

DBS Mortgage Loans

My Application

Name _____

Account No. _____



		Applicant	Co Applicant
Contact Details	E-mail:		
	Mobile*:	+91	+91
	Resident*:	+91	+91
	Office*:	+91	+91
	Fax No. *:	+91	+91
*Proof of Address (PoA) Certified copy of any one of the PoA needs to be submitted	☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others _____	☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others _____	
* Current Residential Address	 Landmark City Pin code State ISO 3166 Country Code: ☐ IN-India ☐ Others ☐	 Landmark City Pin code State ISO 3166 Country Code: ☐ IN-India ☐ Others ☐	
* Permanent Residential Address	 Landmark City Pin code State ISO 3166 Country Code: ☐ IN-India ☐ Others ☐	 Landmark City Pin code State ISO 3166 Country Code: ☐ IN-India ☐ Others ☐	
* Office/Business Address	 Landmark City Pin code State ISO 3166 Country Code: ☐ IN-India ☐ Others ☐	 Landmark City Pin code State ISO 3166 Country Code: ☐ IN-India ☐ Others ☐	
Mailing Address	☐ Permanent Residence ☐ Current Residence ☐ Office / Business Address	☐ Permanent Residence ☐ Current Residence ☐ Office / Business Address	
Residence	☐ Self Owned ☐ Owned by parents ☐ Lease ☐ Company provided ☐ Since _____	☐ Self Owned ☐ Owned by parents ☐ Lease ☐ Company provided ☐ Since _____	
*Education	☐ Under graduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others (Please specify) _____	☐ Under graduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others (Please specify) _____	
*Profession / Employment	☐ Salaried ☐ Private ☐ Public ☐ Gov't Sector ☐ Business ☐ Professional# ☐ Student ☐ Housewife ☐ Self Employed ☐ Retired ☐ Others (Please specify) _____	☐ Salaried ☐ Private ☐ Public ☐ Gov't Sector ☐ Business ☐ Professional# ☐ Student ☐ Housewife ☐ Self Employed ☐ Retired ☐ Others (Please specify) _____	
*Profession Details#	☐ CA ☐ Doctor ☐ Lawyer ☐ Others (Please specify) _____	☐ CA ☐ Doctor ☐ Lawyer ☐ Others (Please specify) _____	
*Self Employed	☐ Proprietor ☐ Partnership ☐ Company ☐ HUF ☐ Others (Please specify) _____	☐ Proprietor ☐ Partnership ☐ Company ☐ HUF ☐ Others (Please specify) _____	
*Name of employer / Firm			
*Employment details	Employee No No. of years with current employer Retirement age Designation No. of years at previous organizations No of dependents Total No of years in service/Business	Employee No No. of years with current employer Retirement age Designation No. of years at previous organizations No of dependents Total No of years in service/Business	

PROPERTY DETAILS

[illegible]

LOAN APPLICATION DETAILS

Loan Details	:	Amount Rs		Tenure : Years		Months		
Enhancement Details	:	Amount Rs		Tenure : Years		Months		
Interest Rate Options : Loan	:	☐	Floating Rate		%	☐	Others	
Enhancement	:	☐	Floating Rate		%	☐	Other	
Fees	:	☐	Processing Fees Rs					
Loan Against Property	:	☐	Loan against Property refinance	☐	Purchase of Office/Shop/Fixed Asset	☐	Loan consolidation	
		☐	Consumer Durables	☐	Education expenses	☐	Marriage expenses	
		☐	Purchase of office equipment	☐	Property repair and renovation	☐	Travel expenses	
		☐	Working Capital requirement	☐	Business expansion	☐	Others	
Repayment Mode	:	☐	SI (Standing Instructions)	☐	NACH (National Automated Clearing House)			
Insurance	:	☐	Home Loan Linked Life Insurance Policy	☐	Home Building Insurance			
		☐	I will pay the premium	☐	Please add the premium to the home loan mentioned above	(available only for LAP)		

Total Requirement And Funding Sources

Requirement	Amount	Funding Sources	Amount
Total Purchase price/construction cost		Loan applied for	
Incidental & other cost		Savings/Personal Funds	
Registration cost/Goods & Service Tax (GST)		Other	
Total		Total	

**CUSTOMER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTOR/SENIOR OFFICER
OF THE BANK/ANY OTHER BANK**

☐ I / We am / are a Director of DBS Bank or any other Bank *¹ or a Senior Officer of DBS Bank or *² relative of Director of DBS Bank/other Bank*¹/ Senior Officer of DBS Bank Yes | No |

*1 Including directors of Banking Company, Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

*2 relative shall have the meaning as defined by RBI

If Yes - : I/We declare(s) that I/We am/are related to the Director(s) and or Senior Officer(s) of DBS Bank or any other bank as specified hereto:-

Sr.no.	Name of the Director(s) / Senior Officer	Designation	Relationship

INCOME / FINANCIAL DETAILS : APPLICANT and CO-APPLICANT

	Applicant/Co Applicant	Income Head	Gross Income	Net Income	Frequency
Income Details	Applicant	_____	_____	_____	_____
	Co Applicant	_____	_____	_____	_____

	Applicant/Co Applicant	Income Head	Gross Income	Net Income	Frequency
Obligations / Deductions Details	Applicant	_____	_____	_____	_____
	Co Applicant	_____	_____	_____	_____

	Applicant/Co Applicant	Income Head	Gross Income	Net Income	Frequency
Bank Accounts Held	Applicant	_____	_____	_____	_____
	Co Applicant	_____	_____	_____	_____

ADDRESS DECLARATION (if applicable)

Applicant	Co Applicant
To, The Manager DBS Bank India Limited Date : This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank. ☐ Residential address ☐ Office address ☐ Permanent (Country of residence) (Country of residence) Kindly register my residence and/or communication address for all future correspondence. Applicant	To, The Manager DBS Bank India Limited Date : This is to declare that my residence and/or communication address mentioned in this form is different from the address mentioned in the address proof given to bank. ☐ Residential address ☐ Office address ☐ Permanent (Country of residence) (Country of residence) Kindly register my residence and/or communication address for all future correspondence. Co Applicant

APPLICABLE FOR SAVING AND FLEXI OVERDRAFT ACCOUNT

NOMINATION

☐ I wish to assign a Nomination (**Kindly submit the nomination form Da1**) ☐ I do not wish to assign a Nomination

MODE OF OPERATION

☐ Single ☐ Jointly (ATM/Debit card will not be issued) ☐ Either or Survivor ☐ Anyone or Survivor ☐ Former and Survivor
☐ Others (Please specify) _____

E-mail Statement : ☐ I am agreeable to receiving electronic statements on request only

NOMINATION FORM DA1*

Nomination under Sec45ZA of the Banking Regulation Act ,1949, and Rule 2(1) of the Banking Companies (Nomination) Rules,1985, in respect of bank deposit

☐ I wish to assign a Nomination (**fill Section A & Section B below**) ☐ I do not wish to assign a Nomination (**go directly to Section B below**)

Nominee name to be printed on the fixed deposit advise / account statement Yes ☐ No ☐

Section A

I / We _____
 nominate the following person to whom in the event of my / our / minor's death the amount of deposit in the account, particulars whereof are given below, may be returned by DBS Bank India Limited. _____ (Name of the branch where account is held)

Deposit				Nominee				
Nature of	Distinguishing No.	Additional Details, if any	Share Percentage	Name	Address	Relationship with Depositor, if any	Age	If Nominee is a minor, his date of birth

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. _____
 (name, address and age) _____ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Section B

Signature***

 Applicant Name

Signature***

 Co-Applicant Name

Witness 1	
Name _____	
Address _____	
Signature _____	Date _____

Witness 2	
Name _____	
Address _____	
Signature _____	Date _____

* where the deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor. * strike out if not a minor.

*** Thumb impressions must be attested by two witnesses. No witnesses are required incase of signature. Only one person can be nominated per account.

^ While the nomination facility is optional we recommend you avail of the same.

