

**GENERAL GUIDELINES & LIST OF DOCUMENTS  
REQUIRED BY STATE BANK OF INDIA**

**GENERAL GUIDELINES**

- SBI APPLICATION FORM NEEDS TO BE FILLED PROPERLY WITHOUT ANY OVERWRITING.AND FORWARDED ALONGWITH THE FOLLOWING DOCUMENTS TO SECY NGIF,,124 'A' WING, SENA BHAWAN,NEW DELHI-11 THROUGH SERVICE REGISTERED MAIL/SPEED POST (PRIVATE COURIERS ARE NOT PERMITTED IN SENA BHAWAN)
- FOR FURTHER PROCESSING.PERSONNEL ARE REQUESTED TO ENSURE THAT ALL DOCUMENTS ARE COMPLETE IN ALL RESPECTS.
- OFFICERS/SAIORS ARE REQUESTED TO ENSURE THAT SBI LOAN APPLICATION IS DULY RECOMMENDED BY COMMANDING OFFICER AND IT SHOULD REACH NGIF ATLEAST THREE MONTHS PRIOR TO THE DATE OF RETIREMENT/ REQUIREMENT OF LOAN (SBI)

**FOR BORROWER & GUARANTOR \***

1. APPLICATION FORM AND PHOTOGRAPH (SELF SIGNED) AND DULY ATTESTED BY THE COMMANDING OFFICER
2. SERVICE CERTIFICATE DULY ATTESTED BY COMMANDING OFFICER (FORMAT INDICATED BELOW)
3. PASSPORT SIZE PHOTOGRAPH – (BORROWER-3 & GUARANTOR-2 PHOTO)
4. IDENTITY PROOF (PASSPORT, DRIVING LICENCE, VOTER I CARD. PAN CARD, EMPLOYER'S I CARD)
5. ADDRESS PROOF (ELECTICITY BILL, PHONE BILL ETC.)
6. FORM-16 FOR LAST TWO YEARS
7. LATEST SALARY SLIP FOR THREE MONTHS
8. BANK STATEMENT FOR LAST 6 MONTHS WHERE THE SALARY / PROCEEDS ARE CREDITED.
9. PERSONAL ASSETS AND LIABILITIES STATEMENT AS PER FORMAT UPLOADED ON WEBSITE (WITH SAVING PROOFS)
10. EVERY OTHER DOCUMENT TO BE SELF ATTESTED BY APPLICANT.

**NOTE : \* GUARANTOR IS ONLY REQUIRED IN CASE THE SERVICE PERSONNEL IS NOT TAKING LOAN UNDER THIS MOU AND APPROACHES BANK DIRECTLY**

**CHEQUE FROM APPLICANT FOR LEGAL & PROPERTY EVALUATION**

1. LEGAL REPORT - RS.1700/- \*\*
2. PROPERTY VALUATION -1500/- \*\*
3. PROCESSING FEE- NIL UNDER THIS MOU

THE APPLICANT SHOULD MAKE THE ABOVE AMOUNT AVAILABLE IN HIS SBI ACCOUNT AND ON THE BASIS OF SBI DEBIT MANDATE GIVEN BY THE LOANEE/APPLICANT THE ABOVE CHARGES WOULD BE DEBITED DIRECTLY FROM THE INDIVIDUAL'S ACCOUNT.THE DEBIT MANDATE FORMAT IS GIVEN BELOW (THIS IS THE PREFERRED MODE OF PAYMENT BY SBI AND WOULD FACILITATE SPEEDIER LOAN PROCESSING)

**OR**

ALTERNATIVELY ,APPLICANT IN LIEU OF DEBIT MANDATE CAN ALSO FORWARD A CHEQUE FROM HIS SBI DSP'S SALARY ACCOUNT FOR Rs.3200/- IN FAVOR OF "SBI,RACPC" FOR UNDERTAKING LEGAL AND PROPERTY EVALUATION.

