

Home Loan

Application Form



	ETAILS)	AP	PLICANT 🗖 CO – APPLICA	NT GUARANTOR
Name			Gender ⊡M □F	
Salutation 🗌 Mr 🗌 Mrs 🗌 Ms 🗌 Dr. 🗌	Other		Date of Birth	
Marital Status 🗆 Married 🗌 Unmarried	□ Other Name of Spo	use		Attach your recent
No. of Dependents No. of Child	dren Name of Fat	her		passport size photograph here
Mother's Maiden Name		Catego	ory □ SC □ ST □ OBC □ General	
Nationality	Residential St	atus 🗆 Resident 🗌 NRI / PIO Religion	n	
Place of Birth	Photo Ide	ntification (ID) : <i>Typ</i> e		
Photo Identification (ID): Number		Photo I	ID: Valid Upto	
- Driving Licence No.		Driving Licence	ce Valid Upto	Please sign here
PAN No./GIR No.	Passpo	ort No	Passport Valid Up	oto d d m m _ y y y
Highest Qualification Attained		Qualifying Yea		
Present Address: Staying at the present	sent address for the past	Years andMonths		dress
House /Flat / Apartment No. or Name				
Street Name & No. and Area/Location				
Landmark				
City		District		Pin Code
State		Co	puntry	
Telephone (Landline)		Mobile (Primary)	Mobile (Secondary)	
Email (Personal)				
Permanent Address: Is permanent	address same as present ac	ldress ? □ Yes □ No (To be filled if perm	nanent address is different from present addr	ess)
House /Flat / Apartment No. or Name				
Street Name & No. and Area/Location				
Landmark				
		District		
City				Pin Code
City State				Pin Code
		Cc		Pin Code
State		Telephone (Landline		Pin Code
State Telephone (Landline 1)		Telephone (Landline	2)	Pin Code
State Telephone (Landline 1) Office / Business Address:		Telephone (Landline	2)	Pin Code
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor		Telephone (Landline	2)	Pin Code
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location		Telephone (Landline	2)	Pin Code
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark		Telephone (Landline Office District	2)	
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark City		Telephone (Landline Office District	2) U U U U U U U U U U U U U U U U U U U	
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark City State		Telephone (Landline Office District District	2) Usiness Address	
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark City State Telephone (Landline)		Telephone (Landline Office District Fax	2) Usiness Address	Image: Contract of the second seco
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark City State Telephone (Landline) Email (Organizational) Repayment Mode Check-off Relationship with the Bank Less	s than 1 year 🛛 1 –	Telephone (Landline Office District Fax PDCs (Post Date 3 years More than 3 years	2) Usiness Address	Image: Contract of the second seco
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark City State Telephone (Landline) Email (Organizational) Repayment Mode Check-off Relationship with the Bank Less References (Names and addresses of two	s than 1 year 🛛 1 –	Telephone (Landline Office District Fax PDCs (Post Date 3 years More than 3 years	2) Usiness Address	Image: Contract of the second seco
State Telephone (Landline 1) Office / Business Address: Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark City State Telephone (Landline) Email (Organizational) Repayment Mode Check-off Relationship with the Bank Less	s than 1 year 1 – referees who are not related	Telephone (Landline Office District Fax PDCs (Post Date 3 years More than 3 years	2) Usiness Address	Image: Contract of the second seco

FORM-B (EMPLOYM	ENT & INCOME D	ETAILS)	APPLICANT	CO – APPLICAN	T 🗖 GUARANTOR
Nature of Occupation	🗆 Businessmen / Self E	mployed Professional	Pensioner	Salaried Individua	al
Employer Name			Emplo	yment Status 🛛 Regular 🗌	Probationary Contractual
Total Experience	Yrs Months	Years in Present Job	Yrs Months Years	in Previous Job (If Applicable)	Yrs Months
Previous Employer's Name			Conta	ct Number	
Previous Employer's Address			Currer	nt Industry	
Organization Type	Public Sector Unit Lis	sted Private Company	Unlisted Private Company	MNC Central/State Gov	vernment 🛛 Local Civic Body
Department			Design	nation	
Employee No.		Remaining Service	Yrs Months		
Website					
Businessman/Self Employee	d	Bu	sinessmen / Self Employed Profe	essional	
Nature of Business	Manufacturing Company	Services Company	Trading Company	ng Firm	
Business Name			Indust	ry	
Trade License No.			Trade License Expiry Date		Share holding (%)
Name of POA Holder			Туре с	of Ownership 🗌 Single 🗌 Join	t No. of Partners
Income / Financial Details			Income / Financial Details		
Income Details	Income Head	Gross Income	Net Income	Frequency	How are you paid ?
Obligation / Deduction Details				F	Demoder
	Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks
Existing Loans (If Any)	Bank / Financer	Type of Loan E	EMI Tenure of the Loan	No. of EMIs Paid	Outstanding Balance
Bank Accounts Held	Bank Name	Branch	Account Type	Account Number	Account held for (Years)
Credit Cards	Card Number	Issuer Name	Primary /Supplementary	Outstanding Balance	Remarks
Fixed Deposits					
	FD Number	Amount	Rate	Maturity Date(dd/mm/yyyy)	Bank Name
Other Current Assets (Bonds, Shares,	Mutual Fund Other Investments	Procious motols / Gold / Jowelny	Immovable Property etc)		
The Garrent Assets (Donus, Shares,	Asset Type	Asset Description	Asset No.	Asset Value	Remarks
Name -					