RELATED PARTY DETAILS AND PROOF OF IDENTITY [PoI]*

☐ Nominee: Name (PoI if available)	First Name	Middle Name	Last Name
☐ Guardian of Nominee : Name (Kindly submit PoI)	First Name	Middle Name	Last Name
☐ Assignee: Name (Kindly submit PoI)	First Name	Middle Name	Last Name

PROOF OF IDENTITY [PoI] OF RELATED PERSON*

☐ A-Passport Number	Passport Expiry Date
☐ B- Voter ID Card	
☐ C- PAN Card	
☐ D- Driving Licence	Driving Licence Expiry Date
☐ E- UID (Aadhaar)	
☐ F-NREGA Job Card	
☐ Z- Other (any document notified by the central government)	Identification Number

CHANNEL REGISTRATION

DEBIT CARD APPLICATION

Applicant		Co Applicant	
Name		Name	
(Name to be mentioned on the debit card not to exceed beyond 20 characters including blank space)		(Name to be mentioned on the debit card not to exceed beyond 20 characters including blank space)	
Type of Card	☐ Domestic Debit Card ☐ International Debit Card (can be used only in India)	Type of Card	☐ Domestic Debit Card ☐ International Debit Card (can be used only in India)

I/We declare and confirm that I/we have read and understood the terms and conditions available on the website of DBS Bank India Limited (Bank) related to the debit card and international limits

• I/We further agree to abide by the terms and conditions governing the accounts and the respective services linked to my/our account including Domestic Debit Card and International Debit Card facility, as available on the Bank's website and as amended from time to time. I/We hereby agree to be bound by all the revised charges/tariff applicable to the DBS Bank International Debit Cards

I/We am/are aware that the Debit Cards are issued in different variants. I/We are aware that the Default domestic transaction limit on my/our VISA Platinum Debit card is INR 100,000 and international transaction limit on my/our VISA Platinum Debit card is INR 25,000 is set for Debit cards issued to Savings Plus /Savings Power Plus and Basic Savings Bank Deposit Accounts. I/We are aware that the default domestic transaction limit on my/our VISA Infinite Debit card is INR 300,000 and the international transaction limit is INR 50,000 for Treasures, NRI Elite Treasures accounts. I/We agree that if our existing cards are domestic debit cards then our International limits will be Zero.

I/We agree and understand that the Bank reserves the right to reject any application for the said banking facilities without providing any reason. I/We undertake to strictly operate and use the account and the said banking facilities in accordance with the exchange control regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time.

I/We accept full responsibility of my/our Debit Card and agree not to make any claims against Bank in respect thereto. I/We confirm and understand that all my/our Account(s) with the Bank shall be automatically linked to my/our Debit Card unless instructions for delinking my/our account have been given in a form acceptable to the Bank.

- Note:
1. In case of NRO Accounts only DBS Domestic Card will be issued as per banks policy.
 2. International transaction limit is set separately for POS transactions and ATM withdrawals etc.
 3. The international transaction limits on your Debit card cannot exceed your domestic limits
 4. If you select a domestic card only initially, you can call customer care or submit a mandate to change the card type and increase & activate the international limit
 5. In case you need to change the default International limit, you can call customer care or submit a mandate to change the card type

iBANKING

Applicant		Co Applicant	
☐ Yes, I would like to apply for iBanking	☐ Yes, I would like to apply for iBanking	☐ Yes, I would like to apply for iBanking	☐ Yes, I would like to apply for iBanking
☐ No, I would not like to apply for iBanking	☐ No, I would not like to apply for iBanking	☐ No, I would not like to apply for iBanking	☐ No, I would not like to apply for iBanking

I/We hereby confirm that I/We have applied for DBS Bank India Limited ("Bank") Internet Banking (iBanking) Services and hereby agree that iBanking Services shall be made available to me/us by the Bank from time to time. I/We acknowledge and confirm that my/our use of the iBanking services shall be governed by the Bank's prevailing iBanking Terms and Conditions (copies of which are available at any of the Bank's branches in India and on the Bank's web-site at www.dbsbank.in) and I/We hereby declare that I/We have read and fully understood the said terms and conditions and accept the same. I/We agree and understand that the Bank reserves the right to reject any application for iBanking without providing any reason. I/We hereby instruct and authorise the Bank to mail/courier my/our Internet Banking ID and Password (collectively "Security Codes") relating to my/our access to the iBanking services to my/our address as per the Bank's records and I/We agree that the risk of non-receipt and/or disclosure of the Security Codes to an unauthorised third party shall be fully borne by me/us. I/We confirm and agree that the Bank shall not be held responsible in any way for any losses that may be suffered by me/us as a result of such non receipt or disclosure of the Security Codes to an unauthorised third party. I/We agree that in case I/We have multiple accounts (where the mode of operation is single/either or survivor/anyone or survivor) maintained with the Bank, all such accounts shall be automatically linked to my/our User ID.

I/We shall be fully responsible for any of the linked accounts getting debited based on the instruction(s) given through my/our User ID and Password and I/We also agree that the Bank will not be responsible or held responsible and agree not to make any claim or demand against the Bank in this regard.

I/We are aware of charges/fees applicable for iBanking Services. I/We hereby agree to be bound by the revised charges/fees applicable from time to time available on the Bank's website for iBanking Services.

Note: Please note that for availing mobile banking services, customer needs to have internet banking access as well. Please note that for accessing mobile banking services, you need to have DBS iBanking user id and password.

Yes I/we confirm I/we have applied for ☐ debit card ☐ iBanking we accept the terms & conditions governing these services.

Applicant Signature

Co Applicant Signature

APPLICABLE ONLY FOR NRI'S**THE PERSON OF INDIAN ORIGIN (PIO) DECLARATION (IF APPLICABLE)**

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions (Please pick the choice applicable to you)

- ☐ I held an Indian passport in the past ☐ My father / mother / grandfather / grandmother _____ (name) is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955
- ☐ I am the Spouse of an Indian citizen ☐ The father / mother / grandfather / grandmother _____ (name) of my spouse is / was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955

Applicant Name _____ Signature _____

Co-Applicant Name _____ Signature _____

Witnessed by _____ Yours faithfully,
Bank official / Solicitor / Notary Public

SEAFARERS ACCOUNT OPENING DECLARATION (IF APPLICABLE)

I hereby declare and confirm that I am a Non - Resident Indian and I am presently / was on contract with _____ (company) registered in _____ (address of the principal). I request you to open a NRE/NRO account in my name on the basis of the submitted documents.

I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of Non - Resident Indian is altered. Accordingly, I will have the Non - Resident accounts opened in my name redesignated to Resident / Resident Foreign Currency (RFC) accounts (as applicable)

Signature _____ Date :

D	D	M	M	Y	Y
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CONSENT FOR MARKETING OFFERS (mandatory)

At DBS we always strive to serve you better. One of our ways is to ensure that you are kept up to date with our latest promotions, as well as any products & services that may be suited to your needs.

- ☐ Yes, I/We would like to receive from DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS or MMS), fax, email and/or post.
- ☐ No, I/We do not wish to receive any DBS Bank India Limited marketing materials and information through telephone calls, all forms of mobile messaging (including SMS or MMS), fax, email and/or post. I understand that I/We will not be contacted only on the phone/mobile no.(s) / email id registered in your records.

Please Note: If you have opted to receive marketing materials and information from us via, mobile messaging or telephone calls, you will receive, mobile messages or calls from us only if your number is not on the National Do-Not-Call Register.

