



### PERSONAL LOAN AGREEMENT

The person(s) named in the Schedule-cum-Key Fact Statement hereto (hereinafter referred to as the "Schedule") being borrowers and co-borrowers, hereinafter collectively referred to as "Borrower/Applicant" which expression shall, unless it be repugnant to the context or meaning thereof, shall include: (i) in the event that the Borrower is a partnership firm for the purposes of the Indian Partnership Act, 1932, the partners for the time being and from time to time and their respective legal heirs, executors and administrators, legal representatives and successors; (ii) in the event that the Borrower is a sole proprietorship, the sole proprietor and his/ her legal heirs, administrators, executors and legal representatives; (iii) in the event that the Borrower is an individual, his/her legal heirs, administrators and executors; (iv) in the event that the Borrower is a joint Hindu Undivided Family, the Karta and any or each of the adult members of the HUF and their survivor(s) and his / her / their respective heirs, executors, administrators;

#### In favour of:

The South Indian Bank Ltd., a company within the meaning of the Companies Act, 1913 and a banking company having license as such from the Reserve Bank of India under the provisions of the Banking Regulation Act, 1949, and having its registered office at "SIB House", T.B.Road, Mission Quarters, Thrissur, PIN 680 001, Kerala State., India, and one of its Branches/Offices at the Schedule mentioned herein below (hereinafter referred to as the "Bank" which expression, unless it be repugnant to the context or meaning thereof, shall include its successors and assigns).

The Borrower hereby irrevocably and unconditionally agrees to abide by the following terms and conditions:

