SBI HOME LOANS

HOME LOAN

APPLICATION FORM





FORMAT FOR HOME LOAN SOURCING ENTITIES (TO BE ATTACHED INVARIABLY WITH HOME LOAN APPLICATION BEFORE FORWARDING TO CPCs)

CUSTOMERS INTERACTIONS SHEET Date of interaction:

1	Name of the Applicant		
2	Mobile number and email id of the applicant.		
3	Amount of loan applied.		
4	Sourcing Entity	Branch Office MA/HLC	ial/HLST/SSL/MC/
5	Name of the Sourcinig Official/Executive	The state of the s	
6	Contact Number & Code of the sourcing Official/Executive.	Mobile No :	
7	Variants of Home Loan Products explained	YES	NO
8	Process to arrive at Loan eligibility explained (EMI/NMI ratio, LTV Ratio)	YES	NO
9	Interest rate structure, linkage with MCLR and interest rate reset after 1-year clause is explained	YES	NO
10	Check List of documents provided and importance of submitting all documents in one go has been explained.	YES	NO
11	Different stages and processes of Loan sanction and disbursement explained	YES	NO
12	TIR, Valuation Reports charges and Process explained.	YES	NO
13	Pre-sanctioni Survey (Property, Residence, Office/Business place) Process explained. Post Sanction Survey. disbursement schedules etc. have been explained	YES	NO
14	Submission of Original invoices/Receipts at the time of every disbursement is explained.	YES	NO
15	Insurance of the House property is mandatory and the provision of adding Insurance premium to the cost of the project has been explained.	YES	NO
16	The concept of Moratorium is explained	YES	NO
17	Home Top up and Insta Home Top up Loans features were explained.	YES	NO
18	Tentative commitment of number of days (TAT) for disposal of the proposal	YES	NO
19	Contact details of sourcing Official and stand by contact details provided to the customers.	YES	NO

Place:

Date:

Is the Permanent Address Same as Present Address? Yes No Permanent Address: (ifno, fill below) Address 1					
Existing Customer		F No/ Account No.			
Name	First Name Mid	die Name	Last Nar	me	
Salutation M	Ir Mrs Ms Dr. Other	T Conda			Attach vous sees t
					passport size
Name of Spouse	First Name Mid				priotograph nere
Relation with Primary Appl	icant (Applicable for Co-applicant/ Guarantor)				
	Class All	lle Name	Last Nan	ne	
Aadhaar / UID No.					
Passport No.		PAN No.			
Voter ID No.		_			Please sign here
Residential Status Re	asident NIDI / CIO	_			
					*
		Buddnist Zorastrian	Bahaist Judaist	Agnosticist (Others
Residential Address					
	Mor	iths at current address	Residence Type	Owned R	ented Company Lease
Address 2					
					2
	Village		City		
District	State		Country		
Mobile No.	Email ID				
Is the Permanent Add	Iress Same as Present Address ? Yes	П			
Address 1					
Address 2					
Address 3					
Pincode	Village				3
	Village		City		
	State		Country		
Is applicant/co-applicant/gu	parantor is near relative of any of the director (incl	uding Chairman and Managing	Director) of SBI/ other Bar	nk? Yes	No
Designation Chairman	Managing Director Other Director				
	or other director			Last Na	ne
Relationship with applicant /	co applicant/ quaranter	f Mutual Fund/ Venture Capita	Fund.		
Spouse (Dependent)		ughter) (Independent)	Spouse (Independent)		
Father	☐ Brother (including step bro			mother)	
Son (including step-son) (I			Son (including step-sor		Sister's husband
Son's wife	Brother (including step brother) of spous	e Daughter (including st	ep daughter) (Dependent)	Sister (including	ng step-sister) ofspouse

