

**SBI HOUSING LOAN – DOCUMENTS REQUIRED
FROM APPLICANT [STAFF]**

- 1) Housing Loan application.
- 2) Letter from builder/housing board/society as per specimen enclosed on their letter head stating flat No., price, no objection for creating mortgage by the Bank undertaking not to,
- 3) Original sale deed/Agreement for sale (along with approved plan and permission for construction from the competent authority, 7/12, 7/A, 8/A extracts, records of rights, NA permission, urban Land clearance certificate and certificate from Architect/society regarding approach road/availability of water/electricity etc.)
- 4) Original receipt of payment made to the office of the Sub-Registrar for registration of the sale deed/Agreement of sale.
- 5) Title clearance/search report/ Non-encumbrance certificate from the advocate on the Bank's Panel of advocates.
- 6) Original receipt of payment made by the advocate to the office of the Registrar for taking of the search.
- 7) Two copies of passport size photographs of borrower and guarantor
- 8) Proof of residence, Ration card/Telephone bill/electricity bill/voters ID card/passport/driving licence.
- 9) Letter from employer, stating your designation and how long you are serving in that organization
- 10) Latest salary certificate showing all the deductions and earning
- 11) TDS certificate on form 16 and copies of acknowledgment issued by Income Tax Department on filing of returns for last two years.
- 12) For self employed acknowledgment of I.T. Return filed for the last three years with copies of assessment order and challans of the advance tax paid.
- 13) Verification of your and guarantor's signature from your Banker.
- 14) Statement of your Bank A/c. for the last six months.
- 15) Irrevocable letter of authority from the borrower to his employer.
- 16) Letter from employer to the Bank
- 17) Authority letter from borrower to Bank for standing instructions and also stating that he will keep sufficient balance in his Savings Bank A/c. for this purpose.
- 18) Opening S.B.A/c.

Requirements for purchase of resale flat :

- 1) Copy of sale deed of first owner and all subsequent owners including the present seller of the flat with all the revenue documents/plans/permissions.
- 2) No objection certificate from the society for sale of the flat by the seller to the buyer (letter should state the names of seller and buyer) and to mortgage the flat by the buyer to the Bank, and acceptance to note the Bank's name as nominee in the records of the society against the said flat and not to transfer the said flat without the written consent of the Bank.
- 3) Original sale deed executed and registered by the seller and buyer.
- 4) Original receipt of payment made to the office of the Registrar for Registration of sale deed.
- 5) Share certificate.
- 6) Valuation certificate from the Govt. approved valuer on the panel of the Bank (the valuation certificate should contain present market value, present age of building and residual life of the building/flat along with other details on standard format, Fitness certificate.)
- 7) In addition to these, requirements stated at Sr. No. 1,5,6,7,8,9,10,11,12,13,14,15,16,17,18 are required to be completed.

For purchase of plot and construction of house :

- 1) In addition to the requirements stated for SBI Housing Loan i.e. 1 to 18, following are required.
- 2) Application for purchase of plot
- 3) Blue print of plan of construction
- 4) Estimates of construction
- 5) N.A. permission
- 6) Permission for construction from the competent authority
- 7) Valuation report of plot

Individual Housing Scheme for staff :

Documents required from applicant :

- 1) In addition to 2 to 18 requirements of SBI Housing Loan to public (and for resale/purchase of plot and construction).
- 2) Forwarding letter from the Branch/Department
- 3) Letter stating that no disciplinary action is pending against the employee
- 4) Application form duly filled in and item 1 to 11 verified by the forwarding authority.
- 5) Authority letter to deduct repayment instalments from salary.
- 6) Authority letter from the employee to P.F. trustee authorizing to note lien.
- 7) Authority letter from the nominee to the P.F. trustee authorizing to note lien.
- 8) Supplementary Agreement for voluntary/premature retirement.

For additional loan :

- 1) Sale deed in respect of old flat.
- 2) Loan liquidation letter from the branch stating the amount deposited at the time of closure of housing loan account.

