



# Home Loan

Application Form



# FORM-A (PERSONAL DETAILS)

APPLICANT     CO – APPLICANT     GUARANTOR

Name  Gender  M  F

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

Mother's Maiden Name  Category  SC  ST  OBC  General

Nationality  Residential Status  Resident  NRI / PIO Religion

Place of Birth  Photo Identification (ID) : Type

Photo Identification (ID): Number  Photo ID: Valid Upto

Driving Licence No.  Driving Licence Valid Upto

PAN No./GIR No.  Passport No  Passport Valid Upto

Highest Qualification Attained  Qualifying Year

Attach your recent passport size photograph here

Please sign here

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

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)  Others

Relationship with the Bank  Less than 1 year  1 – 3 years  More than 3 years

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-C (PROPERTY & LOAN DETAILS)

Scheme Name  SBI Max Gain  SBI Yuva Home Loan  SBI Pre-Approved Home Loan  SBI NRI Housing Loan  SBI Realty Home Loan  SBI Home Equity  
 Other Scheme \_\_\_\_\_

## 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)

Plot / Flat No.  Block No

Name of Seller  Registered Owner

Sellers Address 1

Sellers Address 2

Landline / Mobile

## Address of Property

### Address of Property

Address of Property 1

Address of Property 2

Landmark

City  District  Pin Code

State  Country

## 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 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 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 upfront premium payable in 5 yearly installment.
- ✓ **SBI Life Saral Shield Policy (available 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 be covered by Home Loan Insurance (Life) Cover e.g. SBI Life?**

Yes  No

If yes, I will opt for  SBI Life RiNn Raksha Policy  SBI Life Saral Shield Policy  SBI Life Smart Shield Policy

**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

Signature of Co-Applicant

Signature of Guarantor

**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/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 declare that I/We are not a director of State Bank of India or specified near relation (as defined in the Companies Act 1956) of any of the directors of State Bank of India (list of directors is available on www.sbi.co.in).

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.

**(a) Yes                      (b) No. I do not consent to share, disclose, exchange or use the information/data.**

(Put a tick mark against the preferred option)

**Signature of Applicant**

Place.....

Date.....

**Signature of Co-Applicant**

Place.....

Date.....

**Signature of Guarantor**

Place.....

Date.....

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



**ACKNOWLEDGEMENT RECEIPT**

**Customer Copy**

Loan application received on , complete document set received on . Cheques received towards payment of Processing Fee, Valuation Fee and Legal Fee amounting to Rs. , Rs.  and Rs.  respectively vide cheque numbers ,  and  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**

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

**Authorised Signatory**