FORM - B (EMPLOYMENT DETAILS)	APPLICANT	CO-APPLICANT	GUARANTOR
Repayment Mode STANDING INSTRUCTION linked to other accounts STANDING INSTRUCTION linked to salary account CHECK OFF POST DATED CHEQUE OTHERS NACH Linked to salary account Office / Business Address: Address 1 Address 2 Address 3			
	Private Company MNC	Central/State Government Lo	ocal Civic Body Others
Particular T		Employee No.	
Department	Is Service under defined	Pension Scheme Yes No	
	Job Contract Tenure	(in Months)	
	One-Third Half	Three-Forth	
	Yes No		
Is Contract Renewable Yes No (applicable for job on contract)			
Contract Tenure Abroad [] (in Months) (In case of NRI)	Continuous Discharge C	Certificate available Yes No	
	Middle Name	Las	t Name
CIF of POA Holder	Contac	t Number of POA	
is the customer, who is Builder/ Partner/Director/Owner/Promoter acquiring flat/h	ouse /unit/plot in the project	developed by them /their Company?	Yes No
	lev		
No. of units acquired in single residential housing project/co-operative residential of	Complex		
Businessman/Self Employed			
☐ Business ☐ Self-Employed (Doc./Eng./Arch./CA)	Self-Employed (Others)		
Business Name	lr Ir	ndustry	
Length or Months Years	A STATE OF THE PARTY OF THE PAR	The state of the s	
Business Years - [THE RESERVE AND ADDRESS OF THE PARTY OF THE		
-[- - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
	IFSC Code	Account Number	Date of Opening of Accoun
		The state of the s	4
			NACH linked to other accour
CHECK OFF POST DATED CHEQUE OTHERS	NACH Linked to salary acc	count	
Office / Business Address:			
Address 1			
Address 2			
Address 3			
Pincode Village Village		City	
District State		Country	
Telephone (Landline) Emai	ii ID (Official)		ППП
reiebnoue (renounte)	Section 1997		

FORM - A (PERSONAL DETAILS)	APPLICANT	CO-APPLICANT	GUARANTOR
Existing Customer Yes No CIF No /	Account No.		
First Name Middle Name		Last Name	
Name			Attach your recent
Salutation Mr Mrs Ms Dr. Other	Gender M	F Transgender	Attach your recent passport size
Marital Status Single Married Other	Date of Birth D D		photograph here
First Name Middle Name Name of Spouse Middle Name	e	Last Name	
Relation with Primary Applicant (Applicable for Co-applicant/ Guarantor)			
First Name Middle Name Name of Father Middle Name		Last Name	40
Aadhaar / UID No.			
PANN	lo.		No. of the base
Passport No. Drivin	g License No.		Please sign here
Voter ID No. MGNR	REGA Job Card No.		
Residential Status Resident NRI / CIO Citize	enship		
Religion Hindu Islam Christian Sikh Jain Be	uddhist Zorastrian Ba	ahaist Judaist Agnosticist	Others
Category SC ST OBC General			
Residential Address			
			П
3.6.17 (00.17)	current address	Residence Type	Rented Company Lease
Address 1			
Address 2			
Address 3			
Pincode Village Village		City	
District State		Country	
Mobile No. Email ID			
Is the Permanent Address Same as Present Address ? Yes	□ No		
Permanent Address: (Ifno, fill below)			
Address 1		ПППП	
Address 2			
Autressa			
Address 3			
Pincode Village Village		City	
District State		Country	
Mobile No. Email ID			
Is applicant/co-applicant/guarantor is near relative of any of the director (including a continuous con	ng Chairman and Managing Dir	rector) of SBI/ other Bank? Yes	s No
Designation Chairman Managing Director Other Director	Market Market		Last Name
Name of the Chairman/ MD or other director	Middle Name		Lost Name
Indicate Name of Bank/ Subsidiary/ Schedule co-operative Banks/ Trustees of Mu	utual Fund/ Venture Capital Fu	und.	
Relationship with applicant/ co applicant/ guarantor			
Spouse (Dependent) Daughter (including step daugh	CONTRACTOR OF THE PARTY OF THE	Spouse (Independent)	Daughter's husband
Father Brother (including step brothe	10 - 41 40 1	Mother (including step mother)	☐ Brother's wife
Son (including step-son) (Dependent) Sister (including step-sister)		Son (including step-son) (Independent	
Son's wife Brother (including step brother) of spouse	Daughter (including step	daughter) (Dependent)	er (including step-sister) ofspouse

