



# Home Loan

Application Form



## FORM-A (PERSONAL DETAILS)

☐ APPLICANT☐ CO – APPLICANT☐ GUARANTORName Gender ☐ M ☐ FSalutation ☐ Mr ☐ Mrs ☐ Ms ☐ Dr. ☐ Other Date of Birth Marital Status ☐ Married ☐ Unmarried ☐ OtherName of Spouse No. of Dependents No. of Children Name of Father Mother's Maiden Name Category ☐ SC☐ ST☐ OBC☐ GeneralNationality Residential Status ☐ Resident ☐ NRI / PIOReligion Place of Birth Photo Identification (ID) : Type Photo Identification (ID): Number Photo ID: Valid Upto Driving Licence No. Driving Licence Valid Upto PAN No./GIR No. Passport No. Passport Valid Upto Highest Qualification Attained Qualifying Year Attach your recent  
passport size  
photograph here

Please sign here

Present Address: Staying at the present address for the past \_\_\_\_\_ Years and \_\_\_\_\_ Months.

Residential Address

House /Flat / Apartment No. or Name Street Name & No. and Area/Location Landmark City District Pin Code State Country Telephone (Landline) Mobile (Primary) Mobile (Secondary) Email (Personal) Permanent Address: Is permanent address same as present address ? ☐ Yes ☐ No (To be filled if permanent address is different from present address)House /Flat / Apartment No. or Name Street Name & No. and Area/Location Landmark City District Pin Code State Country Telephone (Landline 1) Telephone (Landline 2) 

Office / Business Address:

Office / Business Address

Name of Org/Employer, Dept, & Floor Street Name & No. and Area/Location Landmark City District Pin Code State Country Telephone (Landline) Fax Mobile (Secondary) Email (Organizational) 

Repayment Mode

☐ Check-off☐ ECS (Electronic Clearing System)☐ PDCs (Post Dated Cheques)☐ SI (Standing Instruction)☐ Others

Relationship with the Bank

☐ Less than 1 year☐ 1 – 3 years☐ More than 3 years

References (Names and addresses of two referees who are not related to you):

State Bank of India  
may make enquiries  
from the referees if it  
deems necessary.Name: Address: Email: Tel: Mob: Name: Address: Email: Tel: Mob:

Nature of Occupation

☐ Salaried

☐ Businessmen / Self Employed Professional

☐ Pensioner

Salaried Individual

Employer Name

Employment Status

☐ Regular

☐ Probationary

☐ Contractual

Total Experience

YrsMonths

Years in Present Job

YrsMonths

Years in Previous Job (If Applicable)

YrsMonths

Previous Employer's Name

Contact Number

Previous Employer's Address

Current Industry

Organization Type

☐ Public Sector Unit

☐ Listed Private Company

☐ Unlisted Private Company

☐ MNC

☐ Central/State Government

☐ Local Civic Body

Department

Designation

Employee No.

Remaining Service

YrsMonths

Website

Businessman/Self Employed

Businessmen / Self Employed Professional

Nature of Business

☐ Manufacturing Company

☐ Services Company

☐ Trading Company

☐ Trading Firm

☐ Other

Business Name

Industry

Trade License No.

Trade License Expiry Date

Share holding (%)

Name of POA Holder

Type of Ownership

☐ Single

☐ Joint

No. of Partners

Income / Financial Details

Income / Financial Details

Income Details

Income Head	Gross Income	Net Income	Frequency	How are you paid ?