1. The Bank is desirous of availing certain lending Services (as defined under the RBI digital lending guidelines) from the Company M/s. FPL TECHNOLOGIES PRIVATE LIMITED for the purpose of remote and automated lending process, largely by use of seamless digital technologies for customer acquisition, credit assessment, loan approval, disbursement, recovery, and associated customer service and the Company has agreed to provide the Services to the Bank as agent of the Bank for carrying out one or more of Bank's functions or part thereof in customer acquisition, underwriting support, pricing support, servicing, monitoring, recovery of specific loan or loan portfolio on behalf of the Bank in conformity with extant outsourcing and digital lending guidelines issued by the Reserve Bank on the terms and conditions agreed upon between the Parties hereto. That Pursuant to the application made by the Borrower through the Online APP "OneScore", a digital lending app in the ownership of M/s. ONECONSUMER SERVICES PRIVATE LIMITED, a Company, inter alia, engaged in the business of digital marketing and sourcing of customers through its app "OneScore" ("Application" / "OS") which connects the Borrower who are desirous of availing loans/credit facilities with the Bank ("Application"), loan/facility sanctioned/as may be sanctioned by the Bank for an amount not exceeding the amount mentioned in the Schedule hereto (hereinafter referred to as "Loan"), shall be governed by these terms and conditions contained herein and in the schedule/links provided.
2. In case of there being more than one Borrowers (i.e. there being co-borrowers), the reference to the term "Borrower" shall be deemed to be as if it were plural and this document shall be read accordingly as if made and liabilities undertaken by each of them jointly and severally. Reference to the masculine gender includes reference to the feminine and neuter genders and vice versa.
3. The Loan shall be subject to and upon the terms and conditions contained in the Application and/or this document. The Bank may disburse the Loan or any part thereof ("Disbursement") at its own discretion. Notwithstanding anything contained herein: the Bank may at its sole discretion, suspend or cancel the Loan if the same is not utilized within 15 days of the issuance of instrument/instruction for Disbursement and/or if necessary documents/mandate as required by the Bank is not furnished to the Bank within the stipulated timeframe; in such cases, the cancellation shall take effect only when the Borrower has paid to the Bank in full the total Outstanding Balance (defined hereinafter) including all the interest, and all other charges. The Borrower shall use the Loan only for the purpose stated and not for any other purpose including making investment in the capital market or any speculative or illegal or anti-social purpose.
4. The Loan, interest, compound interest, default interest, any other charges, dues and monies payable, costs and expenses reimbursable, as outstanding from time to time and whether any of them due or not, are hereinafter collectively referred to as "Outstanding Balance". The Borrower shall pay interest on the Loan, the unpaid due interest and all other outstanding charges and monies (except the default interest), at the rate of interest specified in the Schedule hereto, on the outstanding daily balance from the date of Disbursement, compoundable at monthly rests. The Bank in its sole discretion would be entitled to change the said rate of interest from time to time including on account of changes made by the Reserve Bank of India, which would be intimated to the Borrower(s) and would be binding upon the Borrower(s). The Borrower shall also pay and bear all interest tax, if any, as applicable from time to time. The Borrower(s) shall repay the Loan and pay the interest that is due from time to time by way of equated monthly installments (EMIs) as specified in the Schedule or as may be specified by the Bank from time to time (time being the essence of the contract). In case of any default, the Borrower shall without prejudice to Bank's other rights and remedies, pay additional/default interest at the rate mentioned in the Schedule hereto/ Application or as may be prescribed by the Bank, over and above the then applicable rate of interest till full payment is made/default is cured. This liability shall not act as justification for any default.
5. The Bank reserves the right, at any time, to modify/alter any of the terms & conditions of the facility. The applicant authorizes the Bank to assess GST transaction data, the Credit Bureau report etc and other related information of the Entity/Proprietors/Partners/Directors/Promoters. The applicant shall be solely responsible to ensure that the registered mobile number or email as shared to the Bank as part of accessing the Online Platform is/are kept confidential and not revealed/ disclosed to any third party, including any person claiming to represent the Bank, or its agents and shall take all possible care to prevent discovery of the registered mobile number or SMS or email by any person. Such transmission methods involve the risk of possible unauthorized alteration of data, documents, information etc unauthorized usage therefore for whatever purposes and/ or virus attacks and are susceptible to a number of frauds, misuse, hacking, malicious, destructive or corrupting code, programme or macro which could affect the online facility for such utilization. This could result in delays in the processing or failure in the processing of such requests and the Bank shall not be responsible for the same. The applicant shall exempt the Bank from any and all responsibility/ liability of such misuse or virus attacks/ transmission and shall not hold the bank responsible/liable therefor. Also, that in no event shall the bank be liable for any Losses due to loss or improper or unauthorized use of the data, documents, information etc disclosed on the online platform and the applicant shall be solely responsible for the same.