	APPLICANT CO-APPLICANT GUARANTOR
FORM - B (EMPLOYMENT DETAILS)	Salaried Individual
Salaried	A Britisto Company MNC Central/State Government Local Civic Body Others
Organization Type Public Sector Unit Listed Private Company Unlisted	d Private Company MNC Central/State Government Cocardinates (
Employer Name	Employee No.
Department Designation Designation	Is Service under defined Pension Scheme Yes No
Employment Status Permanent Full Time Permanent Part Time	15 361 1100 51101
Present Job Years Months Months	
Total Work Experience Years Months Months	Job Contract Tenure [[(in Months)
Date of Retirement D D M M Y Y Y Y	One-Third Half Three-Forth
Drawing scale wages (For staff and employment being Permanent Part-Time)	
Is there a break in service beyond the period of 3 months in last 2 years?	Yes No
Is Contract Renewable Yes No (applicable for job on contract	
Contract Tenure Abroad (in Months) (In case of NRI)	Continuous Discharge Certificate available Yes No
	Middle Name Last Name
Name of POA Holder (If any)	
	Contact Number of POA
CIF of POA Holder	(with/alet in the project developed by them /their Company? Yes No
Is the customer, who is Builder/ Partner/Director/Owner/Promoter acquiring flat	t/house/unit/piot in the projection
No. of existing house/plot owned individually or jointly by the customer	
No. of units acquired in single residential housing project/co-operative residenti	ial complex
Businessman/Self Employed	
	Self-Employed (Others)
Business Self-Employed (Doc./Eng./Arch./CA)	Industry
Business Name Financial Financial	- Net Profit Date of
Length of Business Years Months Years	earned for last 3 years:
Salary / Business Bank Accounts Held	IFSC Code Account Number Date of Opening of Account
Bank Name Bank Branch Account Type	
Repayment Mode STANDING INSTRUCTION linked to other accounts	STANDING INSTRUCTION linked to salary account
Repayment Mode STANDING INSTRUCTION linked to other accounts of CHECK OFF POST DATED CHEQUE OTHER	
Office / Business Address:	
Address 1	
Address 2	
Address 3 Village	City
Pincode	Country
District State	
Telephone (Landline)	Email ID (Official)
	(6)

FORM - A (P	PERSONAL DETAILS)	APPLICANT	CO-APPLICANT	GUARANTOR
Existing Custom	ner Yes No	CIF No/ Account No.		- NA 43
	First Name	Middle Name	Last Name	
Name				Attach your recent
ialutation	Mr Mrs Ms Dr. Other	Gender M I	F Transgender	passport size
Marital Status	Single Married Other	Date of Birth D D	M M Y Y Y Y Last Name	photograph here
lame of Spouse	FIRST Name	Pildole Name	Last Harite	
delation with Primar	y Applicant (Applicable for Co-applicant/ Guara	antor)		
lame of Father	First Name	Middle Name	Last Name	
adhaar / UID No.				
		PAN No.		Please sign here
assport No.		Driving License No.		
oter ID No.		MGNREGA Job Card No.		
lesidential Status	Resident NRI / CIO	Citizenship		
Religion	☐ Hindu ☐ Islam ☐ Christian ☐ Sikl	h 🗌 Jain 🔲 Buddhist 🗌 Zorastrian 🔲 Ba	ahaist	Others
Category	SC ST OBC General			
Residential Ac	ddress			
ar management and the sales		Months at current address	Residence Type Owne	d Rented Company Lease
	SS: Years at current address			
Address 1				
ddress 2				
Address 3				
Pincode	Vill	age	City	
District	Sta	ite	Country	
Mobile No.	Em	aail ID		
	ent Address Same as Present Addre	ess? Yes No		
Permanent Ad	dress: (If no, fill below)			
Address 1				
Address 2				
Address 3				
	Vi	llage	City	íman
Pincode	<u> </u>	inge		
District	St	ate	Country	
Mobile No.	En	nailID		
Is applicant/co-ar	pplicant/guarantor is near relative of any of th	ne director (including Chairman and Managing Di	rector) of SBI/ other Bank?	es No
	The second secon	er Director		
	rman/ MD or other director First Name	Middle Name		Last Name
		nks/ Trustees of Mutual Fund/ Venture Capital F	und.	
	applicant/ co applicant/ guarantor			
Spouse (Depe	ndent) Daughter (i	Halaming and American American	Spouse (Independent)	Daughter's husband
Father			Mother (including step mother)	Brother's wife Odent) Sister's husband
Son (including	See the second s		Son (including step-son) (Indepe	ndent) Sister's husband ster (including step-sister) ofspouse
Son's wife	Brother (including step b	prother) of spouse Daughter (including step	daughter) (Dependent)	ster (including step-sister) ofsp

