



# Home Loan

**Application Form** 



F	ORM-A (PERSON	NAL DE	TA	ILS)									Α	PPL	ICAI	NT			CC	) –	AP	PLI	CAI	NT			GU	AR	AN	TO	R
	Name																	G	ende	r 🗆	M [										٦
	Salutation _ Mr _ Mrs _ Ms	s 🗆 Dr. 🗌	Other											Da	te of B	Birth [		$\mathbf{H}$		╟		ansge									
	Marital Status 🗌 Married 📋 L	Unmarried	Oth	er	Name	of Spo	use																		A	ttac	h yo	ur r	ecei	nt	
	No. of Dependents	No. of Child	ren		Name	of Fat	her																		F		sspo ogra		ize here	è	
	Mother's Maiden Name												Cate	gory	□SC	; [	ST		OB	С	🗆 Ge	enera	al								
	Nationality			Re	esident	tial Sta	ntus 🗆	Resid	dent [		RI / PI	OF	eligi	on 🗌																	
	Place of Birth				Pho	oto Ider	ntificati	ion (ID	): Тур	e																					
	Photo Identification (ID): Numb	ber											Phot	o ID: ۱	/alid U	Jpto		]-[		}											
	- Driving Licence No.											Driving	Lice	ence V	alid U	pto [		}[		H						Ple	ase s	ign h	nere		
	PAN No./GIR No.				F	Passpo	ort No						Т						7	Pas	spor	t Vali	d Up	to [		╟		H			
	Highest Qualification Attained											Qualify	ing ۱	/ear					_												_
	Present Address: Staying	g at the pres	ent add	lress fo	r the p	ast	ı	Years a	ind	M	onths			_	idence	e 🗆 (	Owne	d		Rente	əd		llott	ed by	y em	ploy	er [	] Ot	her		
	House /Flat / Apartment No. or I	Name																													
	Street Name & No. and Area/Lo	ocation																													
	Landmark																														
	City										D	istric												Pir	n Cod	de					
	State													Count	ry 🗌																
	Telephone (Landline)							Mo	bile (P	rimai	ry) 🗌								Mol	oile (	Seco	ndary	0								
	Email (Personal)																														
	Permanent Address: Is p	permanent a	ddress	same a	as pres	sent ad	dress '	? □ Ye	es ⊡1	No (7	o be	filled	if pe	rman	ent ac	ddres	s is d	liffer	ent f	rom	pres	ent a	ddre	ess)							
	House /Flat / Apartment No. or I	Name																													
	Street Name & No. and Area/Lo	ocation																													
	Landmark																														
	City										D	istric												Pir	n Cod	de					
	State													Count	ry																
	Telephone (Landline 1)	[								Tel	ephor	ne (La	ndlin	ie 2)										]							
	Office / Business Addre	ess:											Offi	ce / B	usines	ss Ad	dress														
	Name of Org/Employer, Dept, &	& Floor																													
	Street Name & No. and Area/Lo	ocation																													
	Landmark																														
	City										[	Distric	t											] Pi	n Co	de					
	State													Coun	try																
	Telephone (Landline)							Fax									M	obile	(Sec	onda	ary)										
	Email (Organizational)																														
	Repayment Mode Check			S (Elec										ted C	heque	es)		□S	I (Sta	andii	ng In	struc	tion)			01	hers				
	Relationship with the Bank References (Names and addres	□ Less sses of two r		-		□ 1 – related	-			viore	than	ა yea	ars																		
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	State Bank of India	Name:													lame:																
	State Bank of India may make enquiries from the referees if it deems necessary.	Name: Address: Email:												_	lame: ddres																