CHECK LIST

INDIVIDUAL HOUSING LOAN SCHEME – DOCUMENTS REQUIRED

1. Forwarding letter from the Branch.
2. Letter stating that no disciplinary action is pending against the employee.
3. Application form in duplicate and item 1 to 11 to be verified by the Branch Manager.
4. Agreement with the Building/Vendor
(with underlined – Survey No. Hissa No.
Flat No./Area and amount – sale price).
5. Title clearance certificate.
(with survey no., Hissa No., Flat No., and incorporate and underline “Title is clear, marketable and without encumbrances”)
6. Certificate from Builder – No Borrowings “Marked-A”.
7. Certificate from the Architect – Approach road/water/electric supply.
8. Approved plan/Certificate from Mahanagar Palike/Nagar Parishad/CIDCO etc.
9. Letter to deduct Housing Loan instalment from Salary.
10. Letter to PF Trustee by employee.
11. Letter to PF Trustee by nominee.
12. Undertaking from husband/wife (regarding facility for Housing Loan from the employee).
13. Salary Certificate.
14. N.A. Permission.
15. Money Receipt(s).
16. Urban Land Clearance Certificate where necessary
(Ceiling & Regulation Act 1976).
17. Draft of Supplementary Agreement in terms of H.O. Circular
No. PER/STAFF/26 of 23/1/1995-ANNEXURE-III.
18. Administrative Clearance, where necessary.
19. Letter of Consent and agreement to mortgage where necessary.
20. Funds Angle Clearance.
21. Valuation Report from Govt. Approved Valuer – In case of purchase of old flat/
house.

FOR ADDITIONAL HOUSING LOAN ONLY

22. Sale deed in respect of old flat.
23. Loan liquidation letter from the branch stating the amount deposited at the time of closure of housing loan account.

APPLICATION FORM

Address : _____

Date : _____

To
The Chief/Branch Manager,
State Bank of India,

Dear Sir,

HOUSING SCHEME FOR GRANTING
INDIVIDUAL LOANS TO THE STAFF

I hereby apply for a Term Loan of Rs.* (Rupees
..... Only) in terms of the captioned Housing Scheme for purchase
of land for construction/renovation/extension of house/apartment/flat/tenement in my
own name for the bona fide use of myself and my family members; details of which
are furnished in the attached statement.

I undertake to abide strictly by all the terms and conditions stipulated by the
Bank and any modifications thereto made hereafter from time to time. All other rules
and regulations of the Bank applicable to the aforesaid Scheme will be observed by
me and the instructions issued by the Bank from time to time will be adhered to by
me. I am fully aware that any breach of the terms and conditions stipulated by the
Bank or any misutilisation of the amount of the loan will constitute a gross misconduct
and shall render myself liable for disciplinary action as per service rules governing
my service with the Bank. I also declare that I am in a position to pay my share of an
estimated amountRs. (Rupees Only)
towards the cost of construction/acquisition/purchase/extension/renovation of a flat/
apartment/house/bungalow.

I also certify that the particulars given in the attached statement are correct
and nothing has been concealed by me which would prejudice or affect my right to
apply for loan from the Bank under the above referred Scheme.

Yours faithfully,

Signature

Name

Branch

*This amount should be equal to the figures shown against paragraph 18 in the statement.

**STATEMENT GIVING/SUBMITTING ALL THE
INFORMATION/PAPERS/DOCUMENTS FOR
AVAILMENT OF THE LOAN**

1. Full name of the employee :
 2. Date of birth :
 3. Age as on the date of application :
 4. Date of joining the Bank :
 5. Date of confirmation :
 6. Designation :
 7. Department/Branch :
 8. Total service as on the date of application (including probationary period but excluding temporary service)
 - * (i) husband
 - * (ii) wife
 9. Total span of service (in case of contract) :
 - * (i) husband
 - * (ii) wife
 10. (a) Present basic pay :
 - * (i) husband
 - * (ii) wife

(b) Special Allowancet

 - * (i) husband
 - * (ii) wife

(c) Dearness Allowancet
 11. Provident Fund Index No. of husband/wife
 12. Maximum loan amount admissible :
 - i) 100/70/50 x (amounts stated in column 10) :
 - ii) /maximum according to category :
 - iii) 80% / 90% of the estimated cost of the scheme :
(combined amount if husband and wife taken together)
 13. Amount of the loan applied for :
 14. Whether the employee in the past joined any of the Bank's Housing Society and subsequently resigned.
- Information to be furnished where husband and wife, both are employees of the Bank.
 - Application only in the case of workmen staff.