Salaried Organization Type Public Sector Unit Listed Private Company Unlisted Private Company MNC Central/State Government Local Civic Body Employer Name Designation Employer 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 Job Contract Tenure (In Months) Date of Retirement Do M M Y Y Y Y Job Contract Tenure (In Months) Drawing scale wages (For staff and employment being Permanent Part-Time) One-Third Half Three-Forth Is there a break in service beyond the period of 3 months in last 2 years ? Yes No Is 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 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 Business Self-Employed	FORM - B (EMPLOYMENT DETAILS)	APPLICANT	CO-APPLICANT GOARANTON
Salaried Organisation Type Public Sector Unit Listed Private Company Unlisted Private Company PND Central State Government Local Chirle Body Others Employer Name Designation Employer No.			
Designation Type Dublic Sector Unit Isted Private Lompany United Private Lompany Unite		British Company MNC	Central/State Government Local Civic Body Others
pertment		Private Company 11110	
mployment Status Permanent Full Time Permanent Part Time Is Service under defined Pension Scheme Yes No resent Job Years Months	Decignation		Employee No.
seent Job		Is Service under defined	Pension Scheme Yes No
ate of Retirement D M Y Y Y Job Contract Tenure (In Months) Industry Industry Business Bank Accounts Held Job Contract Tenure (In Months) Job Contra	7		
ate of Retirement D M M Y Y Y Y	otal Work Experience Years Months		
there a break in service beyond the period of 3 months in last 2 years? Yes	ate of Retirement DDMMYYYYY	Job Contract Tenure	(in Months)
there a break in service beyond the period of 3 months in last 2 years? Yes No Contract Renewable Yes No (applicable for job on contract)	rawing scale wages (For staff and employment being Permanent Part-Time)	One-Third Half	Three-Forth
Contract Tenure Abroad		Yes No	
First Name First Name Middle Name Last Name	Contract Renewable Yes No (applicable for job on contract)		
Cif of POA Holder Contact Number of POA Contact	Contract Tenure Abroad	Continuous Discharge (Certificate available Yes No
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 Date of Self-Employed (Others) Length of Self-Employed (Others) Salary / Business Bank Accounts Held Account Number Date of Opening Self-Employed (Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others) Date of Opening Self-Employed (Others)		Middle Name	Last Name
Salary / Business Bank Accounts Held Self-Employed Salary / Business Bank Accounts Held Self-Employed Salary / Business Bank Accounts Held Self-Employed Self-Em	Name of POA Holder (If any)		
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 Date of Gling of Return Salary / Business Bank Accounts Held Date of Openin			
Business Mame Length of Business Years Salary / Business Bank Accounts Held Business Bank Accounts Held Business Rame	s the customer, who is Builder/ Partner/Director/Owner/Promoter acquiring flat/	house /unit/plot in the project	t developed by them /their Company? Yes No
Businessman/Self Employed Business Self-Employed (Doc./Eng./Arch./CA) Self-Employed (Others) Business Name Industry Date of filing of Return Salary / Business Years Salary / Business Bank Accounts Held Account Number Date of Openin	No. of existing house/plot owned individually or jointly by the customer		
Business Self-Employed (Doc./Eng./Arch./CA) Self-Employed (Others) Business Name Industry Industry Date of Self-Employed (Others) Length of Business Years Months Years Industry Indu		complex	
Business Name Length of Business Years Months Financial Years Salary / Business Bank Accounts Held Self-Employed (Others) Industry Date of Filing of Filing of Iling of Return Financial Years Salary / Business Bank Accounts Held Account Type Date of Opening Page 1850 Code Account Number Date of Opening Page 1850 Code Date of Opening Pag	No. or units acquired in single residential industry		
Business Name Length of Business Years Months Financial Years Net Profit earned for last 3 years: Salary / Business Bank Accounts Held Account Type Industry Date of filing of Return Fixed Section 1 and Section 1 and Section 2 and Section 2 and Section 3 and S	Businessman/Self Employed		
Business Name Length of Business Years Months Financial Years Net Profit earned for last 3 years: Salary / Business Bank Accounts Held Account Tues Financial Years Date of Filing of Return Financial Years Financial Year	☐ Business ☐ Self-Employed (Doc./Eng./Arch./CA)	Self-Employed (Others)	
Length of Business Years Comparison of Co	Business Name		Industry
Account Tune IFSC Code Account Number Date of Openin	Length of Months Years Years	earned for	filing of
Account Tune IFSC Code Account Number Date of Openin	Salary / Business Bank Accounts Held		
	Associat Tupo	IFSC Code	Account Number Date of Opening of Acco
			Dec Division of the start and
	Office / Business Address:		
Office / Business Address:	Address 1		
	Address 2		
Address 1	Address 3		
Address 1 Address 2	Village		City
Address 2 Address 3 Village City	Chata		Country
Address 2 Address 3 Pincode Village City Country	District		
Address 2 Address 3 Pincode District State Country	Telephone (Landline)	ail ID (Official)	

