

HOME LOAN

APPLICATION FORM



FORM A: PERSONAL DETAILS

APPLICANT CO-APPLICANT GUARANTOR

Existing Customer: Yes No

If Yes, CIF No/ Account No.

Name: First Name Middle Name Last Name

Date of Birth: PAN:

Mobile:

e-mail:

Name of Spouse:

Name of Father:

Gender: Male Female Third Gender

Marital Status: Single Married Divorced Widowed

Details of KYC (Minimum one to be filled)

1) Aadhaar / UID No.

2) Voter ID No.

3) Passport No.:

4) Driving License No.

5) MGNREGA Job card No.

6) Letter issued by National Population Register Containing Name and Address:

Residential Status: Resident Indian (RI) Non-Resident Indian (NRI)
 Person Of Indian Origin (PIO) Foreign Citizen

FOR DEFENCE PERSONNEL:

Indian Army Indian Navy Indian Air force

IS YOUR SERVICE UNDER:

Defined Benefit Pension New Pension Scheme

Residential Address:

Permanent Address:

Address 1:

Address 2:

Address 3:

Village: City:

District: State:

Country: Pin Code:

Current address same as the permanent address Yes No

Current Address:

Address 1:

Address 2:

Address 3:

Village: City:

District: State:

Country: Pin Code:

Address type for communication: Permanent Current

Residential type Rented Company lease Owned

Years residing in current address: **Months residing in current address:**

Relationship with Primary Applicant:

Spouse Father Mother Brother Sister Son Daughter Daughter-in-law

Others, Please specify _____

No. of existing house/plot owned individually or jointly by the customer:

Attach your recent passport size photograph here

Please sign here

No. of units acquired in single residential housing project/co-operative residential complex:

Is the customer, who is Builder/ Partner/Director/Owner/Promoter acquiring at/house /unit/plot in the project developed by them /their Company? Yes No

Power of attorney provided: Yes No

If Yes:

Name of the POA Holder:

Contact no. of POA Holder:

Is Applicant / co-Applicant / Guarantor a director including Chairman and Managing Director) in another

bank or specified near relative of any of the director ((including Chairman and Managing Director) of SBI/Other Bank Yes No

Name of the Chairman/ MD or other director:

Indicate Name of Bank/ Subsidiary/ Schedule co-operative Banks/ Trustees of Mutual Fund/ Venture

Capital Fund:



FORM C: LOAN DETAILS

Purpose: Purchase of Plot for construction of a House Purchase of a new House / Flat Purchase of old House / Flat Construction of a new House/Flat
 Extension of existing old House/ Flat Repair or Renovation an existing old House / Flat Takeover of Home Loans from other Banks / HFCs/FIs Reimbursement
of investment made for House /Flat/Construction of house/Repair and Extension of house-

Requested Loan Amount: Rs

Repayment Mode: Standing instruction linked to salary accounts
 Standing instruction linked to other accounts
 ECH/NACH linked to salary account
 ECH/NACH linked to other accounts
 Checkoff

Tenure: Months

Moratorium: Months

Whether interest to be capitalized during moratorium period: Yes No

Disbursement Schedule:

No. of Tranches:

SELLERS / BUILDERS DETAILS:

NAME OF SELLER/ BUILDER	ACCOUNT NO.	BANK NAME	BRANCH NAME	IFSC CODE

FORM D: PROPERTY DETAILS

RERA Registration No. (If applicable):

Project Name (If applicable):

Property Type: Self constructed / Independent House
 Small project not covered under RERA
 Property not identified
 Ready for possession

Property Status: Ready for possession
 Under construction
 Construction not started

Is property in Tribal Area: Yes No

Property Value: Rs.

Property held / to be held in the name of:

Sale transaction Category: Normal sale POA Sale Gift deed Sale through third party Guarantor

Net Rental income expected from the proposed house property (Monthly): Rs.

Property holding status: Lease Free Hold

Lease period: Years Months

Built up area (Sq Ft):

Building name:

Wing name:

Flat No:

Carpet area (sq ft):

Super built-up area (sq ft):

Address 1:

Address 2:

Address 3:

Pin Code: City:

District: State:

Location of Plot (Applicable for SBI Realty Loan):

- Within the Municipal Corporation area of population >=1 lac
 Within the Municipal Corporation area of population > 10,000 up to 1 lac
 Outside Municipal / Corporation area and plot developed or allotted by Government Body or Development Authority
 Outside Municipal Corporation area

CONSTRUCTION /PURCHASE Details:Amount as per Agreement to Sale: Rs Date of Agreement to Sale: Estimated Cost of Construction: Rs Reimbursable Investment (if applicable): Rs Cost of Extension: Rs Improvement Cost: Rs Cost of Furnishing /Interior: Rs Cost of Solar Photo Voltaic Lighting System: Rs Registration Charges: Rs Stamp Charges: Rs GST Charges: Rs Premium for insurance of Mortgaged property: Rs Other Amenities: Rs **Amount of margin money:** Rs **Source of Margin Money:** Own savings From friend and relatives Realty gold loan Other loan Others**COLLATERAL DETAILS:****(Applicable, if collateral required other than Primary Security)****Collateral type:** Term Deposit NSC/KVP Life Insurance Policy Govt. Promissory Note Immovable Property Third Party Guarantee

