

# HOME LOAN

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## APPLICATION FORM



**FORM - A (PERSONAL DETAILS)**

**APPLICANT**

**CO-APPLICANT**

**GUARANTOR**

**Existing Customer**  Yes  No

**CIF No/ Account No.**

**Name**  First Name  Middle Name  Last Name

**Salutation**  Mrs  Ms  Dr.  Other  **Gender**  M  F  Transgender

**Marital Status**  Single  Married  Other **Date of Birth**

**Name of Spouse**  First Name  Middle Name  Last Name

**Relation with Primary Applicant** (Applicable for Co-applicant/ Guarantor)

**Name of Father**  First Name  Middle Name  Last Name

**Aadhaar / UID No.**  **PAN No.**

**Passport No.**  **Driving License No.**

**Voter ID No.**  **MGNREGA Job Card No.**

**Residential Status**  Resident  NRI / CIO **Citizenship**

**Religion**  Hindu  Islam  Christian  Sikh  Jain  Buddhist  Zoroastrian  Bahaist  Judaist  Agnosticist  Others

**Category**  SC  ST  OBC  General

Attach your recent passport size photograph here

Please sign here

**Residential Address**

**Present Address:** **Years at current address**   **Months at current address**   **Residence Type**  Owned  Rented  Company Lease

**Address 1**

**Address 2**

**Address 3**

**Pincode**  **Village**  **City**

**District**  **State**  **Country**

**Mobile No.**  **Email ID**

**Is the Permanent Address Same as Present Address?**  Yes  No

**Permanent Address:** (If no, fill below)

**Address 1**

**Address 2**

**Address 3**

**Pincode**  **Village**  **City**

**District**  **State**  **Country**

**Mobile No.**  **Email ID**

**Is applicant/co-applicant/guarantor is near relative of any of the director (including Chairman and Managing Director) of SBI/ other Bank?**  Yes  No

**Designation**  Chairman  Managing Director  Other Director

**Name of the Chairman/ MD or other director**  First Name  Middle Name  Last Name

**Indicate Name of Bank/ Subsidiary/ Schedule co-operative Banks/ Trustees of Mutual Fund/ Venture Capital Fund.**

**Relationship with applicant/ co applicant/ guarantor**

- Spouse (Dependent)
- Daughter (including step daughter) (Independent)
- Spouse (Independent)
- Daughter's husband
- Father
- Brother (including step brother)
- Mother (including step mother)
- Brother's wife
- Son (including step-son) (Dependent)
- Sister (including step-sister)
- Son (including step-son) (Independent)
- Sister's husband
- Son's wife
- Brother (including step brother) of spouse
- Daughter (including step daughter) (Dependent)
- Sister (including step-sister) of spouse



Income / Financial Details

Monthly or Annual Income

Salaried							Non-Salaried			
Income (Regular) Particulars	Income (Regular) Amount (A)	Income (Other than regular nature) Particulars	Income (Other than regular nature) Amount (B)	Deductions Other than EMI Particulars	Deductions Other than EMI Amount (C)	Gross Monthly Income (A+B)	Net Monthly Income (A+B-C)	Net Annual Income for FY (Based on IT Return) (D)	Depreciation (E)	Total (D+E)
Basic		Arrears		PF						
D.A		Incentives		Income Tax						
HRA		Bonus		Insurance						
Others		Others		Other Statutory Deduction						

(Please include separate sheet, if required)

Existing Loans (If Any)

S.No	Loan Account No.	Bank   Fi	Product Name	Sanctioned Amount	Date of Disbursement	EMI	Outstanding Balance
1							
2							
3							

(Please include separate sheet, if required)

Loan Details

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  
 Repairs and Renovation  Home Extension  Balance Transfer from other Bank  Reimbursement of expenditure incurred in past 12 months

Scheme Name  Basic Home Loan  NRI Home Loan  Maxgain  Privilege HL  Shaurya HL  SBI Realty Home Loan  Flexipay Home Loan  
 Home Loan to Non-Salaried Differential Offering  SBI Pre-Approved Loan  Others \_\_\_\_\_

Tenure in Months    Interest Rate Option  Fixed  Floating

Moratorium (in Years)   (in Months)   Whether Interest to be Capitalized during Moratorium Period  Yes  No

