

State Bank of India

Xpress Credit Loan Application Form

Please read these instructions carefully before filling up the application form

- 1. Section-A (Personal Details) and Section-B (Employment and Income Details) are to be filled up and signed by the Applicant.
- 2. Completely filled up Section-C (Loan Details) and Section-E (Declaration) are to be signed by Applicant.
- 3. Please complete all particulars in BLOCK letters and tick boxes wherever applicable. In case of multiple options strike out whichever is not applicable. All dates are to be filled up in DD-MM-YYYY format only
- 4. To ensure quick disbursal, please submit application form comprising Section-A, Section-B, Section-C and Section-E, fully complete in all respect with relevant supporting documents as per Document Checklist given below

Document check list (Salaried Employee)

- **1.** Application form duly filled by the borrower and submitted along with 2 Latest Passport size photographs.
- 2. Proof of identity (Photocopies of PAN/Passport/Driver's License, Voter ID card/ Aadhar Card)
- **3.** Proof of Residence (photo copies of recent Telephone Bills/ Electricity Bill/Property tax receipt/ Passport/ Voters ID card)
- 4. Copy of identity card issued by the employer.
- **5.** Latest six months' Bank Statement of the account where salary is credited.
- 6. Last 6 months' salary slip (optional*).
- 7. Irrevocable Letter of Authority addressed to disbursing authority
- $\textbf{8.} \ \ \text{Irrevocable Letter of Authority from the person authorized to disbursed Salary and allowances}$
- *Except for certain categories of employees where it is mandatory

Document check list (DSP-PMSP-ICGSP)

- 1. Application form duly filled by the borrower and submitted along with 2 latest Passport size photographs.
- Proof of identity (Photocopies of PAN/Passport/Driver's License, Voter ID card/ Aadhar Card/simplified KYC) #
- Proof of Residence (photo copies of recent Telephone Bills/ Electricity Bill/Property tax receipt/ Passport/ Voters ID card) # # (NOT REQUIRED FOR EXISTING CUSTOMERS)
- **4.** Latest six months Bank Statement of the account where salary is credited.
- 5. Last 6 months' salary slip (optional).

(For Official Use):		
Personal Loan Application No:		Date:
Bank Branch Code:		Bank Branch Name:
Referral Group:		Existing LOS Borrower: Yes/No
Sourcing Entity Type:	Branch MPST Others	Source Code:
Source Officer Code:		Sourcing Officer Name:
LOS ID:		LMS/OCAS ID:
(TICK THE RELEVANT BOX BELOW)		

		-	
(TICK THE RELEVANT BOX BELOW)			
Processing Fee Collected	Y	Stamp Duty Collected	Y
SBI Life Sold	Y	SBI Loan Insurance Sold	Y

SECTION-A (PERSONAL	& KYC DETAILS)			
Name		Gender □Male □Female □Third gender		
Salutation Mr Mrs Ms Dr.	Other	Date of Birth d d m m y y y y		
Marital Status ☐ Married ☐ Unmarried	☐ Other Name of Spouse			
No. of Dependents No. of Child	dren Name of Father/ Husband	Attach your recent passport size		
Mother's Maiden Name	Nationality F	Residential Status □Resident □Non Resident photograph here		
Category □ SC □ ST □ OBC □	General Religion □ Hindu (Non Minority) □ Christ	ian		
Place of Birth	Disability type □No Disability □Physically Ret	arded Usually Impaired Other Disability		
Education Qualification Attained	o	ualifying Year		
Driving License No.	Driving	License Valid Upto Please fill at least one		
Passport No	P ₁	field in this box failing which the application		
PAN No.	Voter ID No. Aadhaa	ar No.		
-	Parental Company Provided Owned	Residential Address		
Present Address: Staying at the pres	ent address for the pastYears andMonths.			
Proof Particulars	Residential Proof No.	Dalle - - - - - - - - -		
House /Flat / Apartment No. or Name				
Street Name & No. and Area/Location				
Landmark				
City	District	Pin Code Pin Code		
State	c	ountry		
Telephone (Landline)	Mobile (Primary)	Mobile (Secondary)		
Email (Personal)				
Permanent Address: Is permanent address same as present address?				
House /Flat / Apartment No. or Name				
Street Name & No. and Area/Location				
Landmark				
City	District	Pin Code		
State		ountry		
Telephone (Landline 1)	Telephone (Landline			
Office / Business Address:		ce / 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	□ ECS (Electronic Clearing System) □ PDCs (Post I	Dated Cheques) ☐ SI (Standing Instruction) ☐ Cash		
Repayment Mode				
State Bank of India may Name:	o referees with are not related to you):	Name:		
make enquiries from the referees if it deems Address:	Pincode	Address: Pincode		
necessary. Email: Tel:	Mob:	Email: Tel: Mob:		

