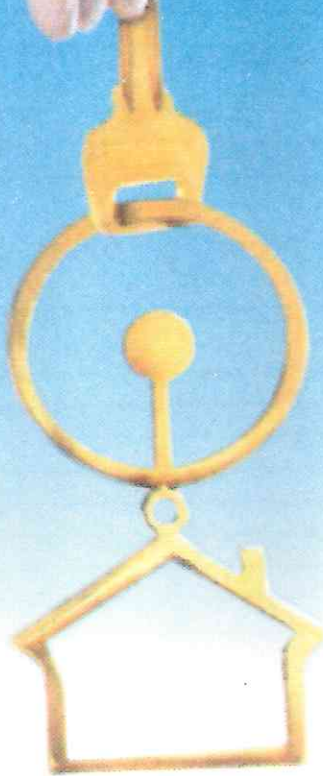




**State Bank of India**  
THE BANKER TO EVERY INDIAN

MA - ADARSH GIABA  
ID - DELMA00178  
M - 9999007485



# Home Loan

Application Form

**SBI**

**HOME LOANS**

Zarorat Jaise, Home Loan Vaisa

PROJECT	NON - PROJECT
LOS ID-	

**CHECKLIST CUM DOCUMENTS COMPLIANCE SHEET FOR SBI HOME LOAN**

S. No.	Description	1st Applicant			2nd Applicant				
		Y	N	NA	Y	N	NA		
<b>Documents Applicable to all:</b>									
1.	Checklist-Cum-Documents Compliance Sheet for SBI Home Loan - Annexure "A"								
2.	Key Fact Statement - Annexure - "B"								
3.	Statement of Computing Eligible Loan Amount - Annexure "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								
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								
<b>Income Documents for Salaried Customers:</b>									
1.	Salary slip for last 3 months								
2.	Account statement for 6 months - Salary A/C - checked /tallied								
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 account, if any								
6.	Any other documents -								
<b>Income Documents for Self - employed &amp; Professionals</b>									
1.	Proof of business address								
2.	Business Proof/ ownership Proof (Valid Registration Certificate)								
3.	IT Returns/Assessment orders for the last 3 consecutive years.								
4.	Balance sheet and profit and Loss A/c for the last 3 consecutive years (Certified true copy)								
5.	Account Statement for 6 months for Main A/c								
6.	1 Year Statement for other running Loan Accounts, If any								
7.	Any Other Documents -								
8.	Any Other Documents -								
<b>Property Documents Common to ALL - As per requirement</b>									
	<b>For Approved Projects</b>	Y	N	NA	<b>For Non-Approved Projects</b>	Y	N	NA	
1.	Booking Receipts				1.	Allotment Letter			
2.	Allotment Letter				2.	Share Certificate			
3.	Builder Buyer Agreement				3.	Possession letter			
<b>Additional Documents for Takeover</b>					4.	Conveyance Deed + Sale Deed			
1.	Sanction Letter				5.	Approved Map			
2.	List of Documents - LoD				6.	Latest Property Tax Receipts			
3.	Fore-Closure letter				7.	Agreement for sale			
4.	Loan a/c statment for last 1 year				8.	KYC & Cancelled Cheque of Seller			
5.	Any Other Docs. -				9.	Any Other Docs. -			

**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

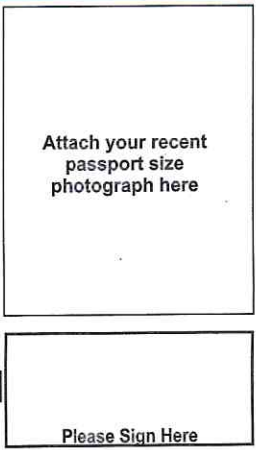
Photo Identification (ID) : Number  Photo ID: Valid Upto

Driving Licence No.  Driving Licence Valid Upto

PAN No./GIR No.  Passport No

Passport Valid Upto

Highest Qualification Attained  Qualifying Year



**Residential Address**

Present Address: Staying at the present address for the past \_\_\_ Year and \_\_\_ Months.

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)

E-mail (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**

Name of Org/Employer, Dept & Floor

Street Name & No. and Area/Location

Landmark

City  District  Pin Code

State  Country

Telephone (Landline)  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 related to you) :

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

Name:.....	Name:.....
Address:.....	Address:.....
E-mail:.....	E-mail:.....
Tel:..... Mob:.....	Tel:..... Mob:.....