Project Cost

Project Cost (Sum of I to VIII) <input type="text"/>	Date of Agreement of sale <input type="text"/> - <input type="text"/> - <input type="text"/>
(I) Amount in Agreement to Sale <input type="text"/>	(II) Estimated Cost of Construction (In case of loan for self construction) <input type="text"/>
(III) Cost of Construction (Extension) <input type="text"/>	(IV) Reimbursable Investment (In case of reimbursement of expenses only) <input type="text"/>
(V) Improvement Cost (In case of loan for improvement) <input type="text"/>	(VI) Registration Charge (for project upto 10 lakhs) <input type="text"/>
(VII) Stamp Charge (for project upto 10 lakhs) <input type="text"/>	(VIII) Amenities Cost (Sum of a to e) <input type="text"/>
(a) GST Charges <input type="text"/>	(b) Premium for insurance of mortgaged Property <input type="text"/>
(c) Cost of furnishings/interior <input type="text"/>	(d) Cost of Solar Photo Voltaic Lighting System <input type="text"/>
(e) Other Amenities <input type="text"/>	
Requested Loan Amount <input type="text"/>	Amount of Margin Money <input type="text"/>

Source of Margin Money  Own Savings  From Friends & Relatives  Realty Gold Loan  Other Loans  Others \_\_\_\_\_

For Takeover

Outstanding Amount with other bank/FI  Prepayment penalty Amount with other bank/FI

# FORM - D (PROPERTY DETAILS)

## Property Data

RERA Registration No.

Property to be held in name of

Property Type  Builder Tie-up (Approved Projects)  No Builder Tie-up (Not in Approved Projects)  Preferred Builder (Cleared Projects)  Independent house  
 Self-constructed Independent house  Small Project not covered under RERA  Property not identified  Vacant Residential Plot

1) Status of Property  Under Construction  Ready to Move  Occupied

3) Status of mortgage at FI (In case of takeover)  Created  Not Created

2) Status of Registration  Registered  Non - Registered

4) Status of Possession of Original Title deeds (In case of takeover)  With Bank  With Applicant

Builder Name

Project Name

Building Name

Wing Name

Address of Line 1

Address of Line 2

Pincode

City  State  Country

Built-up Area (Sq.Ft.)  Super Built-up Area (Sq. Ft.)  Floor No.  Total Floors

Area (Sq.Ft.) of plot (Applicable for SBI Realty Loan)  Area (Sq.Ft.) for improvements  Age of Property (in Years) (Applicable for Resale)

Is property in Hilly /Tribal areas (Applicable for SBI Tribal Plus Scheme)  Yes  No

Location of Plot (Applicable for SBI Realty Loan)  
 Within the Municipal Corporation area of population >=1 lac  
 Within the Municipal Corporation area of population > 10,000 upto 1 lac  
 Outside Municipal / Corporation area and plot developed or allotted by Government Body or Development Authority  
 Outside Municipal Corporation area

Net Rental income expected from the proposed house property (Monthly)

Property Holding Status  Lease  Free Hold

Lease period Years  Months

Is Proposed property already mortgaged  Yes  No

If yes, Type of Proposed Charge  Pari Passu  Second Charge

First Charge Holder Bank/ FI

Loan Amount / Charge Amount by First Charge Holder

## Seller Details (Applicable for Resale of property)

Owner's (Seller's) Name  First Name  Middle Name  Last Name

Is Present Registered Owner (Seller) SBI customer?  Yes  No

Owner's (Seller's) CIF / A/C

Owner's (Seller's) Contact No.

Other Bank Account

(Please include separate sheet, if required)

IFSC Code

## Collateral

Collateral Type (Other than Primary Security)  Term Deposit  (NSC/KVP)  Life Insurance Policy  Govt. Promissory Note  Immovable Property  
 Third Party Guarentee

Collateral Owner

Collateral Description

# FORM - E (INSURANCE & DECLARATION)

## Insurance

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- RiN Raksha Policy** – This is a group, non-linked, non-participating, credit life insurance product offered by SBI Life Insurance Company Limited which provides life cover to single borrower or co-borrowers against the risk of death within the chosen policy term. This plan can be used to protect your dependants against loan liability.
- ✓ **SBI Life Saral Shield Policy (available 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 opt for SBI General Insurance? (If yes, please fill box no. (VIII) (b) under project cost of form 'C')

Yes  No

Do you wish to be covered by Home Loan Insurance Cover by SBI Life ?

Yes  No

Need loan for SBI Life Premium?

Yes  No

If Yes, SBI Life Premium Amount

Do you wish to cover Home Loan under IMGC Default Credit Guarantee (applicable only for HL to Non-Salaried Differential Offering Scheme)

Yes  No

## 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 above-mentioned 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 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.

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

(Put a tick mark against the preferred option)

Signature of Applicant

Place .....

Date .....

Signature of Co-Applicant

Place .....

Date .....

Signature of Guarantor

Place .....

Date .....

(Please tear off this acknowledgement slip along these dotted lines)

## ACKNOWLEDGEMENT RECEIPT

### Customer Copy

Loan application received on , complete document set received on . Cheques received towards payment of Processing

Fee, Valuation Fee and Legal Fee amounting to Rs. , Rs.  and Rs.  respectively vide cheque

numbers ,  and  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**

Date and Place: \_\_\_\_\_

**Authorised Signatory**