6. The applicant hereby agrees and explicitly consents that the Bank may share/ distribute the information, including personal information provided by the applicant to its affiliates and subsidiaries, including third parties where Bank deems it necessary, for carrying out the services. Additionally, the applicant consents to the Bank using such personal data, documents, information provided for giving credit report and credit opinions for Bank's own consumption.
7. The applicant hereby acknowledges and consents that the Bank is entitled to maintain the loan account at a Bank Branch convenient for operations as it deems fit and applicant does not have any objections for the same. The same shall not, by default, confer any jurisdiction to the place where such Branch is situated, unless the Bank desires to pursue the legal recourse from the Courts having jurisdiction over such place.
8. The Loan, this document/other documents, shall be governed by the laws of India. The parties hereto expressly agree that all disputes arising out of and/or relating to the Loan, this or any other relevant document shall be subject to the exclusive jurisdiction of the court/tribunal of the city/place in which the branch/office of the Bank where the contract acceptance has been last communicated/concluded, being at Ernakulam, where Central Servers of the Bank is situated and shall be deemed to be the place of execution for all purposes and shall have exclusive jurisdiction in relation to all matters concerning and relating to this agreement; provided that the exclusivity aforesaid shall bind the Borrower and the Bank shall be entitled to pursue the same in any other court of competent jurisdiction at any other place; and provided further that if any dispute is below the pecuniary jurisdiction limit of the Debts Recovery Tribunals established under the Recovery of Debts Due to Banks and Financial Institutions Act, 1993, then such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by the Bank and Borrower from the list provided herein. The parties jointly agree that the 1st mentioned person in the panel of arbitrators annexed to the schedule of the Loan agreement shall be appointed as the sole arbitrator for resolving the disputes if any with respect to the matters connected with the agreement or other related matters. It is further agreed by the parties jointly that if the 1st named person is unable to perform his functions or for other reasons fails to act without undue delay or the parties jointly agree for the termination of his mandate as arbitrator, the 2nd person in the panel of arbitrators annexed to the schedule of the Loan agreement shall be substituted /appointed as the sole arbitrator for resolving the disputes if any with respect to the matters connected with the agreement or other related matters. It is further agreed by the parties jointly that if the 2nd named person is also unable to perform his functions or for other reasons fails to act without undue delay or parties jointly agree for the termination of his mandate as arbitrator, the 3rd person in the panel of arbitrators annexed to the schedule of the agreement shall be substituted /appointed as the sole arbitrator for resolving the disputes if any with respect to the matters connected with the agreement or other related matters. The place of arbitration shall be at Thrissur, Kerala State or such other place as the Bank may determine.
9. The Borrower(s) and Guarantor(s) is/are and shall also be bound by the General Terms and Conditions (SIBL/PL/LEGAL-01/V.2/2021) available at [https://www.southindianbank.com/UserFiles/file/Personal\\_Loan\\_General\\_Terms\\_and\\_Conditions-V-2- Dec\\_2021.pdf](https://www.southindianbank.com/UserFiles/file/Personal_Loan_General_Terms_and_Conditions-V-2- Dec_2021.pdf), (or scan the QR code below) which have been read and understood by the Borrower(s)/Guarantor(s), and shall be deemed to be part and parcel of these terms and conditions and are deemed to have been incorporated herein by reference. For evidence purposes in any court of law or arbitration or before any authority, any paper printouts produced by the Bank from its electronic records shall be final and binding on the Borrower and the Borrower waives any objection it may have for the same being produced by the Bank as proof and in such evidence.
10. The Borrower/s hereby specifically authorize the Bank to debit account/s for the EMI, documentation charges, processing Fee and other charges, Pre/Part Payment and/or Foreclosure charges and stamp duty charges as mentioned in the Schedule herein or in the latest schedule of charges published by the bank from time to time. The Borrower/s have understood that they are authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the Bank where they have authorized the debt.
11. The initial break up between the Principal and Interest for the tenure of the loan is provided here with however the same is subject to change and upon such change such amended Principal and Interest for the rest of the tenure shall be deemed to become effective and the repayment dates shall be deemed to have been amended accordingly.
12. The Borrower hereby acknowledges and consents that the entire loan process, including sanction, KYC verifications, documentation, Disbursement etc. shall be done through OneScore App, a Digital Lending app platform provided by M/s. ONECONSUMER SERVICES PRIVATE LIMITED in tie up with M/s. FPL TECHNOLOGIES PRIVATE LIMITED, as Lending Service Provider to the Bank or any other Third Party service provider, which the Bank may engage tie to time.