Income / Financial Details

Monthly or Annual Income

S.5				alaried			25V 2500	TO STATE OF	Ion-Salaried	
Income (Regular) Particulars	Income (Regular) Amount (A)	Income (Other than regular nature) Particulars	Income (Other than regular nature) Amount (B)	Deductions Other than EMI Particulars	Deductions Other than EMI Amount (C)	Gross Monthly Income (A+B)	Net Monthly Income (A+B-C)	Net Annual Income for FY (Based on	Depreciation	Tota (D+E
Basic		Arrears		PF	TO SHAN THE SAN OF		14.6-01	IT Return) (D)	(E)	
D.A		Incentives		Income Tax						
HRA		Bonus		Insurance						
Others	Will be a second of the second	Others		Other Statutory Deduction						

(Please include seperate sheet, if required)

Existing Loans (If Any)

S.No	Loan Account No.	Bank Fi	Product Name	Sanctioned Amount	D. (D.)	STELL OF REPORTS	DVS - DVS
1					Date of Disbursement	EMI	Outstanding Balance
				Landan Line Line			
2						1	
3			and the second s				1 2.7

Income / Financial Details

Monthly or Annual Income

		La Tale Carrier D.V.		alaried				1	Ion-Salaried	
Income (Regular) Particulars	Income (Regular) Amount (A)	Income (Other than regular nature) Particulars	Income (Other than regular nature) Amount (B)	Deductions Other than EMI Particulars	Deductions Other than EMI Amount (C)	Gross Monthly Income (A+B)	Net Monthly Income (A+B-C)	Net Annual Income for FY (Based on	Depreciation	Tota (D+E
Basic	-	Arrears		PF			A SALES AND ASSAULT	IT Return) (D)	Ravaliana	
D.A		Incentives	gle -	Income Tax						
HRA		Bonus		Insurance					949	
Others		Others	The same	Other Statutory Deduction						

(Please include seperate sheet, if required)

Existing Loans (If Any)

S.No	Loan Account No.	Bank Fi	Product Name	Sanctioned Amount	Date of Disbursement	EMI	
1						EMI	Outstanding Balance
2	7						
3							

(Please include seperate sheet, if required)

Income / Financial Details

Monthly or Annual Income

Salaried							Non-Salaried			
Income (Regular) Particulars	Income (Regular) Amount (A)	Income (Other than regular nature) Particulars	Income (Other than regular nature) Amount (B)	Deductions Other than EMI Particulars	Deductions Other than EMI Amount (C)	Gross Monthly Income (A+B)	Net Monthly Income (A+B-C)	Net Annual Income for FY (Based on IT Return) (D)	Depreciation (E)	Tota (D+E
Basic		Arrears		PF				in weturn/(b)		
D.A		Incentives		Income Tax		100				
HRA	4	Bonus		Insurance	-					
Others		Others		Other Statutory Deduction						

(Please include seperate sheet, if required)

Existing Loans (If Any)

S.No	Loan Account No.	Bank Fi	Product Name	Sanctioned Amount	Date of Disbursement	EMI	
1							Outstanding Balance
2							
3							-
	clude seperate sheet, if		-400				

Purpose	e of Old House Purchase of Plot of Land Purchase of New Flat Purchase of Resale from other Bank Reimbursement of expenditure incurred in past 12 months
me Name Basic Home Loan NRI Home Loan Maxgain Privil Home Loan to Non-Salaried Differential Offering SBI Pre-Ap	
storium (in Years) (in Months)	Loan Tenure
oject Cost	
Project Cost (Sum of I to VIII)	Date of Agreement of sale
Amount in Agreement to Sale	(II) Estimated Cost of Construction (In case of loan for self construction)
Cost of Construction (Extension)	(iV) Reimbursable Investment (In case of reimbursement of expenses only)
Improvement Cost (In case of loan for Improvement)	(VI) Registration Charge (for project upto 10 lakhs)
Stamp Charge	(VIII) Amenities Cost (Sum of a to e)
(for project up to 10 lakhs) 3ST Charges	(b) Premium for insurance of mortgaged Property
Cost of furnishings/interior	(d) Cost of Solar Photo Voltaic Lighting System
Other Amenities	Voltaic Lighting System
quested Loan Amount	Amount of Margin Money
urce of Margin Money Own Savings From Friends & Relatives Rea	ity Gold Loan Other Loans Others
For Takeover	
utstanding Amount with other bank/FI	Prepayment penalty Amount with other bank/FI
References (Names and addresses of two referees who are not re	elated to you)
State Bank of India may make enquiries from the referees if it deems necessary	
Name:	
Address:	
Email:	
Tel: Mob:	
Name:	
Address:	
Address.	