15. Details in respect of the plot/land/house/flat/apartment bought/constructed/renovated/extended/proposed to be bought/constructed/renovated/extended :

(a) In the case of a Private Housing Society, where the construction is completed/to be completed :

- (i) Full name of the Society :
- (ii) Registration No.:
- (iii) Situated at :
- (iv) Whether the employees' membership in the Society is approved, if so, a true copy of such allotment letter as per specimen marked 'A' should be attached (Appendix XII).
- (v) Where the construction of the Society is completed, the Government approved Valuer's report should be submitted as per specimen marked 'B' (Appendix XIII).
- (vi)
 - (i) Plinth area :
 - (ii) Carpet area :

(b) Where an independent house/structure is purchased/is to be purchased :

- (i) Name(s) of the Vendor(s) and relationship with the employee, if any :
- (ii) Name of the building/house;
- (iii) Where situated :
- (iv) Landlord(s)/Vendor(s)' letter as per specimen marked 'A' (Appendix XII) offering a plot of land/house/building etc.
- (v)
 - (i) Plinth area :
 - (ii) Carpet area :

(c) Where renovation of a building/house/apartment owned by the employee :

- (i) Name of the building/house/apartment :
- (ii) Where situated :
- (iii) Government approved Valuer's report should be submitted as per specimen marked 'B' (Appendix XIII).
- (iv)
 - (i) Plinth area :
 - (ii) Carpet area :
 - (iii) A certified true copy of the municipal approval for such renovation/extension :

(d) Where purchase of plot of land and construction thereon is contemplated :

- (i) Full name(s) of the Vendor(s) :
- (ii) A letter from the Vendor(s) addressed to the employee, giving the area of land offering it for sale and mentioning the sale price :
- (iii) Survey and other numbers, boundaries etc.
- (iv) Area of the plot :
(in sq. yards/metres)
- (v) Price per sq. metres :
- (vi) Total cost of plot : Rs..... (Certificate should be attached marked 'C' from the Architect that the purchase price is fair and reasonable and compares favourable with the rates prevailing in the neighbourhood.)
- (vii) Any earnest money paid? If so, how much and when does the Agreement to Sell expire? (If an Agreement to Sell has been entered into, please attach a copy certified by the local Advocate of the Branch wherefrom the employee will avail of the loan, marked 'D').
- (viii) If the plot has been purchased, please, also forward to us a copy of the Deed of Conveyance certified by the Local 'Advocate marked 'E'.
- (ix) Is the land converted into non-agricultural land? If so, please attach a copy of the relative order duly certified, marked 'F'.
- (x) Is the N.O.C. obtained by the Vendor(s) under the provisions of the Urban Land (Ceiling and Regulation) Act, 1976? If so, please attach a copy thereof duly certified, marked 'G'.
- (xi) Whether the plot is fully developed? If not, the estimated expenditure; who will bear the cost? – Vendor(s) or the employee.
- (xii) Total plinth area of House/Bungalow:
- (xiii) Total carpet area of House/Bungalow:
- (xiv) Blue prints of the plot of land and House/ Bungalow prepared by the Architects as submitted to the Municipality should be enclosed.

