



MA - ADARSH GIABA

Id - DELMA00178

M- 9999007485

Home Loan

Application Form

SBI
HOME LOANS
Zarrorat Jaise, Home Loan Vaisa

PROJECT	NON - PROJECT
LOS ID-	

CHECKLIST CUM DOCUMENTS COMPLIANCE SHEET FOR SBI HOME LOAN

S.	Description					1st Applicant			2nd Applicant			
No.						Y	N	NA	Y	N	NA	
Docu	uments Applicable to all:	· ·										
1.	Checklist-Cum-Documents Compliance	e Sheet	t for SB	I Hom	e Loa	n -						
	Annexure "A"											
2.	Key Fact Statement - Annexure - "B"											
3.	Statement of Computing Eligible Loan	Amoun	t - Anne	exure "	C"							
4.	Requisite Deviation Note											
	Annexure "D"											
4a.	Requisite Deviation Note											
	Annexure "D1"											
4b.	Requisite Deviation Note											
	Annexure "D2"											
5.	LOS Application Forwarding Letter											
6.	CIBIL Report											
7.	Duly filled Home Loan Application Form	n										
8.	Asset Liability Statement											
9.	PMAY / TOP UP Loan Application											
10.	Copy of PAN Card + AADHAR Card											
11.	Any other Identity Proof Documents											
12.	Any other Address Proof Documents	12-7-5										
	me Documents for Salaried Customer	<u>s:</u>										
1.	Salary slip for last 3 months											
2.	Account statement for 6 months - Salar	ry A/C -	check	ed /tall	ied							
3.	Form 16 or IT Return for last 2 years											
4.	Copy of Identity Card issued by the employer											
5.	1 year statement of other running loan	accoun	it, if any	/								
6.	Any other documents -											
	me Documents for Self - employed & I	Profess	sionals									
1.	Proof of business address											
2.	Business Proof/ ownership Proof (Valid											
3.	IT Returns/Assessment orders for the I						la .					
4.	Balance sheet and profit and Loss A/c	for the	last 3 c	onseci	utive y	ears						
	(Certified true copy)											
5.	Account Statement for 6 months for Ma	(6-7										
6.	1 Year Statement for other running Loa	n Acco	unts, If	any								
7.	Any Other Documents -											
8.	Any Other Documents -											
Prop	erty Documents Common to ALL - As	101	quirem				0					
	For Approved Projects	Υ	N	NA		For Non-Approv		<u>ects</u>		Y	N	NA
1.	Booking Receipts				1.	Allotment Letter	11111					
2.	Allotment Letter				2.	Share Certificate						
3.	Builder Buyer Agreement				3.	Possession lette						
	tional Documents for Takeover				4.	Conveyance De	ed + Sa	ale Dee	ed			
1.	Sanction Letter				5.	Approved Map						
2.	List of Documents - LoD				6.	Latest Property		ceipts				
3.	Fore-Closure letter				7.	Agreement for s						
4.	Loan a/c statment for last 1 year				8.	KYC & Cancelle Seller	ed Chec	lue of				
5.	Any Other Docs				9.	Any Other Docs	.=					

FORM-A (PERSONAL DETAILS)	APPLICANT CO - APPLICANT GUARANTOR
Name	
Salutation ☐ Mr ☐ Mrs ☐ Ms ☐ Dr. ☐ Other	Date of Birth Date of Birth
Marital Status ☐ Married ☐ Unmarried ☐ Other Name of Spouse ☐ ☐	Attach your recent passport size
No. of Dependents No. of Children Name of Father	photograph here
Mother's Maiden Name	category SC ST OBC General
Nationality Residential Status Resident □ NRI/I	PIO Religion
Place of Birth Photo Identification (ID): Type	
Photo Identification (ID): Nulliber	oto ID: Valid Upto Please Sign Here
Entiting accounts the control of the	icence Valid Upto
PAN No./GIR No. Passport Valid Upto	
Highest Qualification Attained	Qualifying Year
▶Present Address: Staying at the present address for the pastYear and _	Residential Address Months.
House /Flat / Apartment No. or Name	
Street Name & No. and Area/Location	
Landmark	
City	et Pin Code Pin Code
State	Country
Telephone(Landline) Mobile (Primary)	Mobile (Secondary)
E-mail (Personal)	
Permanent Address: Is permanent address same as present address?	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	et Pin Code
State	Country
Telephone (Landline 1) Telepho	ne (Landline 2)
Office / Business Address:	Office/ Business Address
Name of Org/Employer, Dept & Floor	
Street Name & No. and Area/Location	
Landmark	of Pin Code
City	Country
State	Mobile (Secondary)
Telephone (Landline) Fax Fax	mobile (Geostianity,
E-mail (Organization)	
Repayment Mode Check-off ECS (Electronic Clearing System)	PDCs (Post Dated Cheques) SI (Standing Instruction) Others
Relationship with the Bank Less then 1 year 1-3 years	☐ More than 3 years
References (Names and addresses of two reference who are not rel	Nemer
State Bank of India Mame: Address:	Address:
may make enquiries from the reference if E-mail:	1 E-mail:
it deems necessary. Tel: Mob:	