**FORM-B (EMPLOYMENT & INCOME DETAILS)**

APPLICANT

CO-APPLICANT

GUARANTOR

Nature of Occupation  Salaried  Businessmen / Self Employed Professional  Pensioner **Salaried Individual**

Employer Name  Employment 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  Contact Number

Previous Employer's Address  Current Industry

Organization Type  Public Sector Unit  Listed Private Company  Unlisted Private Company  MNC  Central/State Government  Local Civic Body

Department  Designation

Employee No  Remaining Service  Yrs  Months

Website

**Businessmen/Self Employed** **Businessmen / Self Employed Professional**

Nature of Business  Manufacturing Company  Service Company  Trading Company  Trading Firm  Other \_\_\_\_\_

Business Name  Industry

Trade License No.  Trade License Expiry Date  Share holding (%)

Name of POA Holder  Type of Ownership  Single  Joint No. of Partners

**Income / Financial Detail** **Income / Financial Details**

Income Head	Gross Income	Net Income	Frequency	How are you paid?

**Obligation / Deduction Details**

Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks

**Existing Loan (if Any)**

Bank / Financer	Type of Loan	EMI	Tenure of the Loan	No. of EMIs Paid	Outstanding Balance

**Bank Accounts Held**

Bank Name	Branch	Account Type	Account Number	Account held for (Year)

**Credit Cards**

Card Number	Issuer Name	Primary / Supplementary	Outstanding Balance	Remarks

**Fixed Deposits**

FD Number	Amount	Rate	Maturity Date (dd/mm/yyyy)	Bank Name

**Other Current Assets (Bonds, Shares Mutual Fund, Other Investment, Precious Metals / Gold / Jewelry, immovable Property etc)**

Asset Type	Asset Description	Asset No.	Asset Value	Remarks

Name:  Date:  Signature of Applicant / Co-Applicant / Guarantor

**FORM-B1 (ASSETS AND LIABILITIES STATEMENT)**

**PERSONAL ASSETS AND LAIBILITIES STATEMENT  
P- SEGMENT LOANS**

PHOTO

Description of Immovable Property

Please enclose Xerox copy of sale deed or land tax paid receipts

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 (in Rs.)**

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

Total (In Words) \_\_\_\_\_

**Liabilities (in Rs.)**

Description	Name of the Bank/NBFCs	Loan Account Number	Limit (in Rs.)	Outstanding As On	Remarks (Reg/DPD)
Housing Loan					
Car Loan					
Personal Loan					
			<b>Grand Total (in Rs.)</b>		

Total (In Words) \_\_\_\_\_

I Certify that the above information is true and correct

Signature of the Applicant / Co-Applicant / Guarantor

**BRIEF OPINION REPORT**

After perusal of the relative documents and on discreet 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 amount and therefore, he /she has capacity to stand as Borrower / Guarantor to Shri / Smt. / Kum .....

<b>Market Value of immovable Property (A)</b>	
<b>Other Liquid Assets (B)</b>	
<b>Total (A+B)</b>	
<b>Less Liabilities (C)</b>	
<b>Networth (In Rs.)</b>	

Asst. / Dy. Manager (Advances)

Place :

Date :

Branch Manager

**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 \_\_\_ Year 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)

E-mail (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

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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)

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

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Name:.....	Name:.....
Address:.....	Address:.....
E-mail:.....	E-mail:.....
Tel:.....	Tel:.....
Mob:.....	Mob:.....

Name:.....	Name:.....
Address:.....	Address:.....
E-mail:.....	E-mail:.....
Tel:.....	Tel:.....
Mob:.....	Mob:.....

**FORM-B (EMPLOYMENT & INCOME DETAILS)**

APPLICANT  CO-APPLICANT  GUARANTOR

Nature of Occupation  Salaried  Businessmen / Self Employed Professional  Pensioner **Salaried Individual**

Employer Name  Employment 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  Contact Number

Previous Employer's Address  Current Industry

Organization Type  Public Sector Unit  Listed Private Company  Unlisted Private Company  MNC  Central/State Government  Local Civic Body

Department  Designation

Employee No  Remaining Service  Yrs  Months

Website

**Businessmen/Self Employed** **Businessmen / Self Employed Professional**

Nature of Business  Manufacturing Company  Service Company  Trading Company  Trading Firm  Other \_\_\_\_\_

Business Name  Industry

Trade License No.  Trade License Expiry Date  Share holding (%)

Name of POA Holder  Type of Ownership  Single  Joint No. of Partners

**Income / Financial Detail** **Income / Financial Details**

Income Head	Gross Income	Net Income	Frequency	How are you paid?

