

PERSONAL ASSETS AND LIABILITIES STATEMENT
(For Loans up to 25 Lacs)

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.
Bank account statement for the past one year to be obtained. c. Self-certification will be the basis for the Opinion Report.
d. Other assets to include cars etc.

Name: Shri/Smt/Kum _____

S/o, W/o, D/o _____

Aadhaar No. _____

Resident of _____

Mobile NO. _____ Landline or Alt Mobile No. _____

PAN NO. _____ DOB: _____ AGE: _____

Profession _____ Net Annual Income /NMI _____

Description of immovable property

House / Flat No (Area of land and House)	Address/ Location	Owned / Leased	Value, Encumbrance, if any, for loan availed and amount.

Other assets-Description and value

Description	Value	Description	Value	Description	Value
NSCs		PPF		Gold ornaments	
Mutual Funds		Shares/ Debentures		Others (please specify)	
Total Assets Rs.					

Liabilities

Description	Amount	Description	Amount
Home Loan		Personal Loan	
Car Loan		PF Loans	
Other Loans		Other liabilities	
Total Liabilities Rs.			

I hereby declare that the particulars furnished by me are correct. I enclose photocopies of relevant documents on support of my statement. I undertake to furnish original documents, if needed by Bank, for verification.

Signature of the applicant/ Guarantor

For Office Use only**Opinion Report**

After perusal of relative documents and on discreet enquiries made by me it is observed that Shri/ Smt/Kum_____Aged _____Years , resident of _____ is a person of Net Worth of Rs _____ and has capacity to repay the loan (Scheme) of Rs _____ applied for. His / Her Network is Rs. _____ which is good for the loan amount and therefore, he/ she has capacity to stand as Borrower/ Guarantor to Shri/ Smt/ Kum_____

Market Value of immovable property (A)	
Other Liquid Assets (B)	
Total (A+B)	
Less Liabilities (C)	
Net Worth (A+B)-(C)	

I/We estimate the net means of Shri/Smt _____ at Rs. _____ and therefore the his/her rating is _____

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

STATE BANK OF INDIA,
_____ **Branch**

OPINION REPORT AS ON _____ (For Loans above Rs.25.00 Lacs)

Sl.NO.	Nature of moveable assets	A/C No.	Current Balance	Lien/Loan against the a/c	Name of the Bank/Institution	Net means

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 No./S. No./boundaries etc. along with nearby land mark of the properties to be mentioned.

Name of the firm/company PAN/ DIN/PAN _____.

Name of the Prop/Partner/Director/Guarantor PAN/ DIN/ TAN _____

Aadhar No. _____

Address: _____

Details of the Family Members

Name	Age	Relationship	Edu. Qualifications	Occupational details

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

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)
	(i)							
	(ii)							
	Sub Total							

2. Other immovable properties: (Jointly owned/ undivided etc.)(Specify percentage share)

Total Net Value of Immovable Properties

Rs. _____ (A)

II. Movable Assets (Rs.in Lacs)

1	2	3	4	5	6	7 (4-5)
	(i) Bank Deposits					
	(ii) Insurance Policies (Surrender value)					
	(iii) Investment/MFs /Equity					
	(iv) Others(Specify)					
	Sub Total					

Sl.No.	Secured/unsecured Loans/Advances	Loan Amount	Security	Name of the Source	Present outstanding
	Banks/FIs				
	Societies/Chit				
	Friends and relatives				
	Others (Specify)				
	Total				

Total Net value of Movable Assets:

Rs. _____ (B)

III. Borrowings other than stated in I & II above

Total other 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	In favour 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)
1.			
Total means of the Firm/Company			

VI. 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 his/her rating is _____ or

The Net means of M/s. _____
(Firm/Company which is giving Corporate Guarantee) is Rs. _____

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

- The estimates of the means of Proprietor/ Partners/ Directors/Guarantors have been based on conservative estimates of movable and immovable properties of the Proprietor/ Partners / Directors/ Guarantors
- The estimated means of the Firm/Company are based on the tangible net-worth of the Firm/Company as per their 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 position of the firm and Proprietor/Partners /Directors/Guarantors or
- The decline in the total means is due to ----- (please specify reasons).

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