FORM-B (EMPLOYMEN	I & INCOME DE	:TAILS)	APPLICANT	CO-APPLICANT	GUARANTOR
Nature of Occupation ☐ Salaried	d □ Businessmen / Sel	f Employed Professional [☐ Pensioner	Salaried Indiv	vidual
Employer Name			Employment Status	☐ Regular ☐ Pro	bationary Contractual
Total Experience Yrs	Months Years in Pr	esent Job Yrs	Months Years in P	revious Job (if Applicable)	Yrs Months
Previous Employer's Name			Contact	Number	
Previous Employer's Address			Current In	ndustry	
Organization Type□ Public Sect	or Unit 🔲 Listed Priva	te Company ☐ Unlisted I	Private Company ☐ MN	IC Central/State Govern	ment□ Local Civic Body
Department			Designation	n	
Employee No		Remaining Service	Yrs Months	486	
Website					
Businessmen/Self Employed		Busin	essmen / Self Employed P	Professional	
Nature of Business ☐ Manufacto	uring Company	vice Company Trac	ling Company Trad	ling Firm Other	
Business Name			Industry		
Trade License No.		Trade Licer	nse Expiry Date	SI	nare holding (%)
Name of POA Holder			Type of Own	nership 🗌 Single 🔲 Joint	No. of Partners
Income / Financial Detail			ncome / Financial Details		
Income Details	Income Head	Gross Income	Net Income	Frequency	How are you paid?
Obligation / Dedication Detail					
Obligaiton / Deduction Details	Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks
lamenta.					
T. Carrier					
Existing Loan (if Any)	Design Fig.				
	Bank / Financer	Type of Loan El	WI Tenure of the Lo	oan No. of EMIs Paid	Outstanding Balance
Bank Accounts Held	Bank Name	Branch	Account Type	Account Number	Account held for (Year
[
Credit Cards					
V Credit Cards	Card Number	issuer Name	Primary Supplementary	Outstanding Balance	Remarks
[Supplementary		ACTIVED .
Fixed Deposits	FD Number	Amount	Rate	Maturity Date (dd/mm/yyyy)	Bank Name
F			Thate	materity seate (ate/failifyty)//	- Felia (Tellife
ŀ					
Other Current Assets (Bonds, Sh				immovable Property etc)	
į.	Asset Type	Asset Description	Asset No.	Asset Value	Remarks
L		I			
	and the				
					3
Name:		Da	ite:	Signature of Applicant	/ Co-Applicant / Guarantor

FORM-B1 (ASSETS AND LIABILITIES STATEMENT)

PERSONAL ASSETS AND LAIBILITIES STATEMENT P- SEGMENT LOANS

Description of Immovable Property

P	н	0	т	0

Please enc	ose >	(егох	copy	of sa	le de	ed or	land	tax r	paid	receipts	į

House/Flat No. (area of Land and House)	Address/Location	Owned/Leased	Value	Encumbrance if any, for loan avalled and amount
: :				

Other Liquid Assets-Description and Value (in Rs.)

Description	Value	Description	Value	Description	Value
NSCs	Vuido	Shares / Debentures		Cash in Hand	
Mutual Funds Units		Gold / Silver Ornaments	1	Others (Please Specify)	
PF / PPF		Bank Deposits		Grand Total (in Rs.)	