Notwithstanding anything written herein above you may receive some communication from us (emails/sms/calls, etc) irrespective of you being on "The Do Not Disturb" list for the following reasons:

- In response to your queries you have made to DBS Bank India Limited in writing or verbally
- Calls made to verify the details furnished by you under any application to DBS Bank India Limited,
- Calls made to conduct credit checks or card misuse related checks in the event of any irregular transaction being observed.
- Calls made to abide by the regulations including for Internet banking passwords / change in static data

GENERAL DECLARATION

1. I/We certify that the information provided by me/us in this application form is true, correct and complete in all respects. DBS Bank India Limited ("DBS Bank") is entitled to verify this directly or through any third party. 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 undertake to inform DBS Bank immediately of any change in my / our occupation/ employment or any other details furnished in this application, and to provide any other information that DBS Bank may require. I/We further acknowledge the DBS 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 DBS Bank may decide to grant to me/us at its sole discretion. I/We confirm that I/We have had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent. DBS Bank shall be entitled to reject my/our application without giving any reasons thereof.
2. I/We further agree that any facility that may be provided to me/us shall be governed by the rules/norms of the DBS 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 DBS Bank to debit my home loan account with DBS Bank for any fees, charges, interest etc as may be applicable. I/We are aware the fees paid by me/us is non-refundable.
3. I/We acknowledge that the DBS Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We acknowledge the right of the DBS Bank to provide and to seek 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 my account(s) with DBS Bank and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit information agencies and such information (including processed information) may be shared with other banks/financial institutions and other credit grantors for the purpose 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 DBS Bank to share information relating to my/our account(s). I/We understand that as precondition, relating to grant of loans/advances / other non funded credit facilities to me/us, DBS requires consent for the disclosure by DBS, of information and data relating to me/us in relation thereto and default if any committed by me/us in discharge thereof.
4. I/We hereby undertake and provide my/our consent for sharing my/our details mentioned above with Central KYC Registry. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email.
5. I/We acknowledge that I/We have been advised to seek independent legal advice on the legal status of property being purchased.
6. I/We agree to receive SMS alerts related to my/our application status even if my / our number is registered with Do Not call Registry and account activity as well as product use messages that the DBS Bank will send, from time to time, on my/our mobile phone as mentioned in this application form.
7. I/We understand that DBS Bank reserves the right to retain this application form, and the documents provided herewith, including photographs and will not return the same to us/ me.
8. I/We further agree that Recovery and collection of the loan, as well as, enforcement of security and all other disputes whatsoever shall be subject to the exclusive jurisdiction of relevant courts in India, to the exclusion of all other courts
9. I/We further agree that all Borrower/Applicant and Co-Borrower(s)/Co-Applicant(s) shall be jointly and severally liable under the Loan Agreement and all related documents.
10. I/We further agree and confirm that the end use of the loan amount cannot be towards any speculative, anti-social, illegal or unproductive purposes. I/We also agree that end use of the loan amount also cannot be towards purchase of gold in any form, including primary gold, gold bullion, Gold Jewellery, gold coins, units of Gold ETF and units of gold mutual fund.
11. I/We further acknowledge that I/We have read, understood and agree with the terms & conditions of/in this Application including the Most Important Terms and Conditions governing the home loan product chosen by me/us.
12. I/We have no objection in and give consent to DBS Bank for sharing my/our account details including my/our personal details to DBS Banks branches, affiliates, services providers, agents, contractors, surveyors, agencies, credit bureaus, etc., in or outside India, to enable DBS Bank to provide services under our banking arrangement/agreements including customized solutions and marketing services. I/We state that my/our aforesaid authorisation shall be valid till my/our written communication of withdrawal of my/our consent is acknowledged by DBS Bank. I/We understand and accept the risks involved in sharing personal information including sensitive personal information like bank account details with third party. I/We agree that provision of banking services to me/us could be suspended/discontinued, if I/We withdraw my/our consent. I/We understand that the list of third parties who may get access to my/our sensitive personal information is available on DBS Bank's website and I undertake to keep myself/ourselves updated on the same.

13. I/We hereby indemnify and shall keep the DBS Bank indemnified from time to time and at all times against all and any act/actions, claims, proceedings, cost, charges, losses (direct or consequential) and expenses which the DBS Bank may suffer or incur or be put to for any reason whatsoever by reason of the DBS Bank having acted on the fax, message sent by me/us.
14. I/We agree that at our request DBS Bank shall send me/us the monthly/quarterly statement(s) of accounts via e-mail, to the e-mail address specified by me/us. I/We understand that Internet transmission lines are not encrypted and that e-mail is not a secure means of transmission. I/We acknowledge the risk of possible unauthorised alteration of data and/or unauthorised usage thereof to whatsoever purposes. I/We agree to exempt Bank from any and all responsibility/liability arising from such misuse and agree not to hold the Bank responsible for any such misuse and further agree to hold Bank free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorised/illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.

In case of NRI/PIO:

1. 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 DBS Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.
2. I/We further agree that Home Loan for Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs) is being made available by DBS Bank solely for the purchase of residential properties in India. Any misinterpretation by the applicant of his or her NRI / PIO status may result in rejection of the loan application and/or further may entail prosecution under Indian laws (including, but not limited to Foreign Exchange Management Act of 1999).
3. I/We further agree that NRI/PIO Applicants are required to nominate a Co-Applicant in India. The Co-Applicant shall be the Co-Borrower/Guarantor to/on the loan and shall be directly liable and responsible for repayment of the entire Loan, in the event of default by the primary applicant.
4. I/We further agree that NRI/PIO Applicants/Co-applicants may make repayments to the Loan Account must be made from an NRE /NRO Account or any other means as permitted from time to time by the Reserve Bank of India.

In case of Resident Individual Account Opening:

I/We declare and confirm that I/We have read and understood the terms and conditions, Tariff schedules available on the website of DBS Bank related to the DBS Bank's all products and services, but not limited to the DBS Bank's tariff regarding the operation/conduct of the accounts/deposits and pertaining to general banking, phone banking, ATM/Debit Cards, Doorstep Banking, Mobile banking, Internet Banking and Electronic Banking facilities (collectively referred to as "the said banking facilities") and agree to be bound and abide by them/any other rules that may be in force from time to time. I/We are aware of Charges/fees applicable for the said banking facilities. I/We hereby agree to be bound by the revised charges/tariff applicable from time to time available on the DBS Bank's website for the said all banking facilities. The terms and conditions for the said banking facilities will be in addition and not in derogation of the terms and conditions relating to the conduct of the my/our Account(s).

I/We am/are the beneficial owner(s) & ultimately own or have effective control of the above account.

In case of Non-Resident Individual Account Opening:

I/We wish to open the above stated account and confirm having read and understood the terms and conditions governing accounts/deposits linked to my/our Account and hereby agree to be bound by the terms and conditions and amendments governing the accounts or changes thereof and further amendments made by DBS Bank from time to time.

I/We declare and confirm that I/We have read and understood the terms and conditions, Tariff schedules available on the website of DBS Bank related to the DBS Bank's all products and services, but not limited to the DBS Bank's tariff regarding the operation/conduct of the accounts/deposits and pertaining to general banking, phone banking, ATM/Debit Cards, Doorstep Banking, Mobile banking, Internet Banking and Electronic Banking facilities (collectively referred to as "the said banking facilities") and agree to be bound and abide by them/any other rules that may be in force from time to time. I/We are aware of Charges/fees applicable for the said banking facilities. I/We hereby agree to be bound by the revised charges/tariff applicable from time to time available on the DBS Bank website for the said all banking facilities. The terms and conditions for the said banking facilities will be in addition and not in derogation of the terms and conditions relating to the conduct of the my/our Account(s). The copy of terms and conditions is available on the DBS Bank's website www.dbsbank.com/in and is also available at the DBS Bank's branch in India.

I/We undertake to strictly operate and use the Account(s) and said banking facilities in accordance with exchange control regulations as laid down by Reserve Bank of India (RBI) or any other authority from time to time. In the event of any failure on our part to comply with all or any of the guidelines/rule/law laid down by RBI, the Bank, Government of India, or any other duly constituted body or authority, we agree to forfeit all rights to the account and the said banking facilities and further agree to be debarred from holding/operating and using the Account(s) and/or the said banking facilities. In the event of any default or breach committed by me/us of any of the aforesaid provision, guidelines, rules, indemnity, terms and conditions, or any law or statute, I/We shall indemnify the Bank for any loss or damage that may be caused to it. DBS Bank may adopt such action as it deems fit on the happening of such event.

I/We hereby expressly authorise DBS Bank to disclose at any time and for any purpose any information whatsoever relating to my/our particulars, account, deposit, transactions or dealings with the DBS Bank to any court of competent jurisdiction, quasi judiciary authority, Law Enforcement Agency, Relevant Wing Of State Government, RBI, Income Tax Authorities, Statutory Authorities, Financial Institutions, Credit Bureaus / Agents / Vendors or any Company which is an affiliate or associate or subsidiary or group company of the Bank.