FORM-B (EMPLOYM	ENT & INCOME DETAILS)	APPLICANT CO – APPLICANT GUARANTOR
Nature of Occupation	Businessmen / Self Employed Professional	Pensioner Salaried Individual
Employer Name		Employment Status Regular On-Probation Contractual
Total Experience	Yrs Months Years in Present Job	Yrs Months Years in Previous Job (If Applicable) Yrs Months
Previous Employer's Name		Contact Number
Previous Employer's Address		Current Industry
Organization Type	Public Sector Unit Listed Private Company	Unlisted Private Company IMNC Central/State Government Local Civic Body
Department		Designation
Employee No.	Remaining Service	Yrs Months
Businessman/Self Employe	d	Businessmen / Self Employed Professional
Nature of Business	□ Manufacturing Company □ Services Company	□ Trading Company □ Trading Firm □ Other
Business Name		Industry Industry
Trade License No.		Trade License Issue Date
Type of Ownership 🗌 Single 🗌 Jo	Dint No. of Partners	
Other Details		Other Details
Employer / Corporate Website		
Name of POA Holder (If any)		
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 / Jew	velry , Immovable Property etc)
	Asset Type Asset Description	
Name :		

FORM-C (PROPERT	TY & LOAN DETAILS)
Scheme Name 🛛 SBI Max Ga	in 🔤 SBI FlexiPay 🔤 SBI Pre-Approved Home Loan 🔤 SBI NRI Housing Loan 🔤 SBI Realty Home Loan 📄 SBI Home Top-Up
Other Schen	ne 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) Plot Area (Sq ft)
Plot / Flat No.	Block No Block No
Name of Seller	Registered Owner Image: Comparison of the comparison o
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 District Pin Code
State	
Loan Details	Loan Details
Cost of property (Project Cost)	Down payment (amount)
Loan Amount	Repayment 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 □ 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 / SBI General Insurance 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. However, please note that the insurance of property purchased/ constructed with Bank's finance is mandatory.

- 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 (avilable 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.
- SBI General Loan Insurance Policy Cover against events like critical illness, personal accident and loss of job. This policy provides for payment of the benefit amount equivalent to total loan outstanding (3 EMI in the case of loss of job) as on the date of occurrence of the covered event.

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

If Yes, I will opt for 🗌 SBI Life RiNn Raksha Policy 🗌 SBI Life Saral Shield Policy 🗌 SBI Life Smart Shield Policy 🗌 SBI General Loan Insurance 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

premium Please add the premium to the home loan amount mentioned above (THIS OPTION IS AVAILABLE ONLY WITH SBI LIFE POLICIES).

Signature of Applicant



### 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 and one by SBI General 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	Signature of Co-Applicant	Signature of Guarantor
Place	Place	Place
Date	Date	Date

SBI HOME LOANS	ACKNOLEDGEMENT RECIEPT						
Zaroorat Jaisee, Home Loan Vaisa	Customer Copy						
Loan application received	Loan application received on Complete document set received on Complete document set received on Cheques received towards payment of Processing						
Fee, Valuation Fee and Le	gal Fee amounting to Rs.						
numbers	, and and dated dated ; 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

# Annexure-A

Page 2 of Home Loan Application Form

# Page 2

Before you proceed further, please answer the following questions, to check your eligibility for subsidy under Pradhan Mantri Awas Yojana (PMAY).

1) Do you and / or your wife own a Pucca house anywhere in India:

○ Yes ○ No

2) Gross Annual Household Income of Family (Husband & Wife)- select any one of the following:

a. Upto Rs. 3 lakhs	O Yes	O No
b. >Rs. 3 lakhs and <= Rs. 6 lakhs	O Yes	O No
c. >Rs. 6 lakhs and <=Rs.12 lakhs	O Yes	O No
d. >Rs.12 lakhs and <=Rs.18 lakhs	O Yes	O No
3) Carpet Area of House:		
a. Upto 30 Sqmts	O Yes	🔿 No
b. >30 and <= 60 Sqmts	○ Yes	🔘 No
c. >60 and <=90 Sqmts	O Yes	O No
d. >90 and <=110 Sqmts	O Yes	🔿 No

- 4) (a) Place of the Property / Proposed Property: \_\_\_\_\_
  - (b) Does the property located in 4315 statutory towns notified or planning area  $\bigcirc$  Yes  $\bigcirc$  No

(For the list of notified 4315 statutory towns, please refer www.mhupa.gov.in or your Branch)

Disclaimer: The eligibility criteria for claiming subsidy under PMAY is as per the guidelines issued by Government of India (GOI) which is subject to change from time to time.

The applicant is eligible/ not eligible to be covered under PMAY.

Signature of the Sourcing Entity (Bank's authorized officer only)

\*Sourcing Entity are requested to perform additional checks, as per the latest instructions