Total (In	Words)

Liabilities (in Rs.)

Total (In Words)

Description	Name of the Bank/NBFCs	Loan Account Number	Limit (in Rs.)	Qutstanding As On	Remarks (Reg/DPD)
Housing Loan					
Car Loan					
Personal Loan	5				
	:				
					ja
			Grand Total (in Rs.)		

I Certify that the above information is true and corre	ct	
a a		Signature of the Applicant / Co-Applicant / Guarantor
BRIEF OPINION REPORT		
After perusal of the relative documents and on disc	eet enquiries made by me, it 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.	(In words), Which is good for the loan
	d as Borrower / Guarantor to Shri / Smt. / Kum	
- N		
Market Value of immovable Property (A)		8
Other Liquid Assets (B)		
Total (A+B)		

Asst. / Dy. Manager (Advances)

Networth (In Rs.)

Less Liabilties (C)

Place :

Date:

Branch Manager

FORM-A (PERSONAL DETAILS)	APPLICANT CO - APPLICANT GUARANTOR
Name Name	Gender M F
Salutation ☐ Mr ☐ Mrs ☐ Ms ☐ Dr. ☐ Other ☐ ☐ ☐ ☐ ☐	Date of Birth
Marital Status ☐ Married ☐ Unmarried ☐ Other Name of Spouse ☐	Attach your recent
No. of Dependents No. of Children Name of Father	passport size photograph here
Mother's Maiden Name	Category ☐SC ☐ST ☐OBC ☐General
Nationality Resident □ NR	MPIO Religion
Place of Birth Photo Identification (ID): Type	
Photo Identification (ID) : Number	Photo ID: Valid Upto
Driving Licence No. Driving	Licence Valid Upto Please Sign Here
PAN No./GIR No. Passport No	
Passport Valid Upto	
Highest Qualification Attained	Qualifying Year
Present Address: Staying at the present address for the pastYear and	Months. Residential Address
House /Flat / Apartment No. or Name	
Street Name & No. and Area/Location	
Landmark	
City	trict Pin Code
State	Country
Telephone(Landline) Mobile (Primary)	Mobile (Secondary)
E-mail (Personal)	
Permanent Address: Is permanent address same as present address?	es 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	rict Pin Code
State	· Country
Telephone (Landline 1) Teleph	one (Landline 2)
Office / Business Address:	Office/ Business Address
Name of Org/Employer, Dept & Floor	
Street Name & No. and Area/Location	
Landmark	
City Dist	
State	Country
Telephone (Landline) Fax Fax	Mobile (Secondary)
E-mail (Organization)	
Repayment Mode Check-off ECS (Electronic Clearing System)	PDCs (Post Dated Cheques) SI (Standing Instruction) Others
Relationship with the Bank ☐ Less then 1 year ☐ 1-3 years	☐ More than 3 years
References (Names and addresses of two reference who are not re	lated to you) :
State Bank of India Address:	Name: Address:
from the reference if	
it deems necessary. Tel: Mob:	E-mail: Mob:

