

HOME LOAN

APPLICATION FORM



FORM - A (PERSONAL DETAILS)

☐ APPLICANT☐ CO-APPLICANT☐ GUARANTORExisting Customer ☐ Yes ☐ No

CIF No/ Account No.

Name

First Name

Middle Name

Last Name

Salutation

☐ Mrs ☐ Ms ☐ Dr. ☐ Other

Gender

☐ M ☐ F ☐ Transgender

Marital Status

☐ Single ☐ Married ☐ Other

Date of Birth

Name of Spouse

First Name

Middle Name

Last Name

Relation with Primary Applicant (Applicable for Co-applicant/ Guarantor)

Name of Father

First Name

Middle Name

Last Name

Aadhaar / UID No.

PAN No.

Passport No.

Driving License No.

Voter ID No.

MGNREGA Job Card No.

Residential Status

☐ Resident ☐ NRI / CIO

Citizenship

Religion

☐ Hindu ☐ Islam ☐ Christian ☐ Sikh ☐ Jain ☐ Buddhist ☐ Zoroastrian ☐ Bahaist ☐ Judaist ☐ Agnosticist ☐ Others

Category

☐ SC ☐ ST ☐ OBC ☐ GeneralAttach your recent
passport size
photograph here

Please sign here

Residential Address

Present Address: Years at current address

Months at current address

Residence Type

☐ Owned ☐ Rented ☐ Company Lease

Address 1

Address 2

Address 3

Pincode

Village

City

District

State

Country

Mobile No.

Email ID

Is the Permanent Address Same as Present Address ? ☐ Yes ☐ No

Permanent Address: (If no, fill below)

Address 1

Address 2

Address 3

Pincode

Village

City

District

State

Country

Mobile No.

Email ID

Is applicant/co-applicant/guarantor is near relative of any of the director (including Chairman and Managing Director) of SBI/ other Bank? ☐ Yes ☐ No

Designation

☐ Chairman ☐ Managing Director ☐ Other Director

Name of the Chairman/ MD or other director

First Name

Middle Name

Last Name

Indicate Name of Bank/ Subsidiary/ Schedule co-operative Banks/ Trustees of Mutual Fund/ Venture Capital Fund.

Relationship with applicant/ co applicant/ guarantor

☐ Spouse (Dependent)☐ Daughter (including step daughter) (Independent)☐ Spouse (Independent)☐ Daughter's husband☐ Father☐ Brother (including step brother)☐ Mother (including step mother)☐ Brother's wife☐ Son (including step-son) (Dependent)☐ Sister (including step-sister)☐ Son (including step-son) (Independent)☐ Sister's husband☐ Son's wife☐ Brother (including step brother) of spouse☐ Daughter (including step daughter) (Dependent)☐ Sister (including step-sister) of spouse

FORM - B (EMPLOYMENT DETAILS)

☐ APPLICANT☐ CO-APPLICANT☐ GUARANTOR

Salaried

Salaried Individual

Organization Type ☐ Public Sector Unit ☐ Listed Private Company ☐ Unlisted Private Company ☐ MNC ☐ Central/State Government ☐ Local Civic Body ☐ Others

Employer Name

Department Designation Employee No.

Employment Status ☐ Permanent Full Time ☐ Permanent Part Time Is Service under defined Pension Scheme ☐ Yes ☐ No

Present Job Years Months

Total Work Experience Years Months

Date of Retirement

Job Contract Tenure (in Months)

Drawing scale wages (For staff and employment being Permanent Part-Time) ☐ One-Third ☐ Half ☐ Three-ForthIs there a break in service beyond the period of 3 months in last 2 years ? ☐ Yes ☐ NoIs Contract Renewable ☐ Yes ☐ No (applicable for job on contract)Contract Tenure Abroad (in Months) (In case of NRI) Continuous Discharge Certificate available ☐ Yes ☐ No

Name of POA Holder (If any) First Name Middle Name Last Name

CIF of POA Holder Contact Number of POA

Is the customer, who is Builder/ Partner/Director/Owner/Promoter acquiring flat/house /unit/plot in the project developed by them /their Company? ☐ Yes ☐ No

No. of existing house/plot owned individually or jointly by the customer

No. of units acquired in single residential housing project/co-operative residential complex

Businessman/Self Employed

☐ Business ☐ Self-Employed (Doc./Eng./Arch./CA) ☐ Self-Employed (Others)

Business Name Industry

Length of Business Years Months Financial Years Net Profit earned for last 3 years: Date of filing of Return