**Obligation / Deduction Details**

Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks

**Existing Loan (if Any)**

Bank / Financer	Type of Loan	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)

**Credit Cards**

Card Number	Issuer Name	Primary Supplementary	Outstanding Balance	Remarks

**Fixed Deposits**

FD Number	Amount	Rate	Maturity Date (dd/mm/yyyy)	Bank Name

**Other Current Assets (Bonds, Shares Mutual Fund, Other Investment, Precious Metals / Gold / Jewelry, immovable Property etc)**

Asset Type	Asset Description	Asset No.	Asset Value	Remarks

Name:  Date:  Signature of Applicant / Co-Applicant / Guarantor

**FORM-B1 (ASSETS AND LIABILITIES STATEMENT)****PERSONAL ASSETS AND LAIBILITIES STATEMENT  
P- SEGMENT LOANS**

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

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

Total (In Words) \_\_\_\_\_

Liabilities (in Rs.)

Description	Name of the Bank/NBFCs	Loan Account Number	Limit (in Rs.)	Outstanding As On	Remarks (Reg/DPD)
Housing Loan					
Car Loan					
Personal Loan					
			<b>Grand Total (in Rs.)</b>		

Total (In Words) \_\_\_\_\_

I Certify that the above information is true and correct

Signature of the Applicant / Co- Applicant / Guarantor

**BRIEF OPINION REPORT**

After perusal of the relative documents and on discreet 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 amount and therefore. he /she has capacity to stand as Borrower / Guarantor to Shri / Smt. / Kum .....

<b>Market Value of immovable Property (A)</b>	
<b>Other Liquid Assets (B)</b>	
<b>Total (A+B)</b>	
<b>Less Liabilities (C)</b>	
<b>Networth (in Rs.)</b>	

Asst. / Dy. Manager (Advances)

Place :

Date :

Branch Manager



# FORM-C (PROPERTY & 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-Credit Liked Subsidy Scheme (CLSS)
  - SBI FlexPay Home Loan
  - SBI Privilege & SBI Shaurya Home Loan
  - SBI FlexPay Margin Payment Option Scheme
  - SBI Corporate Home Loan
  - SBI Personal Loan Against Property (P-LAP)
  - SBI Home Loan to Non-salaried Segment- Differential Offerings
  - 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

Project 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 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

Address of Property 3

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

Any Specific Remarks

Signature of Applicant

Signature of Co-Applicant

Signature of Guarantor

**Assistant General Manager / Branch Manager**

**State Bank of India**

**RACPC \_\_\_\_\_ Branch**

<b>Name - Sourcing Person</b>
_____
<b>PF ID :</b> _____
<b>Premium Amt. :</b> _____

Dear Sir,

**Re: Protected Home Loan -Acceptance/ Declaration**

I/We confirm that the advantage/benefits of obtaining SBI Life Credit Cover for Housing Loan have been explained to me in detail.

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 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 loan would pass on to my/our legal heirs i.e. my/our **family will inherit only the Home not the Home Loan.**

**\*\* That I/We have the option to protect my/our Home Loan through : RiNnRaksha" Policy.**

**\*\*That I/We have the option to protect my/our Home Loan though 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 any 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 any paid by me/us, will also 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.**

The following group insurance plans underwritten by SBI Life Insurance Company Ltd. / SBI General Insurance 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. However, please note that the insurance of property purchased / constructed with Bank's finance is mandatory.

- **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 cover the outstanding loan balance for the entire tenor of the loan for up front 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 for the entire tenor of the loan for an up-front one time premium.
- **SBI Life Saral Shield Policy (available for loan limit below Rs. 25 Lacs & above)** - This is an individual reducing term insurance policy like the SBI Life Saral Shield for customer with limit of Rs. 25 Lacs and above.
- **SBI General Loan Insurance Policy** - Cover against events like critical illness, personal accident and loss of job. This policy provides for payment of the benefit amount equivalent to total loan outstanding (3 EMI in the case of loss of job) as on the date of occurrence of the covered event.

Having understood the mentioned facts, I/we have decided;

I/We wish to be covered by Home Loan Insurance Cover by SBI Life / SBI General?  Yes  No

if Yes, I will opt for  SBI Life RiNn Raksha Policy  SBI Life Saral Shield Policy  SBI Life Smart Shield Policy  SBI General Loan Insurance 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 (THIS OPTION IS AVAILABLE ONLY WITH SBI LIFE POLICES)

\_\_\_\_\_

Signature of Applicant

\_\_\_\_\_

Signature of Co-Applicant

\_\_\_\_\_

Signature of Guarantor



**FORMAT FOR HOME LOAN SOURCING ENTITIES**  
(TO BE ATTACHED INVARIABLY WITH HOME LOAN APPLICATION BEFORE  
FORWARDING TO CPCs)

**CUSTOMER INTERACTION SHEET.**

Date of interaction :

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 /HLST / SSL/MC MA/HLC	
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