FORM-B (EMPLOYMEN	IT & INCOME DE	TAILS)	APPLICANT	CO-APPLICANT	GUARANTOR
Nature of Occupation ☐ Salarie	d 🔲 Businessmen / Self	Employed Professional [Pensioner Pensioner	Salaried Indiv	vidual
Employer Name			Employment Status	☐ Regular ☐ Prol	bationary Contractua
Total Experience Yrs	Months Years in Pre	sent Job Yrs	Months Years in Pre	evious Job (if Applicable)	Yrs Month
Previous Employer's Name			Contact N	lumber	
Previous Employer's Address			Current Ind	lustry	
Organization Type□ Public Sec	tor Unit 🔲 Listed Privat	e Company ☐ Unlisted F	Private Company 🛚 MNC	Central/State Govern	ment□ Local Civic Body
Department			Designation		
Employee No		Remaining Service	Yrs Months		
Website					
Businessmen/Self Employed			essmen / Self Employed Pr		
Nature of Business ☐ Manufact	uring Company 🔲 Sen	rice Company	ling Company ☐ Tradir	ng Firm Other	
Business Name			Industry		
Trade License No.		Trade Licer	nse Expiry Date	Sh	nare holding (%)
Name of POA Holder			Type of Owne	rship	No. of Partners
♦Income / Financial Detail			ncome / Financial Details		
Income Details	Income Head	Gross Income	Net Income	Frequency 	How are you paid?
Obligaiton / Deduction Details	Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks
Existing Loan (if Any)				No office the same	Outstanding Balance
	Bank / Financer	Type of Loan El	MI Tenure of the Lo	an No. of EMIs Paid	
Bank Accounts Held	Bank Name	Branch	Account Type	Account Number	Account held for (Years)
ì					
P Credit Cards	Card Number	issuer Name	Primary Supplementary	Outstanding Balance	Remarks
			Supplementary		
				<u> </u>	
Fixed Deposits	FD Number	Amount	Rate	Maturity Date (dd/mm/yyyy)	Bank Name
	F8 Number	ANOGIA	Nate	7,7,7	
Other Current Assets (Bonds, S	hares Mutual Fund, Othe	er Investment, Precious I	Metals / Gold / Jewelry, ir	mmovable Property etc)	
	Asset Type	Asset Description	Asset No.	Asset Value	Remarks
			1	-	
			920		
	P				
Name:		D	ate:	Signature of Applican	t / Co-Applicant / Guarantor

FORM-B1 (ASSETS AND LIABILITIES STATEMENT)

PERSONAL ASSETS AND LAIBILITIES STATEMENT P-SEGMENT LOANS

Description of Immovable Property

D	u	0	T	٦

F	lease enc	lose >	(erox	copy o	fsale	e deed	Or	land	tax	paid	recei	pts

House/Flat No. (area of Land and H	louse)	Address/Location	Ť	Owned/Leased	Į.	Value		Enc	cumbrance if any, for lo illed and amount
ner Liquid Assets-D			T 5		Value		B		Value
Description NSCs	Valu	ie	Description	on Debentures	Value		Description Cash in Hand		Value
Mutual Funds Units	-		a ninta	er Ornaments			Others (Please Specify	y)	V
PF / PPF			Bank Dep	osits			Grand Total (in	n Rs.)	
-1 (l- Md-)									
	¥								
bilities (in Rs.) escription	20	the Bank/NBFCs	Loar	Account Number	Limit (in Rs.)		Qutstanding As On		Remarks (Reg/DPD)
bilities (in Rs.) escription	20	the Bank/NBFCs	Loar	Account Number	Limit (in Rs.)		Qutstanding As On		Remarks (Reg/DPD)
tal (In Words) abilities (in Rs.) Description Housing Loan	20	the Bank/NBFCs	Loar	Account Number	Limit (in Rs.)		Outstanding As On		Remarks (Reg/DPD)
Description Housing Loan Car Loan	20	the Bank/NBFCs	Loar	Account Number	Limit (in Rs.)	C	Outstanding As On		Remarks (Reg/DPD)
bilities (in Rs.) Description Housing Loan	20	the Bank/NBFCs	Loar	Account Number	Limit (in Rs.)		Outstanding As On		Remarks (Reg/DPD)
bilities (in Rs.) Description Housing Loan Car Loan	20	the Bank/NBFCs	Loar	Account Number	Limit (in Rs.) Grand Total (in		Outstanding As On		Remarks (Reg/DPD)
bilities (in Rs.) escription Housing Loan Car Loan	Name of		Loar	Account Number			Outstanding As On		Remarks (Reg/DPD)

I Certify that the above information is true and correct	
	Signature of the Applicant / Co- Applicant / Guaranto
BRIEF OPINION REPORT	
After perusal of the relative documents and on discreet enquiries made by me, it observed that Shri / Smt / Kum	aned

years, resident of _______is a person of integrity and has capacity to repay the _________loan (scheme) of Rs. _____applied for. His / Her), 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 Liabilties (C)	
Networth (In Rs.)	