Collateral Owner	Collateral Description	Collateral Value	Collateral Lien Value	Address

FORM E: INSURANCE & DECLARATIONS**INSURANCE:**

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 dependents 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 dependents 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 cover by SBI Life insurance: Yes No**Need Loan for SBI Life premium:** Yes No**SBI General insurance required:** Yes No**IMGC Guarantee required:** Yes No

DECLARATION

I/We certify that the information and particulars provided by me/us in this application form (and all documents referred or provided herewith) are true, correct, complete and up to date in all respects and I have not withheld any information. I/ We authorize State Bank of India to make inquiries related to or verify said information directly or through any third party. 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 understand that the Bank will use the information furnished by me/us in accordance with the applicable laws of India and any other foreign laws to which I/we/the Bank may be subject to. The said information will be used solely for the purpose of processing, sanctioning, updating, maintaining, and operating my/our account/s or facility/ies availed by me/us and processing transactions initiated by me/us in such account/ pursuant to such facility.

I/We agree and undertake to provide any further information that Bank may require. I/We agree and understand that Bank reserve the right to retain the application form, and the documents provided therewith and will not return the same to me/us.

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 credit facility/ies that may be granted to me/us. I/We authorize 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 hereby consent to, agree and authorize the Bank to disclose information and data relating to me/ us and details of my/our account to third party agencies including Bank's group entities, without any specific consent or authorization from me/us, for the purpose of any services in connection with the facility/ies availed by me/ us and I/we shall not hold the Bank liable for use of this information.

I/We hereby agree and give consent for the disclosure or obtention by the Bank of all or any such; (a) information and data (including personal 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 Companies, Information Utilities, and/or any other agency authorised in this behalf by Government of India/ Reserve bank of India /any other statutory or regulatory authority for purposes of credit decision, prevention of fraud and money laundering, reporting obligations or any other related and ancillary matters. I/We shall not hold the Bank liable for use of this information. I/We understand and agree that such Credit Information Companies, Information Utilities, and/or other agencies may use or process the said information and data disclosed by the Bank; and/or furnish, such information and data (including the processed information/ data) or products thereof prepared by them to banks/financial institutions and other entities, as may be specified by the concerned statutory/ regulatory authority 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 the mobile/phone number/ email as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in the mobile/ phone number/ email and residential address furnished by me/us.

I/We understand that option exercised between the three life insurance product offered by SBI life is final and cannot be changed at a later stage.

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 such product/services and / or availing support services of any nature by the Bank.

SBI may send its NRI Newsletter (or) marketing information and/or any special offers I/we may be entitled to or about products and services available from SBI / SBI Group that may be of interest to me/us (Applicable in case of NRI customers only).

(Please mention "Yes", if interested and "No", if not interested)

If interested, please tick the relevant boxes. I/We prefer following mode of communication. (Customer may tick anyone/ two (or) all boxes)

Email Phone SMS

For EU/UK NRI applicants:

- By signing this Declaration/Form, I/we confirm that I/we have read the Privacy Notice provided to me/us and consent to SBI collecting, transferring, holding and processing my/our personal data as indicated therein.
- I/We further understand that as and when SBI updates its Privacy Notice, it will publish the same on its website. I/We undertake to consult SBI's website at regular intervals and confirm any new version of the Privacy Notice will apply from the date it is published thereon.
- I/We understand that under the conditions defined by the General Data Protection Regulations GDPR (or) similar foreign regulations, unless otherwise provided I/we have the rights:
 - a. To withdraw my/our consent at any time.
 - b. To obtain confirmation from SBI, whether it processes my personal data (PD) (or) not and, if it processes, details thereof, like the purpose, categories of PD concerned, recipients or categories of recipients to whom my personal data have been or will be communicated etc.
 - c. The retention period of the personal data envisaged or, where this is not possible, the criteria used to determine this duration, etc.
 - d. Access, rectification and/or erasure of my personal data, subject to relevant regulatory guidelines.
 - e. In certain circumstances, receive my/our personal data provided to SBI, in a structured, commonly used and legible format, and the right to transfer this data to another data controller However, we understand that the right to data portability is dependent on regulatory instructions & system enablement that are still evolving.
 - f. In certain circumstances object to the processing of my/our personal data
 - g. To lodge a complaint with the relevant data protection authority of my/our jurisdiction.

For all other customers:

- By signing this Declaration/ Form, I/we consent to SBI collecting, transferring, holding and processing my/our information including personal data as indicated herein.

By signing below, I/we indicate my/our acceptance, hereof

Signature of Applicant / Co applicant / Guarantor

Place:

Date:



ACKNOWLEDGMENT RECEIPT

Loan application received on , complete document set received on , cheque received towards payments of processing fee, Valuation fee and Legal fee amounting to Rs , Rs and Rs respectively vide cheque no. , and dated , drawn in favour of "State Bank of India" and payable at

Request will be disposed off and acceptance / rejection notification would be mailed within 15 days from completed application form with supporting documents on behalf of State Bank of India

Date and place

Authorised Signatory