

Annexure-'A'

The Branch Manager,
State Bank of India,
----- Branch

Date:

Dear Sir,

"I/We -----(name of the borrower/ co-borrowers)* hereby declare that

(i) I/We have applied for Housing Loan under EWS/LIG/MIG-I/MIG-II Scheme of Pradhan Mantri Awas Yojana- Credit Linked Subsidy Scheme.

(ii) I/We and my spouse and unmarried children do not own a pucca house in any part of India.

(iii) I/We have not availed any loan under this Scheme nor have applied for Home Loan under this Scheme to any other Banks/Financial Institutions.

(iv) My/our total house hold income from all sources is Rs.....per annum.

(v) I/ We have not been availing subsidy under other verticals of PMAY or any other Central Government housing schemes

(vi) I/We have been made to understand that the subsidy amount will be recovered by the Bank for refund to Government of India under the following circumstances:

(a) I/We fail to complete construction of house/take possession of the house within 36 months from the date of the disbursement of the 1st instalment of the loan amount,

(b) In the event of default in payment of EMIs of the loan by me/us and the loan account becoming NPA,

(vi) The payment of subsidy by the Government of India in no manner, whatsoever, reduces my/our liability towards the dues payable to SBI, together with interest during the entire loan period.

2. The details of other family members (above 18 years'age) excluding borrower/co-borrower and with maximum of 4 members in the descending order of age are as under:

i) Name 1:_____ Unique Identification Proof Type and Number [Aadhaar/ Voter's Card/PAN Card/Passport No.]:_____

ii) Name 2:_____ Unique Identification Proof Type and Number [Aadhaar/ Voter's Card/PAN Card/Passport No.]:_____

iii) Name 3:_____ Unique Identification Proof Type and Number [Aadhaar/Voter's Card/PAN Card/Passport No.]:_____

iv) Name 4:_____ Unique Identification Proof Type and Number [Aadhaar/Voter's Card/PAN Card/ Passport No.]:_____

3. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.

Yours faithfully,

(Signature of borrower) (Signature of co-borrower)

****The beneficiaries have been defined as a family comprising of husband, wife and unmarried children. Only the spouse and unmarried children will be permitted to join the loan as co-borrowers/ guarantors.***

However, in case of CLSS for MIG Scheme, adult earning member (irrespective of marital status) may be treated as a separate household provided he/she do not own a pucca house in his/her name in any part of India.