Asst. / Dy. Manager (Advances)

Place:

Date:

Branch Manager

FORM-C (PROPER	TY & LOAN DETAILS)		
Scheme Name SBI	NRI Home Loan	☐ SBI Realty	SBI Maxgain
□ SBI	Pre-Approved Home Loan	☐ SBI Home Top-Up	□ SBI Bridge Home Loan
□ SBI	Pradhan Mantri Awaas Yojna-C	Credit Liked Subsidy Scheme (CLSS	5)
□ SBI	FlexPay Home Loan	SBI Privilege & SBI Sha	urya Home Loan
□ SBI	FlexPay Margin Payment Option	on Scheme	
□ SBI	Corporate Home Loan	SBI Personal Loan Agai	nst Property (P-LAP)
□ SBI	Home Loan to Non-salaried Se	egment- Differential Offerings	
□ Oth	ner Scheme		4
•		Property Details	
Builder Tie-up Available	☐ Yeş ☐ No If Yes, then please	provide Builder Project Tie-up ID	Property Type ☐ Free Hold ☐ Lease Hold
Builder Name	,		
Project name			
Peoject Valid Upto		TIR Valid Upto	VALUATION Valid Upto
Building Name / Number			Wing Name
Built up Area (Sq ft)		Plot Area (Sq ft)	Plinth Area (Sq ft)
Plot / Flat No.		Block N	0
Name of Seller			Registered Owner
Sellers Address 1			
Sellers Address 2			
Landline / Mobile			
Address of Property		Address of Pr	operty
Address of Property 1			
Address of Property 2			
Address of Property 3			
Landmark			Pin Code
City		District Country	- Fin Code
State			
Loan Details		Loan Details	Down payment %
Cost of property (Projec		Down payment (amount) ☐	
Loan Amount		ase of New House Purchase of Ol	
. 🗆 Pu	irchase of New Flat Purcha	ase of Resale Flat	w House Repairs and Renovation mbursement of expenditure incurred in past 12 months
Interest Rate Option	☐ Fixed Rate ☐ Floating	g Rate Moratorium Period (Monti Whether Interest	ns)
Any Specific Remarks			
	Signature of Applica	nt Signature of Co-App	licant Signature of Guarantor

FORM-D (ACCEPTENCE / DECLARATION - PROTECTED HOME LOAN)

Signature of Applicant

Assistant	Gerenal Manager / Branch Mana	ager	Name - Sourcing Person
State Ban	k of India		
RACPC _	Branch		PF ID :
			Premium Amt. :
Dear Sir,			
Re: Protec	ted Home Loan -Acceptance/ De	eclaration	
I/We confirm ti	nat the advantage/benefits of obtaining SBI Li	ife Credit Cover for Housing Loan have been explain	ned to me in detail.
I/We understa	nd that this credit cover is exclusively for the	customers of State Bank of India and have noted th	ne following points pertaining to the SBI Life Credit Cover.
outstanding lo-		repayment schedule, would be boene by SBI Life	this cover, during the currency of loan), the liability of the total Insurance Company Ltd. & only the asset in case of Home loan would
** That I/We ha	ave the option to protect my/our Home Loan t	hrough: RiNnRaksha" Policy.	
**That I/We ha	ve the option to protect my/our Home Loan th	nough either RiNnRaksha" or "Smart Shied" Policy.	
** That I/We N documentation		/ our pocket because State Bank of India will provid	le me/us an additional loan for the premium amount with minimal
**That by nom loan.	inal increase in my/our EMI, I/we can ensure	that in case of any mishap leading to my / our death	n, the legal heirs would not have to face the burden of repayment of the
**That the adv	ance premium payments EMIs, if any paid by	me/us, will also refunded to the legal heirs by SBI I	Life Insurance Co. Ltd,
**That the opti	on of Credit Life Cover for any or all of the Jo	int Borrowers (subject to conditions) is available.	
**That in case as applicable.	of Forclosure of loan, the surrender value of	the premium amount proportionate to remaining per	riod of the loan would be refunded to me/us after deduction of charges
administer you	r enrolment for the chosen plan. Please note	fe Insurance Company Ltd. / SBI General Insurance that insurance cover is optional for the purpose of t sed / constructed with Bank's finance is mandatory.	are available for your consideration. if you opt for cover, SBI would the loan application and may also be obtained from other providers.
Limi	ted, which covers you against death and/or d	licy (RRP) is a group mortgage reducing term life in isability (as defined in the policy) to protect your dep of the loan for up front premium payable in 5 yearly	surance policy underwritten by the SBI Life Insurance Company pendants from the liability of the loan outstanding. The policy cover installment
insu	rance policy underwritten by the SBI Life Insu	rance Company Limited, which covers you against	n limit of Rs. 7.5 Lacs) - This is an individual reducing term death and/or disability (as defined in the policy) to protect your ntire tenor of the loan for an up-front one time premium.
	Life Saral Shield Policy (avilable for loan I omer with limit of Rs. 25 Lacs and above.	imit below Rs. 25 Lacs & above - This is an indivi	dual reducing term insurance policy like the SBI Life Saral Shield for
• SBI equi	Gerneral Loan Insurance Policy - Cover ag valent to total loan outstanding (3 EMI in the	painst events like critical illness, personal accident a case of loss of job) as on the date of occurrence of	nd loss of job. This policy provides for payment of the benefit amount the covered event.
Having unders	tood the mentioned facts. I/we have decided;	*	
I/We wish to b	e covered by Home Loan Insurance Cove	r by SBI Life / SBI General? Yes No	
if Yes, I will o	ot for SBI Life RiNn Raksha Policy	SBI Life Saral Shield Policy SBI Life Sm	art Shield Policy SBI General Loan Insurance Policy
Whether one	time premium will be paid by you or you w	rould like to add the premium to the home loan?	
l will pay	the premium Please add the premiu	m to the home loan amount mentioned above (THIS	S OPTION IS AVAILABLE ONLY WITH SBI LIFE POLICES)
*			
		(E)	