**NOTE : \*\* THIS AMOUNT MAY CHANGE SUBJECT TO ACTUALS.**

**IN CASE OF TAKE OVER OF LOAN BY SBI FOLLOWING DOCUMENTS REQUIRED**

- 1.PHOTOCOPY OF COMPLETE CHAIN OF PROPERTY PAPERS
- 2.PHOTOCOPY OF NGIF SANCTION LETTER

**IN CASE OF ADDITIONAL LOAN ON SECOND CHARGE BASIS FROM SBI SUBMIT FOLLOWING DOCUMENTS AS APPLICABLE**

**AFNHB RELATED DOCUMENTS (PHOTOCOPIES)**

1. ALLOTMENT LETTER
2. ALL PAYMENT RECEIPTS
3. NGIF SANCTION LETTER

**SELF CONSTRUCTION RELATED DOCUMENTS (PHOTOCOPIES)**

1. COMPLETE CHAIN OF PROPERTY DOCUMENTS
2. APPROVED CONSTRUCTION PLAN
3. DETAILED ESTIMATES
4. NGIF SANCTION LETTER

**HOUSING SOCIETY RELATED DOCUMENTS (PHOTOCOPIES)**

1. COMPLETE CHAIN OF PROPERTY DOCUMENTS
2. SHARE CERTIFICATE
3. BYE-LAWS OF THE SOCIETY
4. CONSTRUCTION PLAN DULY APPROVED (NOT APPLICABLE FOR READY TO MOVE IN FLATS)
5. COPY OF ALLOTMENT LETTER TO SOCIETY AND PERPETUAL LEASE OF SOCIETY
6. NGIF SANCTION LETTER

**BUILDER FLAT RELATED PROPERTY PAPERS (PHOTOCOPIES)**

1. COMPLETE CHAIN RELATING TO PROPERTY INCLUDING ALLOTMENT LETTER POSSESSION LETTER FREE HOLD-CONVEYANCE DEED (**NOT REQUIRED FOR BANK APPROVED PROJECTS AND CONSTRUCTION LINK PROJECTS**)
2. APPROVED MAP
3. AGREEMENT TO SELL / BUILDER – BUYER AGREEMENT
4. DETAILED ESTIMATE IF APPLICABLE
5. NGIF SANCTION LETTER

**NOTE : FOR UNDER CONSTRUCTION PROPERTIES** i.e CONSTRUCTION LINK PLAN (CLP) WILL ONLY BE ACCEPTABLE & NO FLEXI PLAN AND TIME LINK PLAN WOULD BE ACCEPTABLE

KINDLY GO THROUGH THE ABOVE GUIDELINES CAREFULLY. IN CASE OF ANY CLARIFICATION REQUIRED WHILST FILLING UP APPLICATION , YOU MAY CONTACT HOME LOAN SALES TEAM AT NEW DELHI AS INDICATED BELOW :-

**E-MAIL ID** – [hlst.zodel@sbi.co.in](mailto:hlst.zodel@sbi.co.in)

**TELEPHONE NOS.** 011-23407901, 7902/7904/ 7907/7090,7080

Name	Team Location	Mobile No.
Mr. K K Batra	Central Delhi	9810528259
Mr. Amit Pd. Bhatt	Central Delhi	9871698419
Ms. Priyanka Kumari	Central Delhi	9910516161

**NGIF :**

**E-MAIL ID** – [dnpf-navy@nic.in](mailto:dnpf-navy@nic.in)

**TELEPHONE NOS.** 011-23013656, 23010683

Photograph  
Signed and  
duly attested  
by  
Commanding  
Officer

**TO WHOM SO EVER IT MAY CONCERN**

This is to certify that \_\_\_\_\_ P-  
No \_\_\_\_\_ and Pan Card No. \_\_\_\_\_ is presently serving at  
\_\_\_\_\_. According to records held by us  
his date of birth is \_\_\_\_\_ and address details are as  
follows :-

PRESENT ADDRESS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PERMANENT ADDRESS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

OFFICIAL ADDRESS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dated : \_\_\_\_\_

Countersigned

Commanding Officer/Officer in-Charge

## DEBIT MANDATE

TO  
THE ASSTT GENERAL MANAGER  
STATE BANK OF INDIA  
RACPC NEW DELHI

PLACE: DELHI  
DATE:

Dear Sir,

### DEDUCTION FOR VALUATION & TIR REPORT SAVINGS BANK A/C NO.....

I hereby authorize you to debit my above account with a sum of  
Rs.....  
(Rupee.....on  
ly)  
In lieu of valuation and TIR (Title Investigation Report) Fee for home  
Loan.

I hereby declare that this authority shall not be revoked by me as long as I  
remain indebted to the State Bank of  
India.....branch.

Yours Faithfully,

(Signature)

Name:

Rank & No:

