

S.No	Loan	Pg.no
1	Regular home loan	2
2	Student loan	3
3	Personal Loan	4
4	Farmer loan	5
5	Business loan	6

Regular Home Loan:

SBI Home Loans is the largest Mortgage Provider in the country. It has successfully helped over 30 Lakh families achieve their dream of owning a home.

"THE MOST PREFERRED HOME LOAN PROVIDER" voted in AWAAZ Consumer Awards along with the MOST PREFERRED BANK AWARD in a survey conducted by TV 18 in association with AC Nielsen-ORG Marg in 21 cities across India. SBI Home Loans come to you on the solid foundation of trust and transparency built in the tradition of SBI. It includes options for purchase of ready built property, purchase of under construction property, purchase of pre-owned homes, construction of a house, extension of house and repair/renovation.

Features:

- Home Loan products to suit every customers need
- Low Interest Rates
- Low Processing Fee
- No Hidden Charges
- No Pre Payment Penalty
- Interest charges on Daily Reducing Balance
- Repayment up to 30 years
- Home Loan Available as Overdraft
- Interest Concession for Women Borrowers

Eligibility:

- Resident Type: Resident Indian
- Minimum Age: 18 years
- Maximum Age: 70 years
- Loan Tenure: up to 30 years.

Loan amount:

1 lakh

Student loan:

Features

- Repayment period of upto 15 years after Course Period + 12 months of repayment holiday*
- Processing Charges
 - Loans upto Rs. 20 lacs : NIL
 - Loans above Rs. 20 lacs: Rs. 10,000 (plus taxes)
- Security
 - Upto Rs. 7.5 Lacs: Only Parent/ Guardian as co-borrower. No Collateral Security or third party guarantee
 - Above Rs. 7.5 Lacs: Parent/ Guardian as co-borrower and tangible collateral security
- Margin
 - Up to Rs 4 Lacs - Nil
 - Above Rs 4 Lacs - 5% for studies in India, 15% for studies in abroad
- Repayment will commence one year after completion of course.
- Loan to be repaid in 15 years after the commencement of repayment
- In case second loan is availed for higher studies later, to repay the combined loan amount in 15 years after completion of second course

Eligibility

- A term loan granted to Indian Nationals for pursuing higher education in India or abroad where admission has been secured.

Loan Amount

- Studies in India
 - Medical Courses: Upto Rs 30 lacs
 - Other Courses: Upto Rs 10 lacs
(Higher loan limit for studies in India may be considered on cases to case basis, maximum upto Rs 50 lacs)
- Studies abroad
 - Upto Rs 7.50 lacs
(Higher loan limit for Studies abroad are considered under Global Ed-vantage Scheme, maximum upto Rs 1.50 Crores)

SBI personal loan:

Features

- Maximum Loan Amount : Rs 50.00 lacs
- Minimum Loan Amount : Rs 20,000 /-
- Margin
 - **Gold Loan:** 25%
 - **Liquid Gold Loan:** 25%
 - **Bullet Repayment Gold Loan:** 35%
- Security : Pledge of gold ornaments duly verified for quality & quantity.
- Interest Rate :
 - **For any Loan amount** : 0.30% above the MCLR-1yr
 - **For COVID WARRIORS:** 0.30% above the MCLR-1yr on EMI and LIQUID, 1-year MCLR on Bullet Repayment Gold Loan
- Others : Gold appraiser charges will be paid by the Applicant.

Eligibility

- **Age** : 18 years and above
- **Profession** : Any individual (singly or jointly) with Steady source of income including: Bank's Employees, Pensioners. (No Proof of income required)

Documents Required

To Apply Loan

- Application for Gold Loan with two copies of photographs.
- Proof of Identity with proof of Address
- Witness Letter in case of illiterate borrowers.

Time of Disbursement

- DP note and DP Note Take Delivery Letter.
- Gold Ornaments Take Delivery Letter.
- Arrangement Letter.

Farmer's loan:

Drip irrigation loan:

Features

- Collateral Security Upto Rs. 10,000/- : NIL
- Above Rs. 10,000/- : Mortgage/ Charge on land
- Margin 15% to 25% of the project cost

Eligibility

- Farmers engaged in agricultural activities and own the land under cultivation.

Repayment

- Generally 5 to 13 years depending upon the cash flow and DSCR.

Documents Required

- Duly filled in application form
- Identity proof- Voter ID card/PAN card/Passport/ Aadhaar card,/Driving License etc
- Address proof: Voter ID card/Passport/Aadhaar card/Driving license etc
- Mortgage/ Charge on land
- Deed of Guarantee (Where ever required)

Business loan:

Sanjeevani: SME Loan for Healthcare Sector under ECLGS 4.0

Eligibility :

- Existing Hospitals/ Nursing homes/ Clinics/ Medical Colleges having credit facilities with outstanding as on 29.02.2020.
- Eligibility : • Existing Hospitals/nursing homes/ clinics /medical colleges having credit facility and outstanding as on 29.02.2020 with an MLI with days past due upto 90 days as on March 31, 2021 and requiring assistance of upto Rs.2 crore for setting up low cost technologies like Pressure Swing Adsorption etc. for on-site oxygen generation.

Other Terms & Conditions :

- **Nature of Facility** : Term Loan, Letter of credit
- **Quantum of loan** : Overall exposure including Term Loan and LC should not exceed Rs.2 Crs under GECL 4.0 for financing of setting up in-site oxygen generation plants.
- **Rate of Interest** : EBLR + 0.85% (Current effective rate 7.50%)
- **Collateral Security** : Nil
- **Repayment Period** :

Term Loan : Maximum period of 5 years including moratorium period of upto 6 months.

- **Upfront Fee/ Processing Fee** : Waived as Covid-19 relief.
- **Penal Interest** : Waived for 1 year, subject to review after 1 year.
- **Inspection Charges** : Waived as Covid-19 relief.
- **Scheme available upto** : Sanctions up to 30.09.2021, Disbursement upto 31.12.2021
- **Disbursement** :

Under ECLGS 4.0, the tenor of facilities provided under GECL shall be for a maximum period of 5 years from the date of first disbursement of fund based facility or first date of utilization of non-fund based facility, whichever is earlier. Last date of disbursement under fund-based facility and utilization of LC under non-fund based facility shall be December 31, 2021.

The last date for disbursement of fund-based facility under the scheme (ECLGS 4.0) is December 31, 2021