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, 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 agenc 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, a 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, fror 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 phon number and residential address.

I/We understand that option exercised between the three life insurance products offered by SBI LIFE and one by SBI General 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/dal 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 any nature by the Bank.

entered/propose to enter in any nature by the Bank.	nto contracts for provision of 'services/products' for the	purpose of marketing/offering/selling arry pr	0.000
(a) Yes (b)	No. I do not consent to share, disclose, exchange or	r use the information/data.	
(Put a tick mark against	the preferred option)		
	Signature of Applicant Place	Signature of Co-Applicant Place	Signature of Guarantor Place
	Date	Dato	
		se tear off this acknowledgement slip along these dotted lines)	
SBI HOME LOANS		LEDGEMENT RECIEPT	
Zanorni Jaisee, Home Loan Vaisa		Customer Copy	
numbers	egal Fee amounting to Rs and	, Rs. and Rs. and Rs. dated , drawn	Cheques received towards payment of Processing Processi
Date and Place:			Authorised Signatory

FORMAT FOR HOME LOAN SOURCING ENTITIES

(TO BE ATTACHED INVARIABLY WITH HOME LOAN APPLICATION BEFORE FORWARDING TO CPCs)

CUSTOMER INTERACTION SHEET.

Date of interaction:

4	Name of the Applicant	T	
1	Name of the Applicant		
2	Mobile No. and E-mail Id of the Applicant		
3	Amount of Loan Applied		
4	Sourcing Entity	Branch Official MA/HLC	al /HLST / SSL/MC
5	Name of the Sourcing Official / Executive		
6	Contact Number of Code of the Sourcing Official / Executive	Mobile No. Code No.	
7	(a) MCLR and RLLR Products Explained(b) Variants of Home Loan Products Explained	YES YES	NO 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 rest 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 Stage and process of Loan sanction and disbursement explained	YES	NO
12	TIR, Valuation Reports charges and Process explained	YES	NO
13	Pre-sanction Survey (Property, Residence, Office/Business Place) Process explained. Post Sanction Survey, Disbursement Schedule etc. have been explained	YES	NO
14	Submission of Original Invoice/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 us and Ista Home Top up loans features were explained	YES	NO
18	Tentative commitment of number of day (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: Customer Signature