**STATEMENT OF COMPUTING ELIGIBLE LOAN AMOUNT**

1.	Name of the Applicant		
2.	Occupation		
3.	Date of Birth	Age	
4.	Loan amount Applied for	Rs.	
		(A)	

**COMPUTING OF ELIGIBLE LOAN AMOUNT**

<b>ELIGIBILITY AS PER INCOME</b>			
		Net Monthly Salary	Rs.
	Add Other Income (given details)		Rs. +
	Add Other Income (given details)		Rs. +
		<b>TOTAL NET MONTHLY INCOME(TNMI)</b>	Rs.
		Total Net Annual Income	Rs.
		<b>Applicable EMI/NMI Ratio</b>	
		Permissible EMI = TNMI * Applicable EMI/NMI%	Rs. -
		Less Existing EMI, _____	Rs. -
		Less Existing EMI, _____	Rs. -
		<b>Maximum Eligible EMI</b>	Rs.
<i>Professional/Business People:</i>			
		Annual Income as per Latest I.T. Return duly scrutinize	Rs.
		Less Tax _____%	Rs.
		Net Annual Income	Rs.
		<b>TOTAL NET MONTHLY INCOME</b>	Rs.
		<b>Applicable EMI/NMI Ratio</b>	%
		Permissible EMI = TNMI* Applicable EMI/NMI %	Rs.
		Less Existing EMI, _____	Rs. -
		Less Existing EMI, _____	Rs. -
		<b>Maximum Eligible EMI</b>	Rs.
		<b>APPLICABLE LOAN AMOUNT AS PER EMI/NMI%</b>	Rs. (B)
	Tenure of Loan in Months		
	Rate of Interest %		
<b>ELIGIBILITY AS PER PROJECT COST</b>			Rs.
	a) Cost of flat/house/land (as per deed)		Rs.
	b) Cost of construction, incl. Development Charges		Rs.
	c) Total(a+b)		Rs.
	d) Margin (as per prescribed LTV %) (prescribed _____ %)		Rs.
		<b>Eligible Loan Amount (c-d)</b>	Rs. (C)
<b>TOTAL LIMIT ELIGIBLE WILL BE (A), (B) OR (C), WHICHEVER IS LESS</b>			Rs.
<b>Signature &amp; Stamp of Sr. Marketing Executive (Team Leader)</b>			

## Key Fact Statement

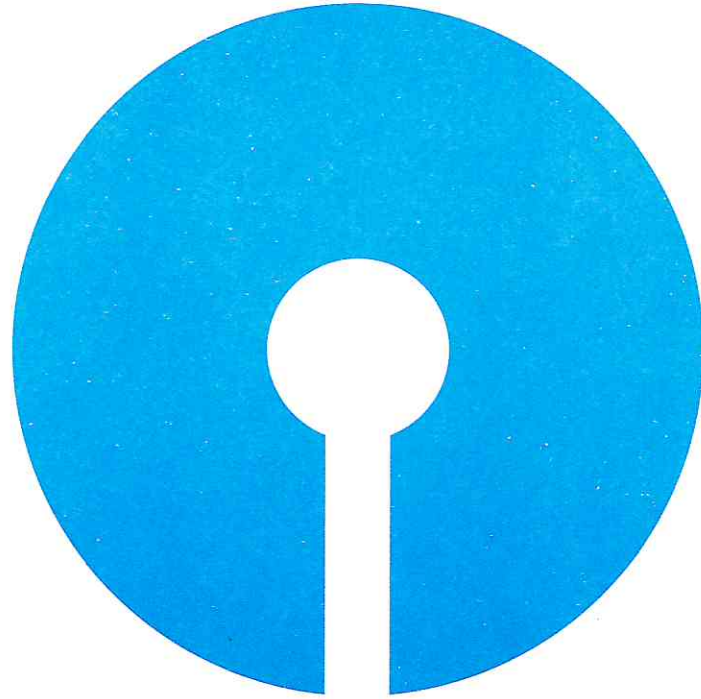
## Annexure-B

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

1.	Loan amount	Rs.
2.	Loan term	.....Years.....Months
3.	Interest type (fixed or 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 : <a href="http://www.sbi.com">www.sbi.com</a> & entry in statement of loan account
7.	Fee payable	
a	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)
c	On foreclosure (PI individually specify all type of fee)	NIL
d	Fee refundable if loan not Sanctioned/dispensed	Processing Fee will be refunded, if not sanctioned. However, processing fee will not be refunded after sanction of loan.
e	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 31st March every year by 30th April.

Signature of Applicant





# Home Loan

**SBI**  
**HOME LOANS**  
*Zarorat Jaise, Home Loan Vaisa*

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