I/We undertake to inform DBS Bank of any change in my/our domicile status. I/We hereby declare that I am/we are Non Resident Indian(s) of Indian origin. I/We further confirm that myself/ourselves/parents/grandparents was/were citizens of India by virtue of constitution of India or Citizenship Act 1955 (57 of 1955). I/We hereby declare that I am /We are Non Resident Indian(s) ("NRI") as defined under the Foreign Exchange Management Act, 1999, and the Rules and Regulations made there under (hereinafter referred to as "FEMA").

I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us and I/we also agree that if any of the statements/declarations made herein is found to be not correct or false in material particulars, the DBS Bank is not bound to pay any interest on any deposit made by me/us and the Bank may close the account immediately without reference to me/us.

I/We confirm that the Non-Resident accounts (NRE/NRO and FCNR) opened with the DBS Bank shall be operated and maintained for the purpose of conducting bona fide transactions in Rupees and permissible currencies (as may be designated by Reserve Bank from time to time) in accordance with the provisions of the Foreign Exchange Management Act, 1999 ('Act') and the rules and regulations made there under and that such opening, operation and maintenance shall not in any manner contravene or violate the provisions of the Act and the rules and regulations made there under.

I/We understand, it is my/our responsibility to comply with tax laws and accordingly I/We would comply with the worldwide tax reporting and filing obligation as applicable. I/We understand that NRE Accounts/NRE Fixed Deposits/ FCNR (B) accounts/deposits held jointly with resident close relative (relative as defined in Section 6 of the Companies Act, 1956) can be operated only on 'Former or Survivor' basis. For the purpose of and in the course of providing services/ certain services, the DBS Bank is/may be required to engage the services of specialised another service providers / agents. I/We confirm and agree that the Bank may furnish any information regarding my/our account/deposits to these service providers /agents.

I/We understand that the sole/ first deposit holder will be regarded as the beneficial owner of the fixed deposit and considered as payee for the payment of interest on the fixed deposit and repayment of principal either on maturity or prematurely. The sole/first deposit holder will be regarded as the beneficial owner for the purpose of deduction of tax at source as required under the Income Tax Act, 1961 from the interest of such fixed deposit. In the absence of any maturity disposal instructions, the fixed deposit will be rolled over for the above-mentioned tenure at prevailing rates. The currency of the deposit will be any of the below: (1) The original currency if no forwards are booked (2) If a forward is booked final currency after settlement of the forward.

I/We shall ensure that only permissible credits and debits (as defined by Reserve Bank of India) from time to time are made into my/our NRO/NRE/FCNR (B) Accounts maintained with DBS Bank.

In case of Non-Resident Ordinary Account:

I/We undertake that in case of debits to the NRO account for the purpose of investment in India, and credits representing sale proceeds of investments, I/we will ensure that such investments/disinvestments will be in accordance with the regulations made by the Reserve Bank of India in this regard

I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of RBI.

I/We confirm that upon opening and operating my/our NRO account, I/we shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India

I/We understand that NRO accounts may be held jointly with residents and non – residents Indians.

I/We hereby declare that all foreign exchange transactions as may be entrusted by us to the DBS Bank or entered into from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the aforesaid act or of any rule, regulation, notification, direction, or order made . I/We also hereby agree to undertake to give such information/document that will reasonably satisfy you about the transaction in terms of the above declaration. I/We also understand that if I/We refuse to comply with any such requirement or (make only unsatisfactory compliant therewith) the DBS 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.

I/We are aware that any person resident outside India (other than a person resident in Nepal and Bhutan) may open NRO account with an authorised dealer for the purpose of putting through bona fide transactions in rupees not involving any violation of the provisions of any act, rules and regulations made there under.

I/We are aware that the principal of deposits in NRO accounts is non-repatriable, however current income and interest earnings is repatriable.

I/We are aware that NRO account can be opened by a foreign national of non-Indian origin visiting India, with funds remitted from outside India through banking channel or by sale of foreign exchange brought by me/us to India. I/We further confirm that the account will be closed by me/us on leaving India or within a period not exceeding six months whichever is earlier. The balance in the NRO account may be converted by the Authorised Dealer bank into foreign currency for payment to the account holder at the time of his departure from India provided the account has been maintained for a period not exceeding six months and the account has not been credited with any local funds, other than interest accrued thereon. In case the account has been maintained for a period more than six month, applications for repatriation of balance will have to be made by the account holder concerned on plain paper to the Regional Office concerned of the Reserve Bank.

I/We shall ensure that only permissible credits (as defined by Reserve Bank of India) from time to time are made into my/our NRO account maintained with the Bank. I/We hereby confirm that I/We have read and understood the rules, regulations, and guidelines as issued by RBI from time to time pertaining to the credits in the NRO account.

AUTHORITY TO SEND STATEMENTS AND ADVICES THROUGH EMAIL

I/We hereby authorise DBS Bank India Limited ("DBS Bank") to send the statement of accounts/advices and all other documents /communication pertaining to all my/our accounts held with the DBS Bank, including any documents in respect of any new accounts / relationship that we may open in future, to my/our registered e-mail ID as mentioned in contact details.

I/We understand that the default email communication is set to the aforesaid primary holder's email ID, unless explicitly requested by us otherwise. Any addition/ deletion of email IDs mentioned above will be communicated to DBS Bank in writing signed by the persons authorised to give instruction in accordance with the account mandate. All the terms and conditions set out herein shall be applicable to such additions/ changes. I/We am/are aware that email is not a secure or error-free medium of communication and I/We am/are aware of the possible risks involved in connection with the transmission of information via email. We accept and acknowledge that the Bank does not accept liability for any errors or omissions in the content of the email messages and its attachments. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expenses including consequential losses/damages which may be brought against you and which shall have arisen either directly or indirectly out of or in connection with your sending the details mentioned above to us through email.

Applicant Signature across Photograph	Co-Applicant Signature across Photograph
Signature*	Signature*
Applicant Name	Co Applicant Name

*Note: Non Individual Applicant to affix stamp

Signed in the Presence of

RM Signature : _____ RM Name : _____ RM Code : _____

Channel of sourcing and Code _____

Referral Name _____

☐ Branch walk-in ☐ Cross border referral ☐ DBS internet web page
☐ IBG RM referral ☐ Member get Member ☐ Staff referral ☐ Others _____

Signature*	Signature*
Applicant Name	Co Applicant Name

SELF CERTIFICATION ON USA CITIZENSHIP/ TAX RESIDENCY STATUS AND COMMON REPORTING STANDARD*
INDIVIDUALS ONLY

1st Applicant

Tax Residency Status - USA (Please tick [✓] one of the boxes only)
For US federal income tax purposes, I represent and warrant that:

☐ I am not a US person¹ / Tax Resident² / Green Card Holder.
Please provide one of the following documents:
• copy of non-US passport; or • non-US government issued identification.

Additionally, if you were born in the US, please provide:
• copy of certificate of loss of nationality of the US; or
• reasonable explanation that you do not have such a certificate:

☐ I am a US person¹ / Tax Resident² / Green Card Holder.
Please provide your US Taxpayer Identification Number (TIN)³ or Social Security Number (SSN).

| | | | - | | | - | | | |

☐ I confirm that I am **no longer a US person**¹
Please provide one of the following documents:
• copy of non-US passport; or
• one of the following:
a) copy of certificate of loss of nationality of the US; or
b) I-407 Form; or
c) reasonable explanation that you do not have such a certificate:

2nd Applicant

Tax Residency Status - USA (Please tick [✓] one of the boxes only)
For US federal income tax purposes, I represent and warrant that:

☐ I am not a US person¹ / Tax Resident² / Green Card Holder.
Please provide one of the following documents:
• copy of non-US passport; or • non-US government issued identification.