The Borrower(s) have affixed their signatures after verifying and understanding the contents of this document, at the end of the Schedule.

Scan to view PL-General Terms and Conditions Version December 2021



The Borrower(s) have affixed their signatures after verifying and understanding the contents of this document, at the end of the Schedule.

**SCHEDULE-CUM-KEY FACT STATEMENT**

Ref. No:	.....	Place of Execution	Ernakulam
Agreement Date (DD/MM/YYYY)	.....	Borrowing Purpose	PERSONAL
Name of the Borrower/Co-Borrower	.....		
Address of the Borrower//Co-Borrower	.....		
Name(s) and Address of the Co-Borrower(s)/Guarantor(s)	NA		

	Parameter	Details
(i)	Loan amount (in Rupees)	.....
(ii)	Total interest charge during the entire tenor of the loan (in Rupees)	.....
(iii)	Other up-front charges (in Rupees)	.....
(a)	Processing fees (in Rupees)	.....
(b)	Insurance charges, if any (in Rupees)	NA
(c)	Digital Documentation Charges (in Rupees)	.....
(d)	GST	.....
(iv)	Net disbursed amount ((i)-(iii)) (in Rupees)	.....
(v)	Total amount to be paid by the borrower (sum of (i), (ii) and (iii)) (in Rupees)	.....
(vi)	Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)	.....
(vii)	Rate of Interest (Fixed)	.....
(viii)	Tenor of the Loan (in months)	.....
(ix)	Repayment frequency by the borrower	Monthly
(x)	Number of instalments of repayment	.....
(xi)	Amount of each instalment of repayment (in Rupees)	.....
(xii)	Pre EMI/EMI Date	5 <sup>th</sup> of Every Month

Details about Contingent Charges		
(xiii)	Penal charges	4% for the defaulted amount for the defaulted period
(xiv)	Pre-payment/Pre Closure Charges With 12 months	4% + GST
	Pre-payment/Pre Closure Charges After 12 months	2% + GST
(xv)	EMI/ Cheque Bounce Charges	750 + GST

Other disclosures		
(xvi)	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	3 days from the account opened date.
(xvii)	Details of LSP/collection agents/resolution agents acting as recovery agent and authorized to approach the borrower	<a href="https://www.southindianbank.com/UserFiles/file/empanelled_Collection_Agency.pdf">https://www.southindianbank.com/UserFiles/file/empanelled_Collection_Agency.pdf</a>
(xviii)	Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues	<a href="https://www.southindianbank.com/UserFiles/file/SIB_Nodal_Officer_Contact_Details.pdf">https://www.southindianbank.com/UserFiles/file/SIB_Nodal_Officer_Contact_Details.pdf</a>
(xix)	Details of recovery mechanism	Arbitration
(xx)	Link to SIB Website carrying Product Information	<a href="https://www.southindianbank.com/content/digital-loans/3939">https://www.southindianbank.com/content/digital-loans/3939</a>

**Name of the Arbitrators:**

1. Adv. M.V. Sabu, Prince Tower, Kombara, Market Road, Cochin – 18.
2. Adv. Sheen Jose, 1stFloor, TK Tower, Karthyayani Temple Road, Ayyanthole Ground, Ayyanthole PO, Thrissur Pin-680003.
3. Adv.Smijosh K M, DYFI Corner, Ayyanthole P.O, Thrissur-680003

Tax as per applicable government laws would be charged on all fees and charges

Borrower(s) Signature: \_\_\_\_\_

Signed and Delivered by the Borrower & Co-Borrower(s) in token of and in witness of them having read (and/or being explained), verified, understood, irrevocably agreed to, accepted, confirmed and declared all the clauses viz. 1 to 11 of the 'Terms and Conditions of Personal Loan', the Schedule, all contents thereof, including all the terms and conditions contained therein in SIBL/PL/LEGAL-01/V-2/2021, and authenticated accuracy and correctness of the same.

From:

Mr/Ms/M/s . . . . .

To:

The South Indian Bank Ltd.

Dear Sir,

With reference to the Credit facility/ies sanctioned to me/us, and being availed by us today, I/we confirm having understood the following concepts and illustrative examples related to due dates, classification of our borrowal accounts as SMA/NPA in the course of the conduct of the accounts.