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)
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 (In case of takeover)
2) Status of Registration Registered Non - Registered Status of Possession of Original Title deeds With Bank (In case of takeover)
Builder Name
Project 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 (Applicable for SBI Realty Loan) Area (Sq.Ft.) for improvements Age of Property (in Years) (Applicable for Resale)
Is property in Hilly /Tribal areas (Applicable for SBI Tribal Plus Scheme) Yes No
Location of Plot Within the Municipal Corporation area of population >= 1 lac (Applicable for SBI Reality Loan)
Utside Municipal / Corporation area and piot developed or allotted by Government Body or Development Authority Outside Municipal Corpation 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)
First Name
Is Present Registered Owner (Seller) SBI customer? Yes No Owner's (Seller's) CIF / A/C
Owner's (Seiler's) Contact No. Other Bank Account
(Please include seperate 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 Guarentee
Collateral Owner Collateral Description (11)

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 (aviiable 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')

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

Need loan for SBI Life Premium?

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/les 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.

- 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/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	Signature of Co-Applicant	Signature of Guarantor
Place	Place	Place
Fidee	Date	Date

ACKNOWLEDGEMENT RECIEPT

Customer Copy

Complete document set received on the control of the con

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oan appl	icati	ion r	ecei	ved	on							1	Ţ,	com	plet	e do	cum	ent s	set re	eceiv	ved o	on [I	H	I	H	I	L		. CI	hequ	ies re	ceive	d to	ward	s pay	ment	ofProc	essin
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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:

PERSONAL ASSETS AND LIABILITIES STATEMENT P-SEGMENT LOANS

Description of immovable property

Pl	lease enc	lose	Xerox	copy	of	Sale	Deed	or	Land	Tax	paid	receipt)
----	-----------	------	-------	------	----	------	------	----	------	-----	------	---------	---

House/Flat No. Address/Location (area of Land and house)

Owned/Leased

Value

Encumbrance, if any, for loan availed and amount

Other liquid assets - description and value

Description Value		Description	Value	Description Valu		
NSCs		PF PPF		Gold Ornaments		
Mutual Fund Units		Shares / Debentures		Others (Please specify)		

Total: Rs.

Liabilities

Description	Amount	Description	Amount
Home Loan		Personal Loan	
Car Loan		PF Loan	
Other Loans			

Total: Rs.

I certify that the above information is true and correct.

(Signature of the applicant / guarantor)

Brief Opinion Report

After perusal of the relative documents and on discreet enquirie	s made by me it is observed that Shr
/ Smt. / Kum. aged years,	
of	
capacity to repay the loan (Scheme) of Rs	
Networth is Rs which is good for the loan amount an	
stand as Borrower / Guarantor to Shri / Smt. / Kum	
	EX.I.
Market Value of immovable property (a)	
Other liquid Assets (b)	
T + 1 (11)	
Total (a+b)	
Less Liabilities (c)	

Asstt / Dy. Manager (Advances)

Place:

Date:

Branch Manager

PERSONAL ASSETS AND LIABILITIES STATEMENT P-SEGMENT LOANS

Description of immovable property

(Please enclose Xerox copy of Sale Deed or Land Tax paid receipt)

House/Flat No
(area of Land
and house)

Address/Location

Owned/Leased

Value

Encumbrance, if any, for loan availed and amount

Other liquid assets - description and value

Description	Value	Description	Value	Description	Value
NSCs		PF PPF		Gold Ornaments	
Mutual Fund Units		Shares / Debentures		Others (Please specify)	

Total: Rs.

Liabilities

Description	Amount	Description	Amount
Home Loan		Personal Loan	are la
Car Loan		PF Loan	
Other Loans			

Total: Rs.

I certify that the above information is true and correct.