Additionally, if you were born in the US, please provide:
• copy of certificate of loss of nationality of the US; or
• reasonable explanation that you do not have such a certificate:

☐ I am a US person¹ / Tax Resident² / Green Card Holder.
Please provide your US Taxpayer Identification Number (TIN)³ or Social Security Number (SSN).

| | | | - | | | - | | | |

☐ I confirm that I am **no longer a US person**¹
Please provide one of the following documents:
• copy of non-US passport; or
• one of the following:
a) copy of certificate of loss of nationality of the US; or
b) I-407 Form; or
c) reasonable explanation that you do not have such a certificate:

TAX RESIDENCY STATUS - INDIA AND COUNTRIES OTHER THAN USA

☐ I am a Tax Resident² of India. ☐ I am a Tax Resident² of a country other than India and USA.
☐ I am a Tax Resident² of India and _____ (please specify)

Please provide one of the following documents: ☐ passport copy; or ☐ Government issued identification

Country of Tax Residency ²	Tax Identification Number (TIN) ³ or equivalent If no TIN Available, enter Reason* & explanation B
	 ☐ A ☐ B ☐ C _____ _____ _____
	 ☐ A ☐ B ☐ C _____ _____ _____
	 ☐ A ☐ B ☐ C _____ _____ _____

☐ I am a Tax Resident² of India. ☐ I am a Tax Resident² of a country other than India and USA.
☐ I am a Tax Resident² of India and _____ (please specify)

Please provide one of the following documents: ☐ passport copy; or ☐ Government issued identification

Country of Tax Residency ²	Tax Identification Number (TIN) ³ or equivalent If no TIN Available, enter Reason* & explanation B
	 ☐ A ☐ B ☐ C _____ _____ _____
	 ☐ A ☐ B ☐ C _____ _____ _____
	 ☐ A ☐ B ☐ C _____ _____ _____

***Reasons :** A - I am resident of a country/jurisdiction which does not issue TIN to its residents.

B - I am otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason).

C - TIN is not required. (Note: To be selected only if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

• If your country/jurisdiction of tax residence did not include the country of your residential address, please tick the following box as confirmation:

☐ I am not a tax resident of the country(ies) where I am residing. By checking this box, I also confirm that I am not a tax resident of any countries other than those I have declared above.

• In the absence of the above confirmation, DBS Bank India Limited may have to disclose your account information to tax authority based on your information held in our records. In addition, you may not be able to open additional accounts or purchase investments with us.

NOTES

a) ¹Definition of "US person" : A citizen or permanent resident of the United States (e.g. US Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); US corporations, partnerships, estates and trusts; Any other person that is not a foreign (i.e. non-US) person (as defined under US federal tax law).

b) ²Definition of "Tax Resident" Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760> In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). For more information on tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal mentioned above.

c) ³A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual & is used to identify the individual for the purpose of administering tax laws of such jurisdiction.

- I agree that DBS Bank India Limited ("DBS Bank") may disclose and transfer to its branches, subsidiaries, affiliates or representative offices located in any jurisdiction the information contained in this form, and any information relating to my accounts and products with DBS Bank India Limited, in connection with or to facilitate their compliance with applicable laws and regulations.
- I certify that the information above is true, accurate and complete. If any information changes, I shall immediately inform DBS Bank India Limited within 30 calendar days of the change, and provide supporting documents if required.
- I consent to DBS Bank India Limited collecting, using and disclosing information (including disclosing information to any Singapore or other government authority or agency) that I have provided for the purpose of complying with applicable laws and regulations.
- For parent/guardian/trustee/authorised representative signing on behalf of the Account Holder named above: I warrant that I have the legal right to sign this certification and either have obtained the Account Holder's consent or have the right to consent on his/her behalf to such collection, use, disclosure and processing of his/her personal data by DBS Bank India Limited for the purposes of this certification.

1st Applicant Signature

2nd Applicant Signature

1) Please sign as per Bank's records.

2) Thumbprints must be affixed in the presence of a bank staff.

3) If you are signing this form on behalf of a person per clause 4 above, please provide your name and NRIC/Passport number next to your signature/thumbprint.

Date : | | | | | | | | | |

Refer to page 13 for bank verification details

*Denotes mandatory field

Schedule of Charges



Sr. No	Items (INR)	Home Loans	Loan Against Property	Remarks
1	Processing Fees	Upto 10,000/-	Upto 1% as may be mutually agreed in the loan agreement.	Non-refundable, Applicable and payable upon loan application.
2	Annual Fees	NIL	Upto 1% as may be mutually agreed in the loan agreement	Applicable for Flexi Loan account Only
3	Other Charges			
	a Cheque bounce charges	NA	NA	
	b Document Retrieval Charges	NA	NA	
	c Statement of Account (Adhoc)	NA	NA	
	d Duplicate No Objection certificate / No Due Certificate	NA	NA	
	e Other Charges, eg Stamp duty, etc	On actuals	On actuals	
4	Charges on account of delayed payments/defaults			
	a Default Penal Charges			
		Material Breach	Amount or % p.a. to be charged	Frequency
		Financial Breach - Non-payment of EMI or any other charges and amount as per terms of this Loan Agreement	3% per annum on the overdue amount will be charged for the defaulted period	Payable on Monthly basis on EMI due date
		Security Perfection - Borrower's default in creation and perfection of first and exclusive mortgage over the Property ("Secured Assets") within 30 days from the date of disbursement	2% per annum will be charged on the Outstanding Balance	Payable on quarterly basis
		Non - Financial Breach – Borrower's breach of any of the below mentioned Affirmative, Negative & Informative Covenants	Amount or % p.a to be charged	Frequency
		Affirmative Covenants - In case the Secure Asset is vacant plot of land, the Borrower's shall commence the construction on the Property within a period (as mentioned in the Loan agreement) from the date of availing of the Loan. - The Borrower shall not carry out any structural changes in the Secured Assets in contradiction to the terms of Loan Agreement.	2% per annum will be charged on the Outstanding Balance	Payable on quarterly basis
		Negative Covenants - Borrower shall not create security over or otherwise part with the possession of or encumber in any manner, the Secured Assets, or any part of it. - Borrower shall not subject the Secure Assets to any family arrangement or partition or convert the	2% per annum will be charged on the Outstanding Balance	Payable on quarterly basis

		Secured Assets to HUF property. - Borrower shall not amalgamate or merge the Secured Assets with any other property of the Borrower or with any other adjacent property nor create any right of way or any other easement on the Secured Assets. - Borrower shall not change the residential use of the Secured Assets.		
		Informative Covenants The Borrower shall as per timelines mentioned in the Loan Agreement inform the Lender of the happening of: - - receiving a notice of application/petition being filed/intended to be filed for the bankruptcy /insolvency of the Borrower; - if any damage is caused to the Secured Asset - if any structural alterations or additions are made to the Secured Asset - any circumstance which has direct impact on the repayment of the Loan by the Borrower.	2% per annum will be charged on the Outstanding Balance	Payable on quarterly basis
	b Incidental charges & Expenses	Incidental charges & expenses are levied to cover the costs, charges, expenses and other monies that may have been expended in connection with recovery of dues from a defaulting customer. Charged on actuals		
5	Switch Fees	Upto Rs 5000/-as may be mutually agreed upon accepting the service request from customer	Upto Rs 5000/-as may be mutually agreed upon accepting the service request from customer	Switch Fees is applicable for Variable rate loans for conversion to Fixed / Hybrid account & vice versa.
6	Conversion Fees	Upto1% as may be mutually agreed upon accepting the service request from customer	Upto1% as may be mutually agreed upon accepting the service request from customer	Conversion Fees is applicable on the outstanding loan amount for Regular Loan to Flexi loan.
7	Re-pricing Fees/Conversion to RBI Policy Repo Rate	Upto Rs 5000/-as may be mutually agreed upon accepting the service request from customer	Upto Rs 5000/-as may be mutually agreed upon accepting the service request from customer	At the request of the borrower, bank at its sole discretion may permit the borrower for repricing of the loan.
8	Part payment fees			
	Fixed Rate Loans	For part prepayments more than 25% of the opening principal in the financial year, charges will be levied at the rate of 2% (plus taxes)	For part prepayments more than 25% of the opening principal in the financial year, charges will be levied at the rate of 2% (plus taxes)	
	Variable rate home loans OR Hybrid rate loans during the period when the rate of interest is variable	NIL	NIL	
9	Foreclosure charges			
	Fixed Rate Loans	2% (plus taxes) of the outstanding loan amount plus the undisbursed portion of the sanctioned loan.	2% (plus taxes) of the outstanding loan amount plus the undisbursed portion of the sanctioned loan.	
	Variable rate home loans OR Hybrid rate loans during the period when the rate of interest is variable	NIL	NIL	

* - All taxes levied by government (Central / State/ any other government bodies) will be applicable on all fees and charges.