SECTION-B (EMPLOYMENT & INCOME DETAILS) Nature of Occupation □ Salaried Salaried Individual Salaried Individual **Employer Name Total Experience Years in Present Job** Months Years in Previous Job (If Applicable) Previous Employer's Name **Contact Number Previous Employer's Address Current Industry DDO'S Designation DDO'S Address** $\ \square$ Unlisted Private Company $\ \square$ MNC ☐ Central/State Government ☐ Others ☐ Public Sector Unit ☐ Listed Private Company **Organization Type** Department Designation Employee No. **Remaining Service** Website **Defence Personnel Applicable only for Defence Personnel** DEFENCE ARMY 🗌 NAVY 🗌 AIR FORCE GREF/BRO RASHTRIYA RIFLES ASSAM RIFLES INDIAN COAST GUARDS PARAMILITARY BSF 🗌 CRPF. CISF ITBP SSB Personal/Force Number In case of Army personnel, please furnish your regiment Name Income / Financial Details **Income / Financial Details** Income Details (Salaried) **Gross Amount** Net Amount Obligation Details Obligation Head Gross Amount Net Amount Periodicity Type of Loan **Principal Outstanding** Existing Liability (If Any) Bank Accounts Held Credit Cards

Fixed	Den	nsits

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

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

Name of Applicant:					
•				Signat	ure of Applicant
Date:					
SECTION-C (LOAN D	ETAILS)				
Scheme Name Xpress Credit	to Teacher / Others				
Loan Details:					
,					
Net Monthly Income	Proposed EMI	EMI/NMI R	atio Loan Amoun	, ————,	Repayment Monthly
Tenure (Months)	Rate of Interest .				
Check-off Full	Partial No				
Salary Packages SGSP	CGSP PSP F	RSP DSP PMSP	☐ICGSP ☐OTHE	RS Specify	
Loan Purpose Children's	Marriage	ren 🗆 Medical 🗆 Travel	☐ Purchase of Consumer Du	rable □ others (Please spec	ify)

SECTION-D (INSURANCE) - OPTIONAL

Corporate and Institutional Tie-ups _

Life Insurance

Processing Fee Rs.

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

(please specify)

Concession in Processing fee Rs.

Do you w	ish to be covered by	Cover e.g. SBI Life?
□Yes	□No	
If YES, On	e time premium will	be paid by you or you would like to add the premium to the Personal loan?
□ I will pa	y the premium	$\hfill \square$ Please add the premium to the Personal loan amount mentioned above

_ Concessions if any %

Loan Insurance

For your benefit and convenience, the following Loan insurance plan underwritten by SBI General Insurance Company Ltd is available for your benefit and protection. If you opt for this cover, SBI would administer your enrolment for the chosen plan. Please note that this insurance cover is optional for the purpose of the loan application

Do you wish to be covered by SBI General Loan Insurance?

¬Yes	□ No

If YES, One time premium will be paid by you or you would like to add the premium to the Personal loan?

 \Box I will pay the premium \Box Please add the premium to the Personal loan amount mentioned above

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 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 authorize the Bank to debit my Personal loan account with the Bank for any fees, charges, interest etc. as may be applicable.

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 authorization 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 authorize the Bank to share information relating to my/our Personal 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.

I/We also understand that the Bank is at the liberty to get confirmed any details furnished by me/us and also to intimate to my/our DDO/Department Head/CEO, the details of any of the loans sanctioned/disbursed to me/us and I/we accordingly convey my/our consent for such disclosures.

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.

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 related to my/our application status and account activity as well as product use messages that the Bank will send, from time to time, on my/our mobile phone number as mentioned in this application form. I/We undertake to intimate the Bank regarding change in my/our occupation/employment/ residential address/mobile number and to provide any further information that the Bank may require.

I/We confirm that I/we do not have any other credit facilities with any bank other than that mentioned above. I/We confirm that if I/we avai any other bank in future, I/ we will furnish the details to State Bank of India immediately. I/We further authorize the bank to credit all sur standing to the credit in my/our name jointly or severally to the loan account, if necessary. I/We confirm that the funds will be used for statused for speculative purpose. I/We confirm that we are resident Indians	ms received by the bank or
I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the Perso me/us.	onal loan product chosen by
Signature of Applicant	
Place	
Date Please tear off this acknowledgement slip along these dotted lines)	
ACKLEDGEMENT RECIEPT	
Customer Copy	
Processing Fee amounting to Rs. vide cheque number dated ; dr 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 of the date of receipt of completed application form of the date of receipt of completed application form of the date of receipt of completed application form of the date of receipt of completed application form of the date of receipt of completed application form of the date of receipt of completed application form of the date of receipt of completed application form of the date of receipt of completed application form of the date of	red towards payment of rawn in favour of "State Bank with supporting documents.
Contact No:	Authorized Circ
Date and Place [.]	Authorized Signatory