**Concepts / clarifications/ Illustrative examples on Due dates and specification of SMA 1 NPA classification dates**

Dues:

mean, the principal/interest/ any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

Overdue:

mean the principal/ interest/ any charges levied on the loan account which are payable, but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

**Relevance of the Principle of 'First In First Out' (FIFO) in appropriation of payments into the borrowal account:**

The Principle of FIFO i.e., 'First In, First Out' accounting method is relevant to arrive at the No. of days of overdue for determining the SMA / NPA status. The FIFO principle assumes that, the oldest outstanding dues in the loan account needs to be cleared first. The FIFO method thus requires that what is due first

must be paid by the borrower first. For example; if in any loan account as on 01.02.2021 there are no overdues and an amount of Rs. X is due for payment towards principal instalment/interest/charges, any payment being credited on or after 01.02.2021 in the loan account will be used to pay off the dues outstanding on 01.02.2021

Assuming that nothing is paid /or there is partial payment (Rs Y) of dues during the month of February, the overdue as on 01.03.2021 will be Rs .X-Y. Additionally, an amount of Rs.Z becomes due as on 01.03.2021, Now any payment /partial payment into the account on or after 01.03.2021 will be first utilized to pay off the partial due of 01.02.2021 ( Rs X - Rs.Y) If there is more recovery than the Rs X - Rs Y then after recovering dues of 01.02.2021, the

remaining amount will be treated as recovery towards due of 01.03.2021. Age of

oldest Dues:

The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid. In the aforesaid illustration, if the Dues relating to 1st February 2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

**Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)**

Lending institutions will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA) The basis of classification of SMA / NPA Category shall be as follows:

Loans in the nature of Term Loans		Loans in the nature of Cash Credit/Overdraft	
SMA Sub-categories	Basis for classification- Principal or interest payment or any other amount wholly or partly overdue.	SMA Sub-categories	Basis for classification- Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Upto 30 days		
SMA-1	More than 30 days And upto 60 days	SMA-1	More than 30 days And upto 60 days
SMA-2	More than 60 days And upto 90 days	SMA-2	More than 60 days And upto 90 days

However, In case of NBFCs, the reference to 90 days for SMA-2/ NPA classification to be read as per the applicable norms and also subject to the provisions of the RBI Circular DORCRE.REC.No.60/03.10.001/2021-22 dated October 22,2021 on 'Scale Based Regulation (SBR): A revised Regulatory framework for NBFCs. Also, the asset classification norms of Agricultural advances which are based on Crop Season shall continue as hitherto.

**Non-performing Asset:**

Non-Performing Asset (NPA) is a loan or an advance where:

- i interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,
- ii. the account remains 'out of order' as indicated below, in respect of an Overdraft/Cash Credit (OD/CC),
- iii. the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- iv. the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops,
- v. the instalment of principal or interest thereon remains overdue for one crop season for long duration crops.

'Out of Order' Status:

An account shall be treated as 'out of order' if:

- i the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/drawing power for 90 days, or
- ii. the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

Illustrative movement of an account to SMA category to NPA category based on delay /nonpayment of dues and subsequent upgradation to Standard category at day end process:

Due date of Payment	Payment Date	Payment Covers	Age of oldest dues in days	SMA/NPA Categorisation	SMA since Date / SMA class date	NPA Categorisation	NPA Date
01.01.2022	01.01.2022	Entire dues upto 01.01.2022	0	NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-0	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA-0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA-0	01.02.2022	NA	NA
		Dues of 01.02.2022 fully paid , Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA-1	01.02.2022 / 03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid , Due for 01.03.2022 not fully paid at EOD 1.03.2022	1	SMA-0	01.03.2022	NA	NA
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 and amount due on 01.4.2022 at EOD 01.04.2022	60	SMA-1	01.02.2022 / 03.03.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.22 at EOD 02.04.2022	61	SMA-2	01.02.2022 / 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.22 at EOD 01.05.2022	90	SMA-2	01.02.2022 / 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.22 at EOD 02.05.2022	91	NPA	NA	NPA	02.05.2022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA	NPA	02.05.2022
01.07.2022	01.07.2022	Paid entire dues of 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1	NPA	NA	NPA	02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard Account with No Overdues	NA	NA	STD from 01.10.2022

I/we also understand that the aforesaid few examples are illustrative and not exhaustive in nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail.