* - Hybrid rate loan refers to a Loan facility whereby the Rate of interest offered remains fixed for an initial tenure and becomes variable thereafter, post the completion of the initial tenure becoming directly linked to the RBI Policy Repo Rate.

* - The Bank reserves the right to change these fees, rates/charges or re-negotiate them depending upon relationship of a customer.

Note : The above stipulated Schedule of Charges is subject to be revised from time to time by the Bank as will be updated on the official website of the Bank.

V1.50/Aug 2024

DOCUMENT CHECKLIST

Documents	Salaried	Self Employed Professional	Self Employed Non Professional	For NRI customers
Valid Identity Proof	✓	✓	✓	✓
Address Proof (overseas address as well for NRI)	✓	✓	✓	✓
Age Proof	✓	✓	✓	✓
Last 6 months bank statements (all your Bank accounts)	✓	✓	✓	✓
PAN Card	✓	✓	✓	✓
Aadhar Card	✓	✓	✓	
Last 3 months Salary-slips	✓			✓
Form 16 / Income Tax Returns for the last 2 years / Equivalent for NRI	✓			✓
Repayment Track record of existing loans / Loan closure letter	✓	✓	✓	✓
Proof of business existence & continuity for last 3 years		✓	✓	
Business profile			✓	
Employment confirmation letter	✓	✓	✓	✓
Education qualification certificate	✓	✓	✓	✓
Last 3 years Income Tax Returns / Assessment orders with computation of Income (including e-acknowledgement) / CA certified / Audited Balance Sheet & Profit & Loss account along with Auditor's report with all annexures		✓	✓	
Title Documents of the property & Approved Building plan	✓	✓	✓	✓
Approved Plan	✓	✓	✓	✓
Agreement Copy	✓	✓	✓	✓
Proof of customer equity to Developer for Housing loans	✓	✓	✓	✓
Valid Passport & Visa copies (all pages)				✓
Credit report from Bureau of respective countries				✓
Last 3 months credit card statements	✓	✓	✓	✓

Note:

1. The above documents is an indicative list and final documents acceptable are based on DBS Bank's policy as applicable at the time of application of the loan. For more details, you can speak to your Relationship Manager (RM) or visit the nearest branch.
2. All documents submitted must be self attested as "True Copy"
3. The application will be processed within 15 days on a best effort basis, on receipt of all the required documents mentioned above. The document requirements given above are indicative and DBS Bank India Limited reserves the right to request further documents, if required. This document is not to be construed as a commitment from DBS Bank India Limited, either express or implied. Terms and conditions as mentioned in the Loan Agreement will apply
4. For Loan Disbursement- After the loan has been sanctioned, you will execute the loan agreement, and provide us with Repayment Instructions and Original Property Documents to avail disbursement from your loan. At the time of disbursement, all title documents pertaining to your property, as asked for by DBS Bank India Limited, will need to be submitted in original. Please note that laminated / documents with any alterations post their execution are not acceptable.
5. Application received without adequate documentation as requested by DBS Bank India Limited may result in delay in processing or rejection of the form.

FOR OFFICE USE ONLY

Relationship Manager (RM)	Customer Service Manager (CSM)	Account opening authorized by
Name: _____	Name: _____	Name : _____
RM Code: _____	CSM Code: _____	
RM Sign: _____	CSM Sign: _____	Sign: _____

Branch Name			
Attended by /CS (Signed in Presence of):	Name	Signature	[D][D][M][M][Y][Y]
IDS (ID Document Submitted):	ID Name	ID Number	
IDV (ID Document Verified By):	Name	Signature	[D][D][M][M][Y][Y]
SV (Signature Verified By):	Name	Signature	[D][D][M][M][Y][Y]

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

I. This MITC Covers the Following Products:

- a. Housing Loans
- b. Loans Against Property ("LAP")
- c. Housing Loans / LAP with Flexi Facility

II. Scope and Purpose of the Loan

- a. **Housing Loans:** These are loans that will be sanctioned for the purchase of ready property/under-construction property, home extension or for replacement of/switchover of a housing loan earlier availed of by the Borrower from any other bank/financial institution. The Loan will only be sanctioned for the purchase / construction/ extension of residential property only. Such property must be situated within India.
- b. **LAP:** These are loans that may be sanctioned for various personal or business purposes of the Borrower as may be acceptable to DBS Bank India Limited (**the "Lender"**) which purpose must be specifically described and disclosed to the Lender at the time of applying for the Loan. Such a Loan is granted against the security of an immovable residential, fully constructed, and freehold property with a clear and marketable title, situated within India.
- c. **Housing Loans / LAP with Flexi Facility:** The Flexi Facility may be granted additionally by the Lender along with any of the above described types of Loans (i.e. Housing Loans or LAP) as explained in Paragraph X (Flexi Facility) below.
- d. All Loans may be availed of by Indian citizens, NRIs, PIOs, HUFs, companies incorporated in India, sole proprietorships (the proprietor being an Indian citizen), societies duly registered in India, trusts duly formed/constituted in India, partnership firms where all partners are Indian citizens, and limited liability partnerships incorporated in India.

III. Interest

The Borrower(s) will be required to pay interest on the Loan as stipulated in the Loan Agreement that will be executed by and between the Borrower(s) and the Lender. Interest accrues and is calculated on a daily basis on the total outstanding balance on that day, and is compounded and will be payable monthly, as on the due dates set in the Payment Schedule provided by the Lender. Interest in the normal course will form a part of the Equated Monthly Installments (EMIs) or Pre-EMIs payable by the Borrower(s). Penal Charges, additional interest and interest on interest (as payable in accordance with the terms of the Loan Agreement) will be required to be paid by the Borrower additionally, that is to say, the same would not be covered as part of the EMIs or Pre-EMIs.

IV. Rate of Interest/Type of Interest and change in Rate of Interest

The Rate of Interest is the rate at which the Lender will compute and apply interest on the Loan.

Rate of Interest may be of 3 types: Fixed Rate of Interest, Floating Rate of Interest, or Hybrid Rate of Interest (being a combination of Fixed Rate of Interest and Floating Rate of Interest, that is to say that the interest rate would be fixed for a specific period and floating for the balance tenure of the Loan). Switch from one type of Rate of Interest to another may be permitted by the Lender, at its sole discretion, subject to such terms and conditions as the Lender may deem fit, including but not limited to payment of such fees/charges by the Borrower as the Lender may specify. The Floating Rate of Interest is linked to the RBI Policy Repo Rate which is subject to change from time to time. Any change in the RBI Policy Repo Rate will result in a change in the Rate of Interest applicable to the Loan. Any such change will be notified to the Borrower and will apply from the date of such change. The standard reset date for the Floating Rate of Interest (unless otherwise informed by the Lender to the Borrower) is the 7th day of each quarter (i.e. 7th January, 7th April, 7th July, 7th October) or 7th day of the subsequent month in which the RBI Policy Repo Rate is changed.

V. Fees and Charges Applicable

All fees and charges applicable to the Borrower(s) may be found in the Schedule of Charges attached to the Loan Application Form and/or on the official website of the Lender.

Please note that the applicable fees and charges may change from time to time. Such changes will be updated on the official website of the Lender from time to time.

The Borrower shall indemnify, save, defend and hold harmless the Lender and its officers, directors, employees, from and against all, direct and indirect, claims, damages, losses, costs and expenses, including attorneys' fees arising out of any action, omission, breach or default by the Borrower and/or its employees or agents under or in the course of performing the Loan Agreement and/or otherwise incurred by the Lender as a result of granting the Loan to the Borrower or in the course of performance of its obligations under the Loan Agreement.

VI. Penal Charges

In the event of occurrence of any or all of the below event(s) the Borrower agrees to pay to the Lender Penal charges as mentioned in Schedule I ("Penal Charges") :-

a) In the event of Material Breach related to Borrower's non-payment of EMI or any other charges and amount as per terms of this Loan Agreement, the Borrower agrees to pay to the Lender Penal Charges on overdue EMI amount. Penal Charges shall be calculated daily based on the actual number of overdue days. Without prejudice to the foregoing, if the Lender recalls the Loan or any part of it, the Borrower shall have to pay Penal Charges on the Outstanding Balance due and owing to the Lender from the date of recall until the date of receipt of full payment by the Lender.

b) In the event of Material Breach (other than non-payment as mentioned in VI (a) above) by the Borrower, the Penal Charges as mentioned in Schedule I will be charged till Material Breach has been cured by the Borrower to the satisfaction of the Lender. Provided that nothing contained in this Clause shall affect or prejudice the right of the Lender to declare an Event of Default and exercise the rights vested in it under of Loan Agreement.