FORM-C (PROPERT)	Y & LOAN DETAILS)
Scheme Name 🛛 SBI Max Gain	SBI Yuva Home Loan SBI Pre-Approved Home Loan SBI NRI Housing Loan SBI Realty Home Loan SBI Home Equity
□ Other Scheme	e Property Details
Builder Tie-up Available 🗌 Yes	□ No If Yes , then please provide Builder Project Tie-up ID Property Type □ Free Hold □ Lease Hold
Builder Name	Project Name
Building Name / Number	Wing Name
Built up Area (Sq ft)	Plinth Area (Sq ft)
Plot / Flat No.	Block No Block No
Name of Seller	Registered Owner Image: Comparison of the comparison o
Sellers Address 1	
Sellers Address 2	
Landline / Mobile	
Address of Property	Address of Property
Address of Property 1	
Address of Property 2	
Landmark	
City	District District Pin Code
State	
Loan Details	Loan Details
Cost of property (Project Cost)	Down payment (amount) Down payment %
Loan Amount	Repayment Monthly Bi-Monthly Quarterly Annually Tenure (Months)
Loan Purpose	□ New House Construction □ Purchase of New House □ Purchase of Old House □ Purchase of Plot of Land □ Purchase of New Flat
	□ Purchase of Resale Flat □ Purchase of New House □ Repairs and Renovation □ Home Extension □ Balance Transfer from other Bank
	□ Reimbursement of expenditure incurred in past 12 months
Interest Rate Option	□ Fixed Rate □ Floating Rate Moratorium Period (Months) □ Whether Interest to be Capitalized during Moratorium Period □ Yes □ No
Insurance	Home Loan Linked Life Insurance Policy

For your benefit and convenience, the following group insurance plans underwritten by SBI Life Insurance Company Ltd are available for your consideration. If you opt for cover, SBI would administer your enrolment for the chosen plan. Please note that insurance cover is optional for the purpose of the loan application and may also be obtained from other providers.

- SBI Life RiNn Raksha Policy RiNn Raksha Policy (RRP) is a group mortgage reducing term life insurance policy underwritten by the SBI Life Insurance Company Limited, which covers you against death and/or disability (as defined in the policy) to protect your dependants from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenor of the loan for upfront premium payable in 5 yearly installment.
- SBI Life Saral Shield Policy (avilable for loan limit below Rs.25 Lacs, subject to minimum loan limit of Rs.7.5 lacs) This is an individual reducing term insurance policy underwritten by the SBI Life Insurance Company Limited, which covers you against death and/or disability (as defined in the policy) to protect your dependants from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenor of the loan for an up-front one time premium.
- SBI Life Smart Shield Policy (available for loan limit of Rs. 25 lacs & above) This is an individual reducing term insurance policy like SBI Life Saral Shield for customers with limit of Rs. 25 Lacs and above.

Do you wish to be covered by Home Loan Insurance (Life) Cover e.g. SBI Life?

🗌 Yes 🗌 No

If yes, I will opt for 🗌 SBI Life RiNn Raksha Policy 🗌 SBI Life Saral Shield Policy 🗌 SBI Life Smart Shield Policy

Whether one time premium will be paid by you or you would like to add the premium to the home loan?

□ I will pay the premium □ Please add the premium to the home loan amount mentioned above.



DECLARATION

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

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

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

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our home loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, State Bank of India requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve bank of India / Government of India.

2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.

I/We understand that option exercised between the three life insurance products offered by SBI LIFE is final and cannot be changed at a later stage.

I/We declare that I/We are not a director of State Bank of India or specified near relation (as defined in the Companies Act 1956) of any of the directors of State Bank of India (list of directors is available on www.sbi.co.in).

I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us.

I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of State Bank of India/ any person with whom the Bank has entered/propose to enter into contracts for provision of 'services/products' for the purpose of marketing/offering/selling any product/services and / or availing support services of any nature by the Bank.

(b) No. I do not consent to share, disclose, exchange or use the information/data. (a) Yes

(Put a tick mark against the preferred option)

Signature of Applicant	Signature of Co-Applicant	Signature of Guarantor
Place	Place	Place
Date	Date	Date

SBI HOME LOANS	ACKNOLEDGEMENT RECIEPT
Zaroorat Jaisee, Home Loan Daisa	Customer Copy
Loan application received	on , complete document set received on
Fee, Valuation Fee and Le	gal Fee amounting to Rs.
numbers	, and and dated dated ; dated ; drawn in favour of "State Bank of India" and payable at

Request will be disposed of and acceptance/rejection notification would be mailed within 15 days from the date of receipt of completed application form with supporting documents.

On behalf of State Bank of India