

## 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 1<sup>st</sup> instalment of the loan amount.
- (b) In the event of default in payment of EMIs of the loan by me/us and loan account becoming NPA,

[vii] 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it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.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.**