



# 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
8. 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.
2. Proof of identity (Photocopies of PAN/Passport/Driver's License, Voter ID card/ Aadhar Card/simplified KYC) #
3. Proof of Residence (photo copies of recent Telephone Bills/ Electricity Bill/Property tax receipt/ Passport/ Voters ID card) #
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:	<input type="text"/>	Date:	<input type="text"/>
Bank Branch Code:	<input type="text"/>	Bank Branch Name:	<input type="text"/>
Referral Group:	<input type="text"/>	Existing LOS Borrower : Yes/No	
Sourcing Entity Type:	Branch <input type="checkbox"/> MPST <input type="checkbox"/> Others <input type="checkbox"/>	Source Code:	<input type="text"/>
Source Officer Code:	<input type="text"/>	Sourcing Officer Name:	<input type="text"/>
LOS ID:	<input type="text"/>	LMS/OCAS ID:	<input type="text"/>

### (TICK THE RELEVANT BOX BELOW)

Processing Fee Collected	Y <input type="checkbox"/> N <input type="checkbox"/> N.A <input type="checkbox"/>	Stamp Duty Collected	Y <input type="checkbox"/> N <input type="checkbox"/> N.A <input type="checkbox"/>
SBI Life Sold	Y <input type="checkbox"/> N <input type="checkbox"/> N.A <input type="checkbox"/>	SBI Loan Insurance Sold	Y <input type="checkbox"/> N <input type="checkbox"/> N.A <input type="checkbox"/>

# SECTION-A (PERSONAL & KYC DETAILS)

Name  Gender  Male  Female  Third gender

Salutation  Mr  Mrs  Ms  Dr.  Other  Date of Birth

Marital Status  Married  Unmarried  Other Name of Spouse

No. of Dependents  No. of Children  Name of Father/ Husband

Mother's Maiden Name  Nationality  Residential Status  Resident  Non Resident

Category  SC  ST  OBC  General Religion  Hindu (Non Minority)  Christian  Muslim  Sikh  Other Minority

Place of Birth  Disability type  No Disability  Physically Retarded  Visually Impaired  Other Disability

Education Qualification Attained  Qualifying Year

Attach your recent passport size photograph here

Please sign here

Driving License No.  Driving License Valid Upto

Passport No  Passport Valid Upto

PAN No.  Voter ID No.  Aadhaar No.

Please fill at least one field in this box failing which the application will not be accepted

House Ownership  Rented  Parental  Company Provided  Owned **Residential Address**

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

Proof Particulars \_\_\_\_\_ Residential Proof No.  Date

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)  Cash

Relationship with the Bank  Less than 1 year  1 – 3 years  More than 3 years CIF No.  (To be filled by Bank's official)

**Reference (Names and address of two referees who are not related to you):**

State Bank of India may make enquiries from the referees if it deems necessary.	Name: <input type="text"/>	Name: <input type="text"/>
	Address: <input type="text"/>	Address: <input type="text"/>
	Pincode: <input type="text"/>	Pincode: <input type="text"/>
	Email: <input type="text"/>	Email: <input type="text"/>
	Tel: <input type="text"/>	Mob: <input type="text"/>
	Tel: <input type="text"/>	Mob: <input type="text"/>

## SECTION-B (EMPLOYMENT & INCOME DETAILS)

Nature of Occupation  Salaried

Salaried Individual

Salaried Individual

Employer Name

Employment Status  Regular  Probationary  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

DDO'S Designation

DDO'S Address

Organization Type

Public Sector Unit  Listed Private Company  Unlisted Private Company  MNC  Central/State Government  Others

Department

Designation

Employee No.

Remaining Service

 Yrs  Months

Website

Defence Personnel

Applicable only for Defence Personnel

DEFENCE ARMY

NAVY

AIR FORCE

GRES/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)

Income Head	Gross Amount	Net Amount	Periodicity	Mode

Obligation Details

Obligation Head	Gross Amount	Net Amount	Periodicity	Remarks

Existing Liability (If Any)

Bank / Financer Name	Type of Loan	Loan Amount	EMI Amount	EMIs already Paid	Principal Outstanding

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

Asset Type	Asset Description	Asset No.	Asset Value	Remarks

Name of Applicant:

Signature of Applicant

Date:

**SECTION-C (LOAN DETAILS)**

Scheme Name Xpress Credit to Teacher / Others

Loan Details:

Net Monthly Income  Proposed EMI  EMI/NMI Ratio  Loan Amount  Repayment  Monthly

Tenure (Months)  Rate of Interest  .

Check-off  Full  Partial  No

Salary Packages  SGSP  CGSP  PSP  RSP  DSP  PMSP  ICGSP  OTHERS Specify \_\_\_\_\_

Loan Purpose  Children's Marriage  Education of children  Medical  Travel  Purchase of Consumer Durable  others (Please specify) \_\_\_\_\_

Corporate and Institutional Tie-ups \_\_\_\_\_ (please specify)

Processing Fee Rs. \_\_\_\_\_ Concessions if any %  Concession in Processing fee Rs. \_\_\_\_\_

**SECTION-D (INSURANCE) - OPTIONAL**

Life Insurance

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.

Do you wish to be covered by ..... Cover e.g. SBI Life?

Yes  No

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

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

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?

I will pay the premium  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/distributed 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 avail of any credit facilities with 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 sums received by the bank or 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 stated purpose and will not be used for speculative purpose. I/We confirm that we are resident Indians

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

Signature of Applicant

Place.....

Date.....

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

**ACKLEDGEMENT RECEIPT**

Customer Copy

Loan application received on , complete document set received on  Cheques received towards payment of Processing Fee amounting to Rs.  vide cheque number  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**

Contact No: \_\_\_\_\_

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

**Authorized Signatory**