

The shares are to be pledged in favor of South Indian Bank

Depository	Pledgee Account No
NSDL	
CDSL	



DECLARATION

1. I hereby declare that I shall utilise the borrowed funds solely for the purpose for which the loan is granted , and will not be used for any speculative purposes. The Bank has the right to recall the advance in the event of the funds being used for any other purpose other than the one declared in the application and / or for speculative purposes (where such use is prohibited by this paragraph) and / or anti-social purposes.
2. I/We understand and acknowledge that the amount of the overdraft facility that may be sanctioned from time to time would depend on the value of the instruments/securities pledged in favour of The South Indian Bank Limited (“the Bank”) as acceptable to the Bank and as per the Bank’s policies from time to time and shall at no time exceed regulatory limits as may be prescribed from time to time.
3. I/We am/are not availing more than Rs 20 lakhs from banking system against shares / equity oriented securities /mutual fund units/bonds/debentures as per RBI Guideline in case of individual customer/s. I/ We have not availed Loan Against Securities facility from any other Bank/Institutions. (if availed please fill the details below)

	Name of facility	Lending bank name	Name of borrower/Co borrower	Credit limit	Operating limit

4. I / We confirm that my / our total borrowings against shares / bonds / debentures / units of Mutual Funds / Bonds (please strike out whichever is not applicable) from the entire banking system (including the amount obtained from South Indian Bank) will not exceed 20 lakhs (applicable only for individuals).
5. I / We confirm that I / We will not utilise the borrowed money for purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) ,units of gold Mutual Funds, Badla Financing , IPO Financing and Buyback of securities. I / We confirm that I / We shall utilise borrowed funds solely for the purpose for which the loan is granted and I / We shall not make any material transfers to its group entities, from such funds, without the consent of the Bank.
6. The advances should be purpose oriented taking into account the credit requirement of the investor. Advances should not be granted for subscribing to or boosting up the sales of another scheme of a mutual fund or for the purchase of shares/ debentures/ bonds etc.
7. I / We confirm that I am / We are not Directors / promoters of the companies whose shares are pledged.
8. Applicable only for NRIs: I / We confirm that the loan shall not be utilised, either singly or in association with other person, for any of the activities in which investment by persons / resident outside India is prohibited. I/We shall not remit the loans / funds out of India and the loan proceeds shall not be used for any other activity where foreign investment is not allowed. (This shall be applicable even if the loan is utilised in association with other persons)
9. I / We agree that I / We am/are not a PEP (Politically Exposed Persons-are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g. Heads of states/ Governments, senior politicians, senior government/ judicial/ military officers, senior executives of state-owned corporations, important political party officials, etc.) and undertakes that in the event of subsequently becoming a PEP, I / We will immediately intimate the Bank regarding the same.
10. I/We do hereby state that I am/ we are aware that the interest debited by the Bank in respect of my overdraft account has to be serviced at monthly intervals or at such intervals as may be applicable from time to time, by way of crediting such interest amounts into my overdraft account.
11. I know and confirm that the bank has all the rights to invoke the pledge and sell the securities pledged in case of default or delay from my side to respond/remit margin/additional pledge of securities and also in case if the account is irregular. The bank has the right to decide on the quantity and price of securities to be sold.
12. I/We agree to pay incidental charges /other charges as fixed by the said Bank from time to time during the time the account remains open.
13. I/We hereby authorise the Bank to send all correspondence (including Sanctioned Credit Limit and Account balance) on the Email ID as provided in the Account Opening Form.
14. I/We further authorise the bank to credit all sums received by the bank or standing to the credit in my/our name jointly or severally to the loan account, if necessary.
15. I/We agree, note and understand that Bank shall be entitled at its sole discretion to call back, the entire loan/advance whether due and payable or not at any time without assigning any reason and enforce its rights, remedies and securities.
16. I /We confirm that I am /We are not a Stock Broker/ Stock Broking Firm.

Name of Applicant:
Signature:

Name of Co-Applicant:
Signature:

Place:



Date