VII. Conditions for Disbursement

The Lender may disburse the Loan (or any part thereof), at its discretion, subject to fulfilment of certain conditions precedent as more particularly mentioned in the Loan Agreement, a few of which are stated below. The full list of conditions precedent and subsequent are stated in Clauses 3.2 and 3.3 of the Loan Agreement and must be carefully read by the Borrower(s).

- The Borrower must fulfill the Bank's requirement of creditworthiness
- The Borrower(s) must have executed all necessary security documents in favour of the Lender, and deposited with the Lender original title deeds to the Property.
- In case of a Housing Loan, the Borrower must pay the entire margin amount (i.e. the difference between the purchase price and the sanctioned loan amount) before disbursement of the Loan or any part thereof.
- No 'Events of Default' (as fully described under Clause 11 of the Loan Agreement) should have happened, which includes but is not limited to giving of misleading information to the Lender, the Borrower being declared insolvent, a depreciation in the value of the secured property, and default in duly performing obligation under any other loan or facility availed of from the Lender by the Borrower.
- The Borrower shall have furnished to/procured for the Lender all necessary documents, undertakings, indemnities, declarations etc. and done/procured to be done all necessary acts, deeds, etc. as may be required by the Lender.

VIII. Loan Drawdown / Disbursement

The Loan (or any part thereof) may be disbursed by the Lender upon receiving a drawdown request from the Borrower. The entire Loan Amount should be availed of within the Availability Period specified by the Lender. The loan sanction may be kept open at the sole discretion of DBS Bank Lender for an additional period of such number of days beyond the Availability Period as the Lender may at its sole discretion deem fit. The Lender may, at any time, at its sole discretion, recall the Loan (in whole or part).

The mode and manner of disbursement is left to the sole discretion of the Lender. The disbursement of the Loan or any part thereof by the Lender may be made to the Borrower, or directly to the developer/builder/construction company /contractor/seller of the Property, where applicable or any other concerned Person, as the Lender may in its sole discretion deem fit. In case the Loan being availed of by the Borrower is in replacement/switchover of a housing loan earlier availed of by the Borrower from another bank/financial institution, the disbursement of the Loan Amount or any part thereof by the Lender may be made to the Borrower, or directly to such other bank/financial institution, as the Lender may in its sole discretion deem fit.

IX. Repayment

The Borrower will repay the principal/Loan together with the interest calculated on the reducing principal balance by way of Equated Monthly Installments or EMIs, if not demanded earlier by the Lender in accordance with the terms of the Loan Agreement, as stipulated in the Repayment Schedule Agreement or as may otherwise be communicated by the Lender to the Borrower from time to time. Provided that the Lender shall be entitled to re-compute and/or modify the amounts constituting the EMI(s) and the dates for payment thereof by the Borrower on the occurrence of any event which in the opinion of the Lender necessitates a re-computation/ modification of the same. In the event of any such modification, the Borrower hereby agrees and undertakes to issue fresh Payment Instruments as the Lender may require. Strict compliance with the Repayment Schedule as communicated by the Lender from time to time is an essential condition for the grant of the Loan.

Without prejudice to the general right available to the Lender to vary or amend the Repayment Schedule, from time to time, the Lender shall be entitled to amend the Repayment Schedule (including without limitation varying the amount of each PEMI (as applicable) or EMI), in case of:

- (a) any change occurring in the Interest Rate applicable to the Loan as per the provisions of the Loan Agreement, to reflect the change in the Interest Rate; and/or
- (b) Disbursement of the Loan Amount in tranches/parts, each time a tranche is disbursed under the Loan.

Consequent to any change in the Floating Interest Rate, the Lender may at its sole discretion, decide not to change the EMI amount, in which event, in case there is an increase in the Floating Interest Rate, the interest component in an EMI will increase and the principal component will reduce resulting in an extension of the term of the Loan and vice versa when the Floating Interest Rate decreases. In the event of any increase in the Floating Interest Rate, and consequential increase in the EMIs/ PEMIs which are required to be paid by the Borrower, the Borrower shall be required to pay such increased EMI/ PEMI amount and/or the resultant differential amount as determined by the Lender in its sole discretion and intimated to the Borrower. The Lender, at its sole discretion but without being bound to do so, may at the request of the Borrower and on payment of a Repricing Fee by the Borrower permit the Borrower to change the applicable Interest Rate, with effect from a prospective date acceptable to the Lender. The Repricing Fee shall be determined by the Lender, from time to time, at its sole discretion. Such Repricing Fee shall be intimated by the Lender every time the Borrower makes a request for change in the applicable Interest Rate.

The Borrower is required to make payment of the EMIs through Standing Instructions from their account held with the Lender, or through the Electronic Clearing System (Debit) by setting up a mandate for such payments, through the National automated Clearing House (NACH) system by setting up mandates for such payments or by providing the Lender with sets of Post-Dated or Undated Cheques or by such other modes as may be acceptable to the Lender. Such instructions /mandates/cheques must be executed and delivered to the Lender at such time(s) as may be stipulated by the Lender.

The Borrower shall ensure that the payment instructions/mandate/cheque is honoured and therefore must ensure that:

- Sufficient funds are available in the designated account to be debited;
- No cancel / stop payment have been put on the cheques/payment instruments given towards repayment;
- The Standing Instructions/ECS/NACH Mandate(s) is/are not varied or cancelled without the prior written consent of the Lender; and
- The designated account to be debited is neither closed nor changed without the prior written consent of the Lender;

Failure to ensure the above, resulting in dishonour of the SI/ECS/NACH mandate/cheque will be treated as an Event of Default in terms of the Loan Agreement and trigger the consequences set out therein for the same. Without prejudice to the same, such dishonour may also result in exercise by the Lender of criminal remedies as may be available under law.

X. Flexi Facility

Flexi Facility is a facility by which (if the same is granted by the Lender to the Borrower, at its discretion), the Borrower(s) may open a current account (known as a Flexi Account) with the Lender which will be linked to the Borrower(s)'s loan account (for Housing Loan or Loan Against Property). At the end of each day any credit remaining in the current account will be adjusted against the outstanding principal amount in the loan account, thereby reducing the amount of interest due. All standard terms and conditions applicable to a current account opened with the Lender will also apply to the Flexi Facility, to the extent not inconsistent. The two accounts will for all practical purposes be treated as one and the same, and a single statement of dues/statement of account will be issued in respect of the same. Conversion from/to Flexi Facility may be permitted by the Lender, at its sole discretion, subject to such terms and conditions as the Lender may deem fit, including but not limited to payment of such fees/charges by the Borrower as the Lender may specify.

XI. Prepayment and Foreclosure

The Borrower(s) may prepay/foreclose the Loan by giving prior notice in writing to the Lender. Such prepayment /foreclosure shall be subject to the prepayment / foreclosure rules of the Lender, as may be applicable from time to time and the terms of the Loan Agreement. If prepayment/foreclosure is made by cheque, the prepayment /foreclosure by the Borrower takes effect/would be deemed to have been made only when the cheque is cleared and the account of the Lender is credited.

Prepayment / Foreclosure charges if any will be applicable to such prepayment / foreclosure in accordance with the Schedule of Charges. However, no prepayment / foreclosure charges will be charged on loans where the interest rate is floating, or loans where the interest rate is hybrid and foreclosure is made after the fixed period (during which the fixed interest rate applies), where after the floating interest rate becomes applicable,.