Yours faithfully,

..... (Borrower/s)




**THE MODEL/INDICATIVE FORMAT OF THE INITIAL BREAK UP BETWEEN THE PRINCIPAL AND INTEREST FOR THE TENURE OF THE LOAN IS PROVIDED HERE WITH AS ON DATE OF AGREEMENT; HOWEVER THE SAME IS SUBJECT TO CHANGE DEPENDING UPON ACTUAL LOAN AVAILED/OPEN DATE IN THE BANK'S CORE BANKING PLATFORM (CBS) AND UPON SUCH CHANGE, SUCH AMENDED PRINCIPAL AND INTEREST FOR THE REST OF THE TENURE SHALL BE DEEMED TO BECOME EFFECTIVE AND THE REPAYMENT DATES SHALL BE DEEMED TO HAVE BEEN AMENDED ACCORDINGLY.**

**DUE DATE:** On 05th day of every month subject to the following: If the loan open date is in the range of 05th to 15th (both inclusive) of a month, then the EMI start date of the loan will be on the 05th of immediate next month. If the **LOAN OPEN DATE IN THE BANK CBS** is in the range of 16th to 04th (both inclusive), then the EMI start date will be 05th of the month coming after completion of 30days **FROM THE LOAN OPEN DATE IN THE BANK CBS**. If the loan open date is in the range 16th to 04<sup>th</sup> (both date inclusive), the EMI will be demanded after the completion of one month. The broken period interests (interest from the account open date to 4th of immediate next month) will be demanded in the account at the end of the broken period. The recovery of the broken period interest will be made from the operative account linked with the loan account. In such cases, sufficient balance to be maintained in the operative account.

Notwithstanding the above, the Borrower agrees that the Rate of Interest may increase on account of the change of policy/directives of Reserve Bank of India/ variation in Repo Rate Plus and/or Operating Cost and/or and/or Spread and in that case the Borrower agrees to pay such revised rate of interest and accordingly, the EMI portion comprising of Principal and Interest portion shall undergo variation.

Signature : .....

Name of the Borrower: .....

Language	Declaration
English	I have been read out and explained in the language known to me, the contents of the loan documents and all other documents incidental to availing the loan from THE SOUTH INDIAN BANK Ltd. and I have signed the said documents after having understood them and by signing the same I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same.
Hindi	मुझे यह ऋण दस्तावेजों और द साउथ इंडियन बैंक लि. से ऋण प्राप्त करने के लिए प्रासंगिक अन्य सभी दस्तावेजों की शर्तों को मेरी ज्ञात भाषा में पढ़ा और समझाया गया है, और मैंने उन्हें समझने के बाद उक्त दस्तावेजों पर हस्ताक्षर किए हैं। मैं एतद्वारा ऋण के सभी नियमों और शर्तों का पालन करने के लिए सहमत हूँ।

