

SBI

HOME LOANS Zaroorat Jaisee, Home Loan Vaisa

## State Bank of India

## **Home Loan**

**Application Form** 

## Please read these instructions carefully before filling up the application form.

1. Separate copies of Form-A (Personal Details) and Form-B (Employment and Income Details) are to be individually filled up and signed by Applicant, Co-Applicant and Guarantor (If any).

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- 2. Completely filled up Form-C (Property and Loan Details) and Form-D (Declaration) are to be signed by Applicant, Co-Applicant and Guarantor.
- 3. The 'Blue' ribbon on top of Form-A and Form-B requires applicants to select the capacity in which they are applying. Applicant, Co-Applicant and Guarantor to place a ☑ tick mark before the appropriate option in their respective copies.
- 4. All dates are to be filled up in DD-MM-YYYY format only.
- 5. To ensure quick disbursal, Please submit application form Form-A (for all applicants), Form-B (for all applicants), Form-C and Form-D , fully complete in all respect with relevant supporting documents as per enclosed Document Checklist.

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FORM-B (EMPLOYM	ENT & INCOME D	ETAILS)	APPLICANT	CO – APPLICAN	T 🗖 GUARANTOR
Nature of Occupation	🗆 Businessmen / Self E	mployed Professional	Pensioner	Salaried Individua	al
Employer Name			Emplo	oyment 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			Conta	act Number	
Previous Employer's Address			Curre	nt Industry	
	Public Sector Unit Lis	ted Private Company		MNC Central/State Gov	vernment   Local Civic Body
Department			Desig	nation	
Employee No.		Remaining Service	Yrs Months		
Website					
Businessman/Self Employed	d	Bu	sinessmen / Self Employed Prof	essional	
Nature of Business	□ Manufacturing Company	Services Company	Trading Company 🛛 Trad	ing Firm 🛛 Other	
Business Name			Indus	try	
Trade License No.			Trade License Expiry Date		Share holding (%)
Name of POA Holder			Туре	of Ownership 🗌 Single 🗌 Join	t No. of Partners
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 E	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)
Que d'é Que de					
Credit Cards	Card Number	Issuer Name	Primary /Supplementary	Outstanding Balance	Remarks
<u>,</u>					
Fixed Deposits	FD Number	Amount	Rate	Maturity Date(dd/mm/yyyy)	Bank Name
Other Current Assets (Bonds, Shares,		-			
	Asset Type	Asset Description	Asset No.	Asset Value	Remarks
Name :			Date :		

Signature of Applicant / Co-Applicant / Guarantor

FORM-C (PROPERI	Y & LOAN DETAILS)
Scheme Name 🛛 SBI Max Gai	n 🛛 SBI Yuva Home Loan 🔄 SBI Pre-Approved Home Loan 🔤 SBI NRI Housing Loan 🔤 SBI Realty Home Loan 🔤 SBI Home Plus
□ Other Schem	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) Plinth Area (Sq ft)
Boundaries (Sq ft)	Undivided share of land (for flats in %) Survey No.
Plot / Flat No.	TCT/CCT No.     Block No.
Name of Seller	Registered Owner     Image: Comparison of the comparison o
Sellers Address 1	
Sellers Address 2	
Landline / Mobile	Fair Market Value     Guarantee Tenure(Months)
Guarantee Amount	Guarantee End Date Guarantee in favour of Gua
Architect	Contractor
Address of Property	Address of Property
Address of Property 1	
Address of Property 2	
Landmark	
City	District District District Pin Code
State	
Loan Details	Loan Details
Cost of property (Project Cost)	Down payment (amount)     Down payment %
Loan Amount	Repayment     Monthly     Bi-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 □ Purchase of New House □ 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 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.

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 an upfront one time premium.

Do you wish to be covered by Home Loan Insurance (Life) Cover e.g. SBI Life?

□ Yes □ No

If YES, 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 □ Please add the premium to the home loan amount mentioned above

Signature	of	Applicant
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## 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 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 in the event of any change in my/our mobile phone number and residential address.

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.

Circular of Araliant	Signature of Co. Applicant		
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 Daisa	Home Loan Application No:							
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, Rs and Rs respectively vide cheque							
numbers	, and and dated dated ; drawn in favour of "State Bank of India" and payable at							
Request will be disposed of	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	f India.							