(If the plans have been approved by the Municipality a copy of the relative sanction certified as a true copy by the employee's Architects, marked 'H' should be attached).
- (xv) Details of the amenities provided/proposed to be provided in the House/Bungalow :

16. Estimated cost of House/Bungalow/Flat/ Apartment/Renovation/Extension where
- (a) Flat is in a Society, the construction of which is under progress :
 - (b) Renovation/extension of building/house/ apartment, flat owned by the employee :
 - (c) Purchase of plot of land and construction thereon :
- (This should be supported by a certificate marked 'I' from the employee's Architect that the estimate is in order).
17. Whether the Society's/landlord's/Vendor's title to the property/land/flat/apartment is clear and marketable free from encumbrances and doubts.(A certificate to this effect from the Local Advocate of the Branch where from the employee will obtain the loan should be attached marked 'J')
18. Amount of the loan for which the employee is eligible i.e. lower of the 80%/90% cost of construction inclusive of the cost of land subject to the ceiling prescribed.
19. The amount the employee will have to pay from his own resources after taking into consideration the Bank's loan for which he is eligible.
20. An irrevocable letter of authority in duplicate as per specimen marked 'K' (Appendix IV) should be attached.
21. Municipal taxes/levies etc. approx. per month in respect of the house/building/flat/apartment.
22. Betterment charge Rs. where :
- (a) plot of land acquired/to be acquired and construction thereon
 - (b) flat in the Society/apartments to be purchased/acquired construction of which in progress. (A certificate should be attached, marked 'L' from the employee's legal adviser whether the Land falls in a Town Planning Scheme and any betterment charges are payable thereon).
23. Proper approach road and water available where:
- (a) plot of land acquired/to be acquired and construction thereon:
 - (b) flat in the Society/Apartment to be purchased/acquired construction of which is under progress. (A certificate should be attached, marked 'M' from the employee's /builder's Architect stating that there is a proper authorised approach road to the site/ house/building and the water is available for drinking and construction purpose).
24. Schedule of disbursement where the construction is under progress and the loan will be disbursed in instalments : (A statement should be attached, marked 'N' from the employee's/Society's/ Builder's/Architects detailing the stage of works required to be completed and showing thereagainst the instalments of the loan to be released thereafter).
25. Any other information :

26. I hereby declare that :

- (i) I am/was not a member of any other Co-operative Housing Society financed by the Bank nor have I availed, in the past, of a loan under the captioned Scheme.
- (ii) I do not own any residential accommodation in the name of myself/my spouse/my dependent/children.
- (iii) I have read the Circular No. Dated on the Housing Scheme for granting individual loans to the staff and agree to abide by the same.
- (iv) My wife/husband is not an employee of the Bank.*
- (v) My wife/husband who is an employee of the Bank has not applied for and/or obtained a housing loan under the Bank's Co-operative Housing Scheme and/or under the Individual Housing Scheme.
- (vi) is (here mention the name of the place) the place where I intend to settle after my retirement.
- (vii) The total cost of the house or flat proposed to be constructed/acquired (including the cost of land) will not exceed Rs.....
- (viii) The site/house/flat to be constructed/acquired/enlarged with the help of the loan availed of from the Bank will not be utilised as a source of income or profit except to such extent and for such period as the Bank may permit and that my other resources together with the amount of the loan applied for as detailed below, will be sufficient to complete the "Construction/acquisition of the proposed site/house/flat enlargement of the present accommodation".

a)	Amount of housing loan as per this application.	Rs.
*b)	Amount of withdrawal from Provident Fund balance or demand loan against Bank's contribution to my provident fund account applied for / sanctioned	Rs.
*c)	Amount of loan availed of / to be availed of from the Co-operative Credit Society	Rs.
*d)	Personal Savings	Rs.
*e)	Other resources (give details and how they were acquired)	Rs.
Total		Rs.
* Total estimated cost of acquiring/constructing/enlarging the house/site/flat		Rs.

Signature :

Name :

Designation :

Date :

* Delete whichever is not applicable under authentication

Branch :

ANNEXURE - F

(May be given on Letter Head of Government approved Valuers)