Signature of the Sourcing Official/Executive

						ANNEXURE - "C"
		THORIE LOAN AMOUNT				5
_	ATEMENT OF COMPUTING I	T T T T T T T T T T T T T T T T T T T				
1.	Name of the Applicant		-			ē
2.	Occupation		Age	e		
3.	Date of Birth	Do.	7.9			
4.	Loan amount Applied for	Rs.		•		1
		(A)				
CC	MPUTING OF ELIGIBLE LO					
	ELIGIBILTY AS PER INCO		lu Col	on/ l	Rs.	
		Net Month	y Sale		Rs.	+
	Add Other Income (given					+
	Add Other Income (given	details)		- 1	Rs.	
		THE MANUEL WAS A STATE OF THE S	AE/TAI	BAI)		
		TOTAL NET MONTHLY INCOM Total Net Annua	I Inco	ATTENDED TO SERVICE AND ADDRESS OF THE PARTY	Rs.	
				-	Rs.	
		Applicable EMI/N				
		nissible EMI = TNMI * Applicable EI	VII/INIV		Rs.	
		ess Existing EMI,			Rs.	
		ess Existing EMI,		CONTRACTOR OF THE PARTY OF THE	Rs.	
		Maximum Eli	gible I	EIVII	Rs.	,
	Professional/Business Pe	eople:	۲.	T	- I	
1.5	Annual Inc	ome as per Latest I.T. Return duly s	scrutir	lize	Rs.	
		Less Tax			Rs.	
	Net Annual Incom				Rs.	<u> </u>
		TOTAL NET MONTHLY			Rs.	
		Applicable EMI/N			%	
	Peri	missible EMI = TNMI* Applicable EN	MI/NM		Rs.	
	Les	s Existing EMI,			Rs.	
	Les	s Existing EMI,			Rs.	
		Maximum Elig	gible l	EMI	Rs.	(5)
	Tenure of Loan in	APPLICABI	E LO	NAC	Rs.	(B)
İ	Months	AMOUNT	AS F	PER		
	Rate of Interest %	E	MI/N	VII%		
	ELIGIBILITY AS PER F	PROJECT COST	Rs.			
	a) Cost of flat/house/lar		Rs.			
Г	b) Cost of construction	, incl. Development Charges	Rs.			
	c) Total(a+b)		Rs.			
	d) Margin (as per preso	cribed LTV %) (prescribed	Rs.			*
	%					
		Eligible Loan Amount (c-d)	Rs.			(C)
	TOTAL LIMIT ELI	GIBLE WILL BE (A), (B) OR (C),	Rs.			
		WHICHEVER IS LESS				
						×
						Signature & Stamp of
						Sr. Marketing Executive
						(Team Leader)

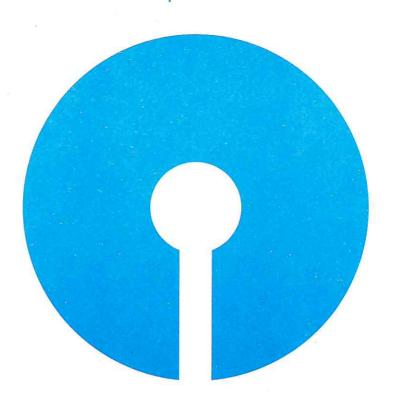
Key Fact Statement

Annexure-B

.....(NAME OF THE SPECIFIC LOAN PRODUCT)

1.	Loan amount	Rs.
2.	Loan term	YearsMonths
3.	Interest type (fixed of floating)	Floating
4.	(a) Interest chargeable (In case of Floating rate Loans) (b) Interest chargeable (In case of Fixed rate Loans)	(a)(BASE RATE +) (b) Not Application
5.	Date of reset of interest	Not Applicable
6.	Mode of Communication of changes in interest rate	Banks web-site : www.sbi.com & entry in statement of loan accoun
7.	Fee payable	
а	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.
b	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)
С	On foreclosure (PI individually specify all type of fee)	NIL
d	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.
е	Conversion Charges for switching from Fixed to floating interest & vice-versa	Not Applicable
f	Penalty for delayed payment	 (i) Rs. 500/- plus service tax for every delayed EMI payment. (ii) Enhance rate of interest @2% p.a. On regular amount over and above the applicable interest rate, if the EMI remains unpaid for more than 30 days.
8.	EMI payable	Rs. (EMIs may vary consequent upon changes in interest rate)
9.	Details of security/collateral obtained	(i) (ii) (iii)
10.	Date on which annual outstanding balance statement will be issued	As on 31th March every year by 30th April.

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Home Loan

SBI HOME LOANS Zarrorat Jaise, Home Loan Vaisa