XII. Security

The Loan Amount, together with interest, charges, costs, penal charges, additional interest, further interest, expenses and other obligations of the Borrower under the Loan Agreement and other financing documents will be secured by the following:

- a. A first and exclusive mortgage (in the form and manner acceptable to the Lender) over the Property being purchased with the Loan in case of Housing Loans, or over any other immovable (residential) Property in case of a LAP. The Lender shall have the right to decide, in its sole discretion, the form, manner, type and the timing of creation of mortgage or any other security;
- b. Giving of a guarantee by a guarantor (either corporate or personal), wherever applicable.
- c. Demand promissory note(s);
- d. Any additional security (in the form and manner acceptable to the Lender) as required by the Lender.

XIII. Insurance

The Borrower shall, at its sole cost and risk, insure and keep insured the Property against all insurable risks, for such amounts and such periods as may be required by the Lender, with an insurance company acceptable to the Lender. The Lender shall be made/named as the sole beneficiary/loss payee under the policy and shall produce evidence thereof to the Lender. In the event of the Borrower failing to insure the Property to the satisfaction of the Lender, the Lender shall be entitled to cause the Property to be insured with an insurance company for all risks that the Lender may, in its sole discretion, deem fit and to debit the insurance charges to the Loan Account of the Borrower.

XIV. Event(s) of Default

Event(s) of Default in terms of the Loan Agreement include inter alia the following:

- (a) any default in payment of the Secured Obligations (or any part thereof) on the respective Due Dates.
- (b) Use of the Loan Amount, or any part thereof, for any purpose other than the Purpose (as set out in the Loan Agreement).
- (c) Any of the representations, warranties, declarations or statements made by the Borrower, whether under the Loan Agreement, Security Documents, or any other agreements/documents executed pursuant thereto and/or in the Application Form or any other information given by the Borrower being found to be incorrect, false or inaccurate at the time when they are made or deemed to be made.
- (d) Any breach or default by the Borrower, in performance or observance of any covenant, obligation, term, condition or undertaking imposed upon or undertaken the Borrower under the Loan Agreement, any of the Security Documents and/or any other agreements entered into pursuant thereto.
- (e) If, in the opinion of the Lender, there is any deterioration or impairment of the Secured Assets, or any part thereof or any decline or depreciation in the value or market price thereof (whether actual or reasonably anticipated); and/or
- (f) Any event or circumstance which in the opinion of the Lender is likely to adversely affect the ability of the Borrower to repay the Loan and other Secured Obligations in full to the Lender or perform any obligation under the Loan Agreement, the Security Documents or any related document/agreement.

On the occurrence of any Event of Default as mentioned in the Loan Agreement or any other financing document, the outstanding principal amount plus the outstanding interest amount plus any other charges, penal charges, fees etc. shall forthwith become due and payable, and the Lender shall be entitled to take such steps as mentioned in the Loan Agreement or any other financing document, including but not limited to enforcement of security to recover such dues.

XV. Cross Default and Cross Collateralization

If the Borrower(s) defaults on any other credit/ facility agreement or arrangement with DBS Bank and/or its successors-in-interest or with any of the affiliates or DBS Group companies (collectively "DBS Group"), the same shall be deemed to be an Event of Default in terms of the Loan Agreement and the consequences thereof as set out in the Loan Agreement and other financing documents will follow.

XVI. Reporting

As per the relevant Reserve Bank of India guidelines, the Lender will provide credit information relating to any Borrower who has availed of a Loan, to the Credit Information Company or any other licensed bureau on a monthly/periodic basis.

The Borrower(s) should ensure that timely payment of all amounts due/payable in respect of the Loan are duly paid on time to inter alia avoid any adverse credit history with Credit Information Company.

XVII. Borrowers and Co-Borrowers

Where the Loan is provided to more than one Borrower, the liability of the Borrower and all Co-Borrowers to repay the Loan together with all interest, and any / all other charges, fees, penal charges, additional interest, further interest and other monies due/payable, and to observe the terms and conditions of the Loan Agreement, Security Documents, and any other relevant documents in relation to the Loan, shall at all times be joint and several.

XVIII. Change in Address or Other Details

The Borrower must notify the Lender regarding any change in residential address or any other information supplied to the Lender in relation to the Loan. The Lender must be immediately intimated of such changes.

XIX. Customer service

For any service related issue, customers can get in touch with the Lender by:

- (i) Calling Customer Care numbers provided on our official website.
- (ii) Visiting a DBS Bank branch.
- (iii) Placing a request online by logging onto our official website: www.dbsbank.com/in.

XX. Customer Grievance Redressal Procedure

If there are instances where the customer is not satisfied with the services provided by the Lender, to highlight such instances and/or register a complaint, the customer may refer to the grievance redressal policy displayed on our official website.

XXI. BCSBI Code

DBS Bank is a member of the Banking Codes & Standards Board of India (BCSBI). Please visit the homepage of our website www.dbsbank.com/in to view the BCSBI code.

XXII. Disclaimer

The terms and conditions set out herein are only an abridged form of the terms and conditions applicable to the Loan availed/proposed to be availed of by the Borrower from the Lender and do not contain the full provisions of the Loan Agreement.

Capitalized terms used herein shall have the meaning as specified in the Loan Agreement.

The detailed and full terms and conditions are mentioned in the Loan Agreement, a standard format whereof has been handed over to the Borrower for his perusal, understanding and ready reference.

The Borrower must read the Loan Agreement in its entirety and carefully understand its contents before signing the same, which will in any event be final and binding on the Borrower and will prevail in case of any discrepancy/inconsistency between the terms of the MITC and those of the Loan Agreement. The Borrower shall, if required, seek legal advice from his/her/their/its lawyers to ensure that the Borrower has understood the contents hereof and of the Loan Agreement, and his/her/their/its obligations hereunder and thereunder and the full consequences of signing the same.

Annexure 1

Declaration from customer vide undertaking with number of properties held on loan/self-funded.

Date: _____

To

The Manager

DBS Bank India Ltd

_____ Branch

Subject: Details of owned properties.

Nature of Loan: _____ **Amount:** _____

I/ We, hereby confirm that I/We have applied for _____ for
an amount of INR _____/- (Rupees
_____ Only) ("said

Facility") from **DBS Bank India Ltd** ("DBS Bank"), a company incorporated under the Companies Act, 2013 having its registered office at GF: Nos 11 & 12 Capital Point, BKS Marg, Connaught Place, Delhi 110001 and its Corporate address at First Floor, Express Towers, Nariman Point, Mumbai 400021.

Applicant – I hereby declare and confirm that I am the owner/joint owner of the below mentioned properties and have acquired the same through self-fund / on Loan / inheritance / otherwise.

Co-applicant – I hereby declare and confirm that I am the owner/joint owner of the below mentioned properties and have acquired the same through self-fund / on Loan / inheritance / otherwise.

Details of properties :-

NAME	PROPERTY ADDRESS	Self-Funded / Loan / inheritance/Others (Pls specify)
Applicant 1		
Applicant 2		

I/We declare and confirm, that the information provided by me/us in this declaration is true, correct and complete in all respects. I/ We hereby agree and confirm that, DBS Bank is entitled to verify this information directly or through any third party.

I/ We hereby agree, declare, and confirm, that if the information in this declaration is being found to be incorrect, false or inaccurate, then, DBS Bank will be authorized to classify the said Facility as 'Commercial Real Estate' and levy interest as applicable for Commercial Real Estate classified under Home Loan category.

Dated at _____ this _____ day of _____ 20____

NAME	ADDRESS	SIGNATURE
Borrower 1		
Borrower 2		



Acknowledgment Slip

We acknowledge the receipt from Mr/Mrs/Ms/ _____ of yours Common Application form- Savings, Current and Mortgages Loan Application Form. The Terms & Conditions, Features and Charges with regard to your account opening request has been explained to you by the relationship manager.

Nomination Form Received- ☐ Yes ☐ No

The account and Mortgage Loan will be opened as subject to KYC checks and Post Clearance of initial payment of the cheque. We have received a cheque/ draft no _____ for Rs _____ drawn on _____ towards the process.

For any queries / issues related to services provided by DBS Bank India Limited or its outside service providers, please log on to the www.dbsbank.com/india to place your request online.



Live more,
Bank less

Customer Care (24x7): **India Helpline (Toll Free)** : 1800 209 4555 / 1800 103 9897,
International Helpline : +91-44-66854555 / +91-44-49021150

Email: customercareindia@dbs.com | Visit us at: www.dbsbank.in