Obligation / Deduction Details

Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks

Existing Loans (If Any)

Bank / Financer	Type of Loan	EMI	Tenure of the Loan	No. of EMIs Paid	Outstanding Balance

Bank Accounts Held

Bank Name	Branch	Account Type	Account Number	Account held for (Years)

Credit Cards

Card Number	Issuer Name	Primary /Supplementary	Outstanding Balance	Remarks

Fixed Deposits

FD Number	Amount	Rate	Maturity Date(dd/mm/yyyy)	Bank Name

Other Current Assets (Bonds, Shares, Mutual Fund, Other Investments, Precious metals / Gold / Jewelry , Immovable Property etc)

Asset Type	Asset Description	Asset No.	Asset Value	Remarks

## FORM-C (PROPERTY & LOAN DETAILS)

Scheme Name ☐ SBI Max Gain ☐ SBI Yuva Home Loan ☐ SBI Pre-Approved Home Loan ☐ SBI NRI Housing Loan ☐ SBI Realty Home Loan ☐ SBI Home Equity

☐ Other Scheme

### Property Details

Builder Tie-up Available ☐ Yes ☐ No If Yes, then please provide Builder Project Tie-up ID

Property Type ☐ Free Hold ☐ Lease Hold

Builder Name  Project Name

Building Name / Number  Wing Name

Built up Area (Sq ft)  Plot Area (Sq ft)  Plinth Area (Sq ft)

Plot / Flat No.  Block No

Name of Seller  Registered Owner

Sellers Address 1

Sellers Address 2

Landline / Mobile

### Address of Property

#### Address of Property

Address of Property 1

Address of Property 2

Landmark

City  District  Pin Code

State  Country

### Loan Details

#### Loan Details

Cost of property (Project Cost)  Down payment (amount)  Down payment %

Loan Amount  Repayment ☐ Monthly ☐ Bi-Monthly ☐ Quarterly ☐ Annually Tenure (Months)

Loan Purpose ☐ New House Construction ☐ Purchase of New House ☐ Purchase of Old House ☐ Purchase of Plot of Land ☐ Purchase of New Flat ☐ Purchase of Resale Flat ☐ Purchase of New House ☐ Repairs and Renovation ☐ Home Extension ☐ Balance Transfer from other Bank ☐ Reimbursement of expenditure incurred in past 12 months

Interest Rate Option ☐ Fixed Rate ☐ Floating Rate Moratorium Period (Months)  Whether Interest to be Capitalized during Moratorium Period ☐ Yes ☐ No

### Insurance

#### Home Loan Linked Life Insurance Policy

For your benefit and convenience, the following group insurance plans underwritten by SBI Life Insurance Company Ltd are available for your consideration. If you opt for cover, SBI would administer your enrolment for the chosen plan. Please note that insurance cover is optional for the purpose of the loan application and may also be obtained from other providers.

- ✓ **SBI Life RiNn Raksha Policy** – RiNn Raksha Policy (RRP) is a group mortgage reducing term life insurance policy underwritten by the SBI Life Insurance Company Limited, which covers you against death and/or disability (as defined in the policy) to protect your dependants from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenor of the loan for upfront premium payable in 5 yearly installment.
- ✓ **SBI Life Saral Shield Policy (available for loan limit below Rs.25 Lacs, subject to minimum loan limit of Rs.7.5 lacs)** - This is an individual reducing term insurance policy underwritten by the SBI Life Insurance Company Limited, which covers you against death and/or disability (as defined in the policy) to protect your dependants from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenor of the loan for an up-front one time premium.
- ✓ **SBI Life Smart Shield Policy (available for loan limit of Rs. 25 lacs & above)** – This is an individual reducing term insurance policy like SBI Life Saral Shield for customers with limit of Rs. 25 Lacs and above.

**Do you wish to be covered by Home Loan Insurance (Life) Cover e.g. SBI Life?**

☐ Yes ☐ No

If yes, I will opt for ☐ SBI Life RiNn Raksha Policy ☐ SBI Life Saral Shield Policy ☐ SBI Life Smart Shield Policy

**Whether one time premium will be paid by you or you would like to add the premium to the home loan?**

☐ I will pay the premium ☐ Please add the premium to the home loan amount mentioned above.

Signature of Applicant

Signature of Co-Applicant

Signature of Guarantor

## DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and State Bank of India is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our home loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, State Bank of India requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve bank of India / Government of India.

2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.

I/We understand that option exercised between the three life insurance products offered by SBI LIFE is final and cannot be changed at a later stage.