(Signature of the applicant / guarantor)

Brief Opinion Report

After perusal of the relative documents and	d on discreet enquiries made by me it is observed that Shi
/ Smt. / Kumage	
	is a person of integrity and ha
capacity to repay the loan (Sch	neme) of Rs applied for. His / He
Networth is Rs which is good for stand as Borrower / Guarantor to Shri / Smt. / Kun	or the loan amount and, therefore, he / she/ has capacity t
Market Value of immovable property (a)	
Other liquid Assets (b)	
Total (a+b)	
Less Liabilities (c)	
Networth	

Asstt / Dy. Manager (Advances)

Place:

Date:

Branch Manager

PERSONAL ASSETS AND LIABILITIES STATEMENT P-SEGMENT LOANS

Descrip	tion	of	immova	ble	pro	perty	

(Please enclose Xerox copy of Sale Deed or Land Tax paid receipt)

House/Flat No.	
(area of Land	
and house)	

Address/Location Ow

Owned/Leased

Value

Encumbrance, if any, for loan availed and amount

Other liquid assets - description and value

Description	Value	Description	Value	Description	Value
NSCs		PF PPF		Gold Ornaments	
Mutual Fund Units	Lar.	Shares / Debentures		Others (Please specify)	

Total: Rs.

Liabilities

Description	Amount	Description	Amount
Home Loan		Personal Loan	
Car Loan		PF Loan	
Other Loans			

Total: Rs.

I certify that the above information is true and correct.

(Signature of the applicant / guarantor)

Brief Opinion Report

After perusal of the relative documents and on discreet / Smt. / Kum	enquiries made by me it is observed that Shr
of	is a person of integrity and has
capacity to repay the loan (Scheme) of Rs.	applied for. His / Her
Networth is Rs which is good for the loan an stand as Borrower / Guarantor to Shri / Smt. / Kum	nount and, therefore, he / she/ has capacity to
Market Value of immovable property (a)	
Other liquid Assets (b)	
Total (a+b)	
Less Liabilities (c)	
Networth	

Asstt / Dy. Manager (Advances)

Place:

Date:

Branch Manager

NAME OF THE LOAN PRODUCT : HOME LOAN

Loan Amount	Rs.
Loan term	Yearsmonths
Interest type (fixed or floating)	Floating
(a) Interest chargeable (in case of Floating Rate Loans)(b) Interest chargeable (In case of Fixed Rate (Loans)	(a)% (BASE RATE +) (b) Not Applicable
Date of reset of interest	Not Applicable
Mode of communication of changes in interest rates	Bank's web-site : www.sbi.com & entry in statement of loan account
Fee payable	
On application (PI individually specify all type of fee)	(i) Processing Fee : Rs. (ii) Fee for Legal opinion : Rs. (iii) Valuation Fee : Rs. (iv) CERSAI Registration : Rs.
During the term of the loan (PI individually specify all type of fee)	NIL (Cost of insurance of the property has to be borne by the customer)
On foreclosure (PI individually specify all type of fee)	NIL
Fee refundable if loan not Sanctioned/disbursed	Processing Fee will be refunded, if not sanctioned. However, processing fee will not be refunded after sanction of loan.
Conversion charges for switching from Fixed to floating interest & vice-versa	Not Applicable
Penalty for delayed payments	 (i) Rs. 500/- plus service tax for every delayed EMI payment. (ii) Enhanced rate of interest @2% p.a. on irregular amount over and above the applicable interest rate, if the EMI remains unpaid for more than 30 days.
EMI payable	Rs. (EMIs may vary consequent upon changes in interest rate)
Details of security/collateral obtained	(i) (ii) (iii)
Date on which annual outstanding balance statement will be issued	As on 31st March every year by 30th April
Stamp Duty	As applicable in state

Assistant General Manager / Branch Manager State Bank of India RACPC /RASMECCC

BRANCH

Date:

Dear Sir,

(Signature of the Borrower/s)