Kannada	<p>ಸೌತ್ ಇಂಡಿಯನ್ ಬ್ಯಾಂಕ್ ನಿಂದ ಸಾಲ ಪಡೆಯಲು ಸಂಬಂಧಪಟ್ಟ ಎಲ್ಲಾ ಸಾಲದ ದಸ್ತಾವೇಜು (ಲೋನ್ ಡಾಕ್ಯುಮೆಂಟ್ಸ್) ಗಳಲ್ಲಿನ ವಿವರಗಳು, ನಿಯಮಗಳು ಮತ್ತು ವಿಷಯಗಳನ್ನು ನನಗೆ ತಿಳಿದಿರುವ ಭಾಷೆಯಲ್ಲಿ ನನ್ನ ಮುಂದೆ ಓದಿ, ವಿವರಿಸಿ ಮತ್ತು ತಿಳಿಸುತ್ತಾರೆ ಹಾಗೂ ನಾನು ಸಂಬಂಧಿಸಿದ ಎಲ್ಲಾ ಸಾಲದ ದಸ್ತಾವೇಜುಗಳನ್ನು ಅರ್ಥಮಾಡಿಕೊಂಡು ನನ್ನ ಸ್ವಇಚ್ಛೆಯಿಂದ ಸಹಿ ಹಾಕುವ ಮೂಲಕ ಸಾಲದ ಎಲ್ಲಾ ನಿಯಮಗಳಿಗೆ ಮತ್ತು ಶರತ್ತುಗಳಿಗೆ ಬದ್ಧನಾಗಿ ಇರಲು ನಾನು ಈ ಮೂಲಕ ಒಪ್ಪಿಸುತ್ತೇನೆ</p>
Malayalam	<p>സൗത്ത് ഇന്ത്യൻ ബാങ്ക് ലിമിറ്റഡിൽ നിന്ന് ലോൺ ലഭിക്കുന്നതിന് ആവശ്യമായ ലോൺ ഡോക്യുമെന്റുകളുടെയും മറ്റ് എല്ലാ രേഖകളുടേയും ഉള്ളടക്കം, എനിക്ക് അറിയാവുന്ന ഭാഷയിൽ വായിച്ചു നൽകപ്പെടുകയും വിശദീകരിക്കപ്പെടുകയും ചെയ്തിട്ടുണ്ട്. പ്രസ്തുത രേഖകൾ മനസ്സിലാക്കിയതിന് ശേഷം മാത്രമാണ് ഞാൻ ഒപ്പിട്ടിട്ടുള്ളത്. അവയിൽ ഒപ്പിടുന്നതിലൂടെ വായ്പയുടെ എല്ലാ നിബന്ധനകളും വ്യവസ്ഥകളും അതിന്റെ ക്ലോസുകളും പാലിക്കാൻ ഞാൻ ഇതിനാൽ സമ്മതിക്കുന്നു</p>
Tamil	<p>ಸವತ್ ಇಂಡಿಯನ್ ಬೆಂಟ್ ಲಿಮಿಟೆಡ್ ಇಲ್ ಇರುಂತು ಕಡನ್ ಪೆರುವತರ್ಕಾನ ತರ್ಸೆಯಲಾನ ಅನೇತ್ತು ಆವಣಂಗಳು ಕಡನ್ ಆವಣಂಗಳಿನ್ ಒಲ್ಲಡಕ್ಕುಗಳು ಂನಕ್ಕುತ್ ತೆರಿಂತ ಮೊಝಿಯಿಲ್ ಮುರುವತುಮಾಕ ಂನಕ್ಕು ವಿಲಕ್ಕುಪ್ಪಟ್ಟು, ಮಠ್ಠುಮ್ ನಾನ್ ಮೆಠ್ಕುಠಿಯ ಆವಣಂಗಳಿಲ್ ಅವಠ್ಠೆಪ್ಪುರಿಂತು ಕೊಂಡ ಪಿಠ್ಠು ಕೆಯೊಪ್ಪಯಿಟ್ಟುಂಠೆಂಠೆ, ಮೆಲುಮ್ ಅತಿಲ್ ಕೆಯೊಪ್ಪಯಿಟ್ಟು ಇಡುವತನ್ ಮೂಲಮ್ ಕಡನುಕ್ಕಾನ ಅನೇತ್ತು ವಿತಿಮುಠೆಕುಗಳ್ ಮಠ್ಠುಮ್ ಠ್ಠಿಪಂತನೇಕುಗಳ್ ಮಠ್ಠುಮ್ ಅತನ್ ಒಪ್ಪಿರಿವುಕುಗಳ್ ನಾನ್ ಇಣಂಕು ಒಪ್ಪುಕ್ಕುಂಠೆಂಠೆ</p>

Signature : .....

Name of the Borrower: .....