State Bank of India
THE BANKER TO EVERY INDIAN

Home Loan

Application Form

SBI
HOME LOANS
Zaroorat Jaisee, Home Loan Vaisa

FORM-A (PERSONAL DETAILS) ☐ APPLICANT ☐ CO – APPLICANT ☐ GUARANTOR

Name | Gender ☐M ☐F

Attach your recent passport size photograph here

Please sign here

Salutation ☐ Mr ☐ Mrs ☐ Ms ☐ Dr. ☐ Other | Date of Birth d d m m y y y y

Marital Status ☐ Married ☐ Unmarried ☐ Other | Name of Spouse

No. of Dependents | No. of Children | Name of Father

Mother's Maiden Name | Category ☐ SC ☐ ST ☐ OBC ☐ General

Nationality | Residential Status ☐ Resident ☐ NRI / PIO | Religion

Place of Birth | Photo Identification (ID) : *Type*

Photo Identification (ID): *Number* | Photo ID: Valid Upto d d m m y y y y

-

Driving Licence No. | Driving Licence Valid Upto d d m m y y y y

PAN No./GIR No. | Passport No | Passport Valid Upto d d m m y y y y

Highest Qualification Attained | Qualifying Year d d m m y y y y

Present Address: Staying at the present address for the past __________ Years and ___________Months.

Residential Address

House /Flat / Apartment No. or Name

Street Name & No. and Area/Location

Landmark

City | District | Pin Code

State | Country

Telephone (Landline) | Mobile (Primary) | Mobile (Secondary)

Email (Personal)

Permanent Address: Is permanent address same as present address ? ☐ Yes ☐ No *(To be filled if permanent address is different from present address)*

House /Flat / Apartment No. or Name

Street Name & No. and Area/Location

Landmark

City | District | Pin Code

State | Country

Telephone (Landline 1) | Telephone (Landline 2)

Office / Business Address:

Office / Business Address

Name of Org/Employer, Dept, & Floor

Street Name & No. and Area/Location

Landmark

City | District | Pin Code

State | Country

Telephone (Landline) | Fax | Mobile (Secondary)

Email (Organizational)

Repayment Mode ☐ Check-off ☐ ECS (Electronic Clearing System) ☐ PDCs (Post Dated Cheques) ☐ SI (Standing Instruction) ☐ Others

Relationship with the Bank ☐ Less than 1 year ☐ 1 – 3 years ☐ More than 3 years

References (Names and addresses of two referees who are not related to you):

State Bank of India may make enquiries from the referees if it deems necessary.	Name: Address: Email: Tel: Mob:	Name: Address: Email: Tel: Mob:

FORM-B (EMPLOYMENT & INCOME DETAILS) ☐ APPLICANT ☐ CO – APPLICANT ☐ GUARANTOR

Nature of Occupation ☐ Salaried ☐ Businessmen / Self Employed Professional ☐ Pensioner

Salaried Individual

Employer Name

Employment 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

Contact Number

Previous Employer's Address

Current Industry

Organization Type ☐ Public Sector Unit ☐ Listed Private Company ☐ Unlisted Private Company ☐ MNC ☐ Central/State Government ☐ Local Civic Body

Department

Designation

Employee No. **Remaining Service** Yrs Months

Website

Businessman/Self Employed

Businessmen / Self Employed Professional

Nature of Business ☐ Manufacturing Company ☐ Services Company ☐ Trading Company ☐ Trading Firm ☐ Other______________________________

Business Name

Industry

Trade License No. **Trade License Expiry Date** **Share holding (%)**

Name of POA Holder

Type of Ownership ☐ Single ☐ Joint **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

Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks

Existing Loans (If Any)

Bank / Financer	Type of Loan	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, Precious metals / Gold / Jewelry , Immovable Property etc)

Asset Type	Asset Description	Asset No.	Asset Value	Remarks

Name : **Date :**

Signature of Applicant / Co-Applicant / Guarantor

FORM-C (PROPERTY & 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 ______________________

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) | **Plot Area (Sq ft)** | **Plinth Area (Sq ft)**

Plot / Flat No. | **Block No**

Name of Seller | **Registered Owner**

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** | **Pin Code**

State | **Country**

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.

Signature of Applicant | **Signature of Co-Applicant** | **Signature of Guarantor**

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 related to my/our application status and account activity as well as product use messages that the Bank will send, from time to time, on my/our mobile phone number 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.

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

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

SBI HOME LOANS
Zaroorat Jaisee, Home Loan Vaisa

ACKNOLEDGEMENT RECIEPT

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