Salary / Business Bank Accounts Held

Bank Name	Bank Branch	Account Type	IFSC Code	Account Number	Date of Opening of Account

Repayment Mode ☐ STANDING INSTRUCTION linked to other accounts ☐ STANDING INSTRUCTION linked to salary account ☐ ECS ☐ NACH linked to other accounts ☐ CHECK OFF ☐ POST DATED CHEQUE ☐ OTHERS ☐ NACH Linked to salary account

Office / Business Address:

Address 1

Address 2

Address 3

Pincode Village City

District State Country

Telephone (Landline) Email ID (Official)

FORM - D (PROPERTY DETAILS)

Property Data

RERA Registration No.

Property to be held in name of

Property Type ☐ Builder Tie-up (Approved Projects) ☐ No Builder Tie-up (Not in Approved Projects) ☐ Preferred Builder (Cleared Projects) ☐ Independent house
☐ Self-constructed Independent house ☐ Small Project not covered under RERA ☐ Property not identified ☐ Vacant Residential Plot

1) Status of Property ☐ Under Construction ☐ Ready to Move ☐ Occupied

3) Status of mortgage at FI ☐ Created ☐ Not Created
(In case of takeover)

2) Status of Registration ☐ Registered ☐ Non - Registered

4) Status of Possession of Original Title deeds ☐ With Bank ☐ With Applicant
(In case of takeover)

Builder Name

Project Name

Building Name

Wing Name

Address of Line 1

Address of Line 2

Pincode

City State Country

Built-up Area (Sq.Ft.) Super Built-up Area (Sq. Ft.) Floor No. Total Floors

Area (Sq.Ft.) of plot Area (Sq.Ft.) for improvements Age of Property (in Years)
(Applicable for SBI Realty Loan) (Applicable for Resale)

Is property in Hilly / Tribal areas ☐ Yes ☐ No
(Applicable for SBI Tribal Plus Scheme)

Location of Plot ☐ Within the Municipal Corporation area of population ≥ 1 lac
(Applicable for SBI Realty Loan) ☐ Within the Municipal Corporation area of population $> 10,000$ upto 1 lac
☐ Outside Municipal / Corporation area and plot developed or allotted by Government Body or Development Authority
☐ Outside Municipal Corporation area

Net Rental income expected from the proposed house property (Monthly)

Property Holding Status ☐ Lease ☐ Free Hold

Lease period Years Months

Is Proposed property already mortgaged ☐ Yes ☐ No

If yes, Type of Proposed Charge ☐ Pari Passu ☐ Second Charge

First Charge Holder Bank/FI

Loan Amount / Charge Amount by First Charge Holder

Seller Details (Applicable for Resale of property)

Owner's (Seller's) Name First Name Middle Name Last Name

Is Present Registered Owner (Seller) SBI customer? ☐ Yes ☐ No

Owner's (Seller's) CIF / A/C

Owner's (Seller's) Contact No.

Other Bank Account

(Please include separate sheet, if required)

IFSC Code

Collateral

Collateral Type (Other than Primary Security) ☐ Term Deposit ☐ (NSC/KVP) ☐ Life Insurance Policy ☐ Govt. Promissory Note ☐ Immovable Property
☐ Third Party Guarantee

Collateral Owner

Collateral Description

FORM - E (INSURANCE & DECLARATION)

Insurance

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- RiN Raksha Policy – This is a group, non-linked, non-participating, credit life insurance product offered by SBI Life Insurance Company Limited which provides life cover to single borrower or co-borrowers against the risk of death within the chosen policy term. This plan can be used to protect your dependants against loan liability.
- ☒

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 opt for SBI General Insurance? (If yes, please fill box no. (VIII (b) under project cost of form 'C')

☐ Yes☐ No

Do you wish to be covered by Home Loan Insurance Cover by SBI Life ?

☐ Yes☐ No

Need loan for SBI Life Premium?

☐ Yes☐ No

If Yes, SBI Life Premium Amount

Do you wish to cover Home Loan under IMGC Default Credit Guarantee (applicable only for HL to Non-Salaried Differential Offering Scheme)

☐ Yes☐ No

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 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.

I do not consent to share, disclose, exchange or use the information/data.

☐ Yes☐ No

(Put a tick mark against the preferred option)

Signature of Applicant

Place

Date

Signature of Co-Applicant

Place

Date

Signature of Guarantor

Place

Date

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.

numbers

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