



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 Official/HLST/SSL/MC/MA/HLC	
5	Name of the Sourcing Official/Executive		
6	Contact Number & Code of the sourcing Official/Executive.	Mobile No. :	
		Code 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 :

Signature of the Sourcing Official/Executive

FORM - B (EMPLOYMENT DETAILS)

APPLICANT CO-APPLICANT GUARANTOR

Salaried Individual

Salaried

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)

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

Name of POA Holder (If any)

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
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 - A (PERSONAL DETAILS)

APPLICANT

CO-APPLICANT

GUARANTOR

Existing Customer Yes No

CIF No/ Account No.

Name First Name Middle Name Last Name

Salutation Mr Mrs Ms Dr. Other Gender M F Transgender

Marital Status Single Married Other Date of Birth D D M M Y Y Y Y

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 Zorastrian Bahaist Judaist Agnosticist Others

Category SC ST OBC General

Attach 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

Salaried Individual

Salaried

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.

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Pincode Village City

District State Country

Telephone (Landline) Email ID (Official)

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)	Total (D+E)
Basic		Arrears		PF						
D.A		Incentives		Income Tax						
HRA		Bonus		Insurance						
Others		Others		Other Statutory Deduction						

(Please include separate sheet, if required)

Existing Loans (If Any)

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

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)	Total (D+E)
Basic		Arrears		PF						
D.A		Incentives		Income Tax						
HRA		Bonus		Insurance						
Others		Others		Other Statutory Deduction						

(Please include separate sheet, if required)

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(Please include separate sheet, if required)

Income / Financial Details

Monthly or Annual Income

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Basic		Arrears		PF						
D.A		Incentives		Income Tax						
HRA		Bonus		Insurance						
Others		Others		Other Statutory Deduction						

(Please include separate sheet, if required)

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

(Please include separate sheet, if required)

Loan Details

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

Scheme Name Basic Home Loan NRI Home Loan Maxgain Privilege HL Shaurya HL SBI Realty Home Loan Flexipay Home Loan
 Home Loan to Non-Salaried Differential Offering SBI Pre-Approved Loan Others _____

Moratorium (in Years) (in Months)

Loan Tenure

Project Cost

Project Cost (Sum of I to VIII)	<input type="text"/>	Date of Agreement of sale	<input type="text"/> - <input type="text"/> - <input type="text"/>
(I) Amount in Agreement to Sale	<input type="text"/>	(II) Estimated Cost of Construction (In case of loan for self construction)	<input type="text"/>
(III) Cost of Construction (Extension)	<input type="text"/>	(IV) Reimbursable Investment (In case of reimbursement of expenses only)	<input type="text"/>
(V) Improvement Cost (In case of loan for improvement)	<input type="text"/>	(VI) Registration Charge (for project upto 10 lakhs)	<input type="text"/>
(VII) Stamp Charge (for project upto 10 lakhs)	<input type="text"/>	(VIII) Amenities Cost (Sum of a to e)	<input type="text"/>
(a) GST Charges	<input type="text"/>	(b) Premium for insurance of mortgaged Property	<input type="text"/>
(c) Cost of furnishings/Interior	<input type="text"/>	(d) Cost of Solar Photo Voltaic Lighting System	<input type="text"/>
(e) Other Amenities	<input type="text"/>		
Requested Loan Amount	<input type="text"/>	Amount of Margin Money	<input type="text"/>
Source of Margin Money <input type="checkbox"/> Own Savings <input type="checkbox"/> From Friends & Relatives <input type="checkbox"/> Realty Gold Loan <input type="checkbox"/> Other Loans <input type="checkbox"/> Others _____			

For Takeover

Outstanding Amount with other bank/FI **Prepayment penalty Amount with other bank/FI**

➔ **References (Names and addresses of two referees who are not related to you)**

State Bank of India may make enquiries from the referees if it deems necessary

Name: _____
 Address: _____
 Email: _____
 Tel: _____ Mob: _____

Name: _____
 Address: _____
 Email: _____
 Tel: _____ Mob: _____

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
 2) Status of Registration Registered Non - Registered
 3) Status of mortgage at FI (In case of takeover) Created Not Created
 4) Status of Possession of Original Title deeds (In case of takeover) With Bank With Applicant

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 (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 (Applicable for SBI Realty Loan)
 Within the Municipal Corporation area of population >=1 lac
 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 Guarentee

Collateral Owner Collateral Description

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	
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 enquiries made by me it is observed that Shri / Smt. / Kum. aged years, resident 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 amount and, therefore, he / she/ has capacity to stand as Borrower / Guarantor to Shri / Smt. / Kum.

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

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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 termYears.....months
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

Signature of the Applicant's

Dear Sir,

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

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 Years.

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)

(Signature of the Borrower/s)

Date : _____

.....
.....
.....

Dear Sir,

HOME LOAN ACCOUNT NO.....

IN THE NAME OF SHRI/MS.....

This has reference to the loan of Rs.....(Rupees.....
.....)availed of by me/us for construction/purchase/Extension/renovation/repairs on property situated at.....Please confirm the total Outstanding amount due and payable by me/us to you in the above account as on..... Your dues under the above loan would be repaid by the State Bank of India.....
..... branch and upon payment of which, I/we authorise you to deliver all stated in Schedule "A hereunder together with all other securities furnished by me/us which are specifically stated in 'B' hereunder to you at the time availing the captioned loan to the.....
..... authorised representative of State Bank of India branch,You are requested to hand over any other documents/title deeds held by you on my/our behalf to the said representative of State Bank of India.

I/We also authorise you to disclose information with regard to the loan to State Bank of India, as may be desired by them. A statement of the loan account may also be furnished to 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

Yours Faithfully,

(_____)

Schedule - 'A'

Schedule - 'B'

.....
.....
.....

(Name and address of the Bank/SBI)

No.
Dated.....

Dear Sir,

Sub:

I/We am/are enclosing the copies of the letters addressed to.....
.....existing financial agency.

I/We request you to repay my/our outstanding dues for an amount of
Rs.(Rupess.....)due and payable by me/us to the
.....(existing FI) as on.....by
disbursing from the loan amount sanctioned to me/us for the above Home Loan account.

I/We authorise you and your representative to obtain delivery of all the title deeds and other
security documents form the.....(existing FI) as stated in the letter
dated.....writien to.....(existing financial agency.)

Yours Faithfully,

Address:

Encl. : As stated

Documents Required For SBI Home Loan

Checklist of documents 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 - 1st 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 Construction)	(B) FEES
(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
 2. Loan A/c statement
 3. List of document (Pledge with bank)
 4. Forecloser letter (amount remaining).
- } At the time of application
- } At the time of disbursement