State Bank of India Protected Home/Car/Education Loan Declaration

<u> Booldi diloli</u>
I/we confirm that the advantage/benefits of obtaining SBI Life Credit Cover for Housing/Car/Education Loan have been explained to me in detail.
The premium advised to me is Rs for
I/we understand that this credit cover is exclusively for the customers of State Bank of India and have noted the following points pertaining to the SBI Life Credit Cover:
That in the event of any mishap (i.e. in the event of the unfortunate demise of the borrower, who opts for this cover, during the currency of the loan), the liability of the total outstanding loan amount and the interest thereon as per the repayment schedule, would be borne by SBI Life Insurance Company Ltd. & only the asset in case of Home/Car loan would pass on to my/our legal heirs i.e. my/our FAMILY WILL INHERIT ONLY THE HOME/CAR AND NOT THE HOME LOAN/ CAR LOAN / EDUCATION LOAN.
 That I/we have the option to protect my/our Car loan / Education loan through "RiNnRaksha" Policy.
 That I/we have the option to protect my/our Home Loan through either "RiNnRaksha" or "Smart Shield" policy.
That I/we NEED NOT pay the premium amount from my / our pocket because State Bank of India will provide me / us an additional loan for the premium amount with minimal documentation.
 That by nominal increase in my / our EMI, I/we can ensure that in case of nay mishap leading to my / our death, the legal heirs would not have to face the burden of repayment of the loan.
 That the advance premium payments EMIs, if nay paid by me / us will also be refunded to the legal heirs by SBI Life Insurance Co. Ltd.
 That the option of Credit Life Cover for any or all of the Joint Borrowers (subject to conditions) is available.
 That in case of foreclosure of loan, the surrender value of the premium amount proportionate to remaining period of the loan would be refunded to me / us after deduction of charges as applicable.
Having understood above mentioned facts. I/we have decided to TAKE / NOT TAKE SBI Life Credit Cover.
Your faithfully,
(Souring Entity)

(17)

Annexure-HL-O (REQUEST-1)
Dear Sir,
HOME LOAN ACCOUNT NO
N THE NAME OF SHRI/MS
This has reference to the loan of Rs
I/We also authorise you to disclose information with regard to the loan to State Ban of India, as may be desired by them. A statement of the loan account may also be furnished them.
Please note that on receipt of such payments, all charges including the mortgages created in your favour would be deemed to have been redeemed and/or discharged.
Thanking You

Schedule - 'A'

Schedule -'B'

Yours Faithfully,

	Annexure-HL-O (REQUEST - II)
(Name and address of the Bank/SBI)	
	No.
	Dated
Dear Sir,	
Sub:	
I/We am/are enclosing the copies of the letters addressed to	
With any are encicening the copies of the tensor page.	
existing financial agency.	
I/We request you to repay my/our outstanding dues for	an amount of
Rs(Rupess)due and pa	yable by me/us to the
(existing FI) as on	by
disbursing from the loan amount sanctioned to me/us for the above Hom	ne Loan account.
I/We authorise you and your representative to obtain delivery of all the t	itle deeds and other
security documents form the(existing FI)	
dated(existing financia	
Yours Faithfully,	
Address:	
Audi 655.	

Documents Required For SBI Home Loan

Checklist of docements to be obtained in respect of Applicants:

- 1) 3 passport size photos (including those affixed loan Application)
- 2) Proof of identity: Electoral ID card / Passport/Driving License/PAN card/Aadhar Card
- 3) Proof of residence : Electoral ID card/Pasport/Electricity/Telephone bill/Aadhar Card
- 4) Personal Assets and Liabilities statement on Bank's standard format

Income documents: For salaried applicants

Original salary certificate for the last 3 month.

Statement of bank account for the last six months.

Form 16 for last two years and ITR also.

For professionals / self-employed/businessmen:

- 1) Three years I.T. Returns duly acknowledged by I.T. Deptt. I.T. (balance sheet, computation and P&L)
- 2) Copies of challans in respect of advance payment of income tax* Business proof ie,; Tin No./ Registration No. etc.
- 3) Current A/C Statement for Last 1 Year

Property documents

(A) Allotment Letter	(A) Investment Proofs as below-
(B) Possession Letter	LIC Latest Receipts
(C) Registry From G.D.A or Builder - Ist Registry	PPF A/C Statement
(D) II Owner Registry	Mutual Fund/Nsc/Shares etc
(E) Approved MAP	GPF Statement Balance
(G) Estimate from Approved Architect (In case of	(B) FEES
Construction)	
(H) Money Deposit Receipts.	Advocate fee as applicable/
(I) Sale Agreement on Rs. 100/- Stamp Paper	Valuation fee as applicable/
(J) Seller Address, ID Proof & Cancelled Cheque	processing fee 0.35% of Loan (In case applilcable)

Guarantor (If required)

- * 2 passport size photographs
- * Proof of identification (Electroral ID card/Passport/driving license/PAN card)

*

Cheque in favour of "A.G.M. SBI, RACPC Ghaziabad"

In Case of Take Over From Other Bank:

- 1. Loan Sanction letter

 At the time of application
- List of document (Pledge with bank)
 Forecloser letter (amount remaining).