I/We declare that I/We are not a director of State Bank of India or specified near relation (as defined in the Companies Act 1956) of any of the directors of State Bank of India (list of directors is available on www.sbi.co.in).

I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us.

I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of State Bank of India/ any person with whom the Bank has entered/propose to enter into contracts for provision of 'services/products' for the purpose of marketing/offering/selling any product/services and / or availing support services of any nature by the Bank.

(a) Yes (b) No. I do not consent to share, disclose, exchange or use the information/data.

(Put a tick mark against the preferred option)

Signature of Applicant

Place.....

Date.....

Signature of Co-Applicant

Place.....

Date.....

Signature of Guarantor

Place.....

Date.....

(Please tear off this acknowledgement slip along these dotted lines) -

SBI  
HOME LOANS  
Zaroorat Jaisee, Home Loan Paisa

## ACKNOWLEDGEMENT RECEIPT

## Customer Copy

Loan application received on , complete document set received on . Cheques received towards payment of Processing Fee, Valuation Fee and Legal Fee amounting to Rs. , Rs.  and Rs.  respectively vide cheque numbers ,  and  dated ; drawn in favour of "State Bank of India" and payable at .

Request will be disposed of and acceptance/rejection notification would be mailed within 15 days from the date of receipt of completed application form with supporting documents.

On behalf of **State Bank of India**

Date and Place: \_\_\_\_\_

**Authorised Signatory**

**OPINION REPORT AS ON .....** (For Loans above Rs. 25.00 Lakhs)

Please note the following before compiling Opinion Report

- Copies of Documentary evidence in respect of Assets of Borrowers / Guarantors to be obtained and kept on record.
- Self-Certification will be the basis for the Opinion Report.
- Bank Account Statement with all the Banks for the past one year to be obtained.
- Other assets to Include Cars, Jet, Yachts etc.
- Exact Address viz. Door No. Plot Nos./S.No./Boundaries etc. along with nearby landmark of the properties to be mentioned.

Name of the Individual :

PAN Number :

Aadhar Number :

Residential Address :

Details of the Family Members:

Name	Age	Relationship	Edu. Qualification	Occupational Details

**(I) Immovable Properties: (Specify share of applicant in case of joint property & details of owners)****1. Land & Buildings**

(Rs. In Lakhs)

Sl.No.	Nature of Immovable Properties (AGL / Wet / Dry / House Plot)	Location R/S No.	Extent / Size	Market Value Rs.	Assessed Value Rs.	Loan / Charge against the property Amount in Rs.	Name of the Bank / Institution	Net Means
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	((9)=6-7)

**2. Other Immovable Properties: (Jointly Owned / Undivided etc.,) (Specify percentage Share)**

Total Net Value of Immovable Properties

Rs. \_\_\_\_\_ (A)

**(II) Movable Assets**

(Rs. In Lakhs)

Sl. No.	Nature of Movable Assets	A/C No.	Current Balance	Lien / Loan against the Account	Name of the Bank / Institution	Net Means
(1)	(2)	(3)	(4)	(5)	(6)	((7)=4-5)
1.	Bank Deposits					
2.	Insurance Policies (Surrender Value)					
3.	Investment / MFs / Equity					
4.	Others (Specify)					
5.	Others (Specify)					
	Sub Total					

Total Net Value of Movable Assets

Rs. \_\_\_\_\_ (B)

I hereby declare that the above statements in this page are true to the best of my knowledge and belief.

CUSTOMER'S SIGNATURE: X.....

**(III) Borrowings & Liabilities other than stated in I & II above****(Rs. In Lakhs)**

Sl. No.	Secured / Unsecured Loans / Advances	Facility	Loan Amount	EMIs	Security	Name of the Source	Present Outstanding
1.	Banks / FIs						
2.	Societies / Chit						
3.	Friends & Relatives						
4.	Others (Specify)						
5.	Others (Specify)						
	Total						

**Total Liabilities**

Rs. \_\_\_\_\_ (C)

**Net Means of Shri / Smt** \_\_\_\_\_ **Rs.** \_\_\_\_\_ **(A+B-C)**

The immovable properties are self-acquired / ancestral properties of the party stand in his name and are unencumbered (except as stated above).