Valuation report on the property belonging to _____

1. Valuation done by:
2. Date of Valuation:
3. Name (s) of person or persons in whose name(s) the property stands registered:
4. Survey No. _____ and Municipal No. _____
5. Situation of the property:
6. Whether lease-hold or freehold:
7. Municipal valuation for tax purpose (if available):
8. Area of land:
9. Value of land:
10. Built up area of the building / flat / apartment sq.mtrs.
11. Carpet area: sq.mtrs.
12. Value of built up area: Rs. _____
(Note : While arriving at the approximate cost of the build up area, the rate of current cost of construction to cubical contecnts of the building may be taken into consideration).
13. Please state the nature of construction viz. Whether it is builtup with R.C.C. or stones and bricks. Please also give some idea about the kind of fittings used in the building, whether flooring is of ordinary kind or whether there are any special or costly fittings. Also, whether there is independent water supply, other amenities etc.
14. Year in which the property was constructed:
15. Total value of the property : Value of land: Rs. _____
Value of built up area: Rs. _____
16. From the above, please deduct depreciation
(it should be arrived at after taking into account the age and life of the building)
- 16a. Residual life of the building
17. Please state if entire property is used by owners themselves or hired out to tenant:

Place :

Date :

Signed by :

(TO BE TYPED ON THE LETTER HEAD OF SOCIETY/ BUILDER)

WE, _____ hereby certify that

1. Flat No. _____ (Name of _____ situated at bearing/building, if any) Survey No., H.No., Plot No. has been allotted to Shri/Smt./Kum. _____

2. That the total cost of the flat is Rs. _____ only)
(Rupees

3. That title to the said land and the building thereon is clear, marketable and free from all encumbrances and doubts.

4. We confirm that we have no objection whatsoever to Shri/Smt. _____ mortgaging the flat to State Bank of India on full and final settlement of the consideration.

5. We further confirm that the Co-operative Housing Society will be formed in due course.

6. We have not borrowed from any financial Institution for purchase of land or construction of building have not created and will not create any encumbrances on the flat/house allotted to him/her during currency of the loan sanctioned/ to be sanctioned by the Bank to him/her.

7. We are agreeable to accept State Bank of India as nominee for the flat allotted to Shri/Smt./Kum. _____

(Signature of Secretary of the Society with Stamp)

OR

(Builder's signature with stamp)

BIO – DATA [BORROWER/GUARANTOR]

1.

Name in full

:
2.

Address

:
- Office

:
- Residence

:
3.

Academic Qualifications

:
4.

Age

:
5.

Occupation

:
- if employed, please state the name of the employer and since when employed

:
6.

Present monthly income/ Salary (Attach a salary Certificate, if income is by way of salary)

:
7.

Total yearly income from all sources

:
8.

Personal Assets

:
- a) Immovable property viz. Land/Building/flat etc. give details acquisition present value etc.

:
- b) investments (Fixed Term Deposits, Shares etc. if any)

:
- c) Life insurance policy

:
- d) Other Assets

:
- e) Details of Bank Accounts, if any (Name and Address of bankers with the account No. (Current/Savings) to be furnished.)

:
9.

Personal liability, if any

:
10.

Please indicate whether you are related to the borrower Also state the period (approximate) you know each other.

:

I confirm that all the statements made by me in this application are true and correct and have been made by me for the purpose of inducing you to make available the credit facilities applied by Shri _____

Staff Additional Housing Loan Application

Shri

State Bank Of India,

Mumbai.

Date :

To.

The Branch Manager,
State Bank of India,

Dear Sir,

HOUSING SCHEME FOR GRANTING ADDITIONAL LOANS TO THE STAFF

I hereby apply for Term Loan of • Rs. (Rupees
only) in terms of the captioned Housing Scheme
for purchase of land for construction/renovation/extension of house/apartment/flat/tenement in
my own name for the bonafide use of myself and my family members, details of which are
furnished in the attached statement.

I undertake to abide strictly by all the terms and conditions stipulated by the Bank and
any modifications thereto made hereafter from time to time. All other rules and regulations of
the Bank applicable to the aforesaid Scheme will be observed by me and the instructions
issued by the Bank from time to time will be adhered to by me. I am fully aware that any breach
of the terms and conditions stipulated by the Bank or any misutilisation of the amount of the
loan will constitute a gross misconduct and shall. render my self liable for disciplinary action
as per service rules governing estimated amount Rs. (Rupees
only) towards the cost of construction/acquisition/ purchase/exten-
sion/renovation of a flat/apartment/house/bungalow/additional construction (1st floor).

I also certify that the particulars given in the attached statement are correct and nothing
has been concealed by me, which would prejudice or affect my right to apply for loan from the
Bank under the above referred Scheme.

