



SBI Home Top Up Loan- Application Form

Current photograph of 1 st applicant	Current photograph of 2 nd applicant	Current photograph of 3 rd applicant
Name:	Name:	Name:

To,

State Bank of India

Dear Sir/Madam,

I/We have availed Home Loan of Rs.(Rs.only) from State Bank of India as per the details furnished below. I/We need funds for the purpose of _____ I/We, therefore, request you to sanction loan of Rs-_____ (Rupees _____) under SBI Home Top-Up Loan Scheme. I/We hereby undertake that the funds raised through this loan will not be used by me/us for speculative purposes or in trading and business.

i	(a) Existing Home Loan account number			
	(b) Home Loan availed in (Year)			
ii	Existing Home Top-Up or Home plus or Home Equity account number, if any			
iii	Savings Bank/ Current Account Number			
iv	Personal details of 1 st applicant:			
	Age(years)		Marital Status	
	No. of Dependents		Educational Qualifications	
	Current Employment/Occupation			
	Current Residential Address & contact no.			

iv-a	Personal details of 2 nd Applicant:			
	Age(years)		Marital Status	
	No. of Dependents		Educational Qualifications	
	Current Employment/Occupation			
Current Residential Address & contact no.				
iv-b	Personal details of 3 rd Applicant:			
	Age(years)		Marital Status	
	No. of Dependents		Educational Qualifications	
	Current Employment/Occupation			
Current Residential Address & contact no.				
v	Salary account is maintained with SBI		Yes / No	
vi	Loan required by me/us under SBI Home Top-Up (Minimum Rs. 2 lacs, Maximum Rs. 5 crores)		Rs. (Rs. only)	
vii	Type of facility for SBI Home Top-Up Loan (Maximum permitted overdraft facility is Rs.2 crores)		Term Loan/Overdraft	
viii	Mode of Repayment		Check-off/ECS/S.I./PDC	
ix	Loan repayment period in months (Maximum upto the residual tenure of underlying Home Loan)			
x	Details of income			
		Annual Income during the previous Financial Year (Rs.)	Present Gross monthly income (Rs.)	Present Net monthly income (NMI) (Rs.)
	1 st Applicant			
	2 nd Applicant			
	3 rd Applicant			
	Guarantor			
	Total			
xi	EMI obligations towards existing loans other than Home Loan/Home Plus/Home Equity/Home Top-Up Loan mentioned above, if any.			

Declaration:

1. I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan, State Bank of India, decides to grant me/us.

2. I/We undertake to inform SBI regarding any future changes in employment/ residential addresses/contact numbers, and to provide any information that the Bank may require.

3. I/We confirm that **I/ We do not have any other repayment liability towards any bank/lender** 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.

4. **I/ We 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.

5. I/We also understand that the sanction of the loan is **subject to the execution of documents** as per the Bank's requirements. I/We shall repay the loan together with interest as per the repayment programme advised by the Bank.

6. I /We agree that the **Bank has a right to make such enquiries about me/us** as it thinks fit though its employees/ representatives authorized to make such enquiries.

7. I /We further confirm and give my/our express consent to State Bank of India for **disclosing information about this loan** to the Credit Information Bureau of India (CIBIL) and other institutions approved by the Government of India / Reserve Bank of India.

8. I/We enclose the personal asset and liability statement at annexure-A.

Signatures of the applicants

1. _____
Name (_____)

2. _____
Name (_____)

3. _____
Name (_____)

Place:

Date:

(Note: All co-owners of the property in the underlying Home Loan account are required to join as borrowers/co-borrowers in the proposed loans)

**Strike off whichever is not applicable*

List of enclosures:

- (i) Cheque in favour of the Bank for Rs. _____ as processing fee (@ 0.35% of loan amount with a minimum of Rs. 2000/ and maximum Rs. 10,000/ plus applicable taxes).
- (ii) Two cheques for Rs. _____ and Rs. _____ for payment to empanelled advocate and valuer for obtaining Search Report and Valuation Report respectively.
- (iii) Proof of current address (i.e. photo copies of recent Telephone Bills/ Electricity Bill/ Property tax receipt/ Passport/ Voter ID Card/Aadhar Card (if it contains the current address)/ Income or wealth Tax Assessment Order/Copies of Registered leave & license agreement/Lease Agreement/Letter from reputed employer)
- (iv) Proof of business address for non salaried individuals
- (v) Latest salary slip or salary certificate with latest Form-16 or acknowledged copy of IT return. In case of Businessmen and professionals latest acknowledged copy of IT return and Balance Sheet (Audited Balance Sheet if annual sales turnover is more than Rs.45 lacs)
- (vi) Copy of Possession certificate of the underlying residential unit and latest house/property tax paid receipt.
- (vii) Statement of Bank Account / Passbook for last six months
- (viii) Statement of loans, if any availed from other Banks/FIs.