**(IV) Guarantees given to cover Liabilities of others**

Sl.No.	Name of the Party for whom Executed	In favor of Bank / Institution	Amount	Validity up to

**(V) Means (Tangible Net Worth) of the Firm / Company which is offering Guarantee / Corporate Guarantee**

Sl.No.	Name of The Company / Firm	Name of the Firm/Company to Which Guarantee / Corporate Guarantee has already been extended by this Company and the outstanding	Net Means (TNW)

*I hereby declare that the above statements in this page are true to the best of my knowledge and belief.*

**CUSTOMER'S SIGNATURE: X**.....**(VI) OPINION REPORT (For Office Use)**

Shri / Smt. \_\_\_\_\_ is credit worthy, hold a good opinion / respect in market. We estimate the net means of Shri/Smt. \_\_\_\_\_ at Rs. \_\_\_\_\_ and therefore the/her rating is \_\_\_\_\_.

**(VII) Special Remarks, if any** .....**Certificate:-****I / We certify that:**

- The estimates of the means of the individual have been based on conservative estimates of movable and immovable properties of the individual.
- The estimated means of the individual are based on the tangible net worth of the individual as per their information / other incomes / audited balance sheet.
- Investments have been taken at the market value of only those quoted in the market and that other investments have been ignored.
- The valuation of immovable properties has been based on the market value / valuation report.
- There has been no deterioration in the financial portion of the individual.

(or)

The decline in the total means is due to \_\_\_\_\_ (Please specify reasons)

	CSO / Field Officer / Authorised Officer	Relationship Manager / Branch Head / Unit Head
Signature		
Name & PF No.		
Date		

## Key Fact Statement

**Annexure-A**

..... (NAME OF THE SPECIFIC LOAN PRODUCT)

1	Loan amount	Rs.	
2	Loan Term	..... Years ..... Months	
3	Interest type (fixed or floating)	Floating	
4	(a) Interest chargeable (in case of floating rate loans) (b) Interest chargeable (in case of fixed rate loans)	(a) .....% (MCL Rate +.....) (b) Not applicable	
5	Date of reset of interest	Not applicable	
6	Mode of communication of changes in interest rates	Bank's web-site : <a href="http://www.sbi.com">www.sbi.com</a> & entry in statement of loan account	
7	Fee payable		
a	On application (Please individually specify all type of fee)	(i) Processing Fee	Rs.
		(ii) Fee for Legal Opinion	Rs.
	Registered Mortgage – 0.5% of loan amount Rs._____ (or) Rs. 25000/- (whichever least) + Rs.5100/- towards Stamp Duty Charges.	(iii) Valuation Fee	Rs.
		(iv) CERSAI Registration	Rs.
b	During the term of the loan (Please individually specify all type of fee)	NIL (Cost of insurance of the property has to be borne by the customer)	
c	On foreclosure (Please individually specify all type of fee)	NIL	
d	Fee refundable if loan not Sanctioned / disbursed	Processing Fee will be refunded, if not sanctioned. However, processing fee will not be refunded after sanction of loan.	
e	Conversion charges for switching from Fixed to floating interest & vice-versa	Not Applicable	
f	Penalty for delayed payments	(i) Rs.500/- plus service tax for every delayed EMI payment (ii) Enhanced rate of interest @ 2% p.a. on irregular amount over and above the applicable interest rate, if the EMI remains unpaid for more than 30 days	
8	EMI payable	Rs. (EMI may vary consequent upon changes in interest rate)	
9	Details of security / collateral obtained	(i) (ii) (iii)	
10	Date on which annual outstanding balance statement will be issued	As on 31 <sup>st</sup> March every year by 30 <sup>th</sup> April	

Received the duly filled in Fact Sheet in original

APPLICANT'S SIGNATURE

Date :