Yours faithfully,

Name : Shri

Branch :

(•) This amount should be equal to the figure shown against paragraph 12 in the enclosed
statements.

**STATEMENT GIVING / SUBMITTING ALL
THE INFORMATION / PAPERS / DOCUMENTS FOR
AVAILMENT OF THE ADDITIONAL LOAN**

1. Full name of the employee :
2. Date of Birth :
3. Age as on the date of application : years
4. Date of joining the Bank :
5. Date of confirmation :
6. Designation :
7. Department / Branch :
8. Total service as on the date of application (including probationary period but excluding temporary service) : years
9. Total span of service (in case of contract) :
10. (a) Present Basic Pay : Rs.
(b) Dearness Allowance : Rs.
(c) Special Allowance and full special allowance in case of subordinate staff :
11. Provident Fund Index No. :
12. (a) Maximum loan amount admissible : Rs.
(i) 100 x 70 x - (amounts stated in column 10 as applicable)
(combined amount if applicant and spouse taken together)
(b) Amount of existing loan sanctioned initially including additional loan if any granted before the completion of the project : Rs.
(c) 80% of the cost of additional construction in case of Supervising and Clerical staff and 90% in case of Subordinate staff : Rs.
(d) Amount of additional loan for which the employee is eligible. (c) or (d) whichever is lower :

13. Amount of loan applied for : Rs.
14. Whether the employee in the past joined any of the Bank's Housing Society and subsequently resigned :
15. Estimated cost of House / Bungalow / Flat/Apartment/Renovation/extension/additional construction where :
- (a) Flat is in a society, the construction of which is under progress :
- (b) Renovation/extension of building/house/apartment/flat owned by the employee :
- (c) Purchase of plot of land and construction there on, (this should be supported by a certificate from the employee's Architect that the estimate is in order) :
16. the amount the employee will have to pay from his own resources after taking in to consideration the Bank's loan for which he is eligible :
17. A blank irrevocable letter of authority in duplicate as per specimen marked (Annexure IV) should be attached. :
18. Municipal taxes / levies, etc. approximately per half year in respect of the house / building / flat / apartment : Rs.
19. Any other information :
20. I hereby declare that :
- (a) I am a member of State Bank of India Staff Co-operative Housing Society financed by our Branch. I became a member of the Society on and the said society was sanctioned term loan (s) of aggregating Rs. lacs vide sanction letter No. dated of which my share Rs. I have been allotted house No. by the said Society. Present outstandings in the Society's Term Loan account Rs.
- (b) I do not own any other residential accomodation in the name of myself/my spouse/my dependent children.
- (c) I have read the Circular No. dated on the Housing Scheme for granting individual loans to the staff and agree to abide by the same.
- (d) My wife/husband is not an employee of the Bank.
- (e) My wife/husband who is an employee of the Bank has not applied for and/or obtained a housing loan under the Bank's Co-operative housing scheme and / as under the individual housing scheme.

- f) is the place where I intend to settle after my retirement.
- g) The total cost of the house or flat proposed to be constructed/ acquired (Including the cost of land) will not exceed Rs.
- h) The site/house/flat to be constructed / acquired / enlarged with the help of the loan availed from the Bank will not be utilised as a source of income or profit except to such extent and for such period as the bank may permit and that my other resources together with the amount of the loan applied for as detailed below, will be sufficient to complete the construction/acquisition of the proposed site/house/flat/enlargement of the present accomodation.

*	i)	Amount of housing loan as per this application.	Rs.
*	ii)	Amount of withdrawal from Provident Fund balance or demand loan against Bank's contribution to my provident fund account applied for / sanctioned	Rs.
*	iii)	Amount of loan availed of / to be availed of from the Co-operative Credit Society	Rs.
*	iv)	Personal Savings	Rs.
*	v)	Other resources (give details and how they were acquired)	Rs.
Total			Rs.
*	Total estimated cost of acquiring/constructing/ enlarging the house/site/flat		Rs.

(Signature)

Name :
Branch :

Date :

* Delete whichever is not applicable, under authentication.