

HOME LOAN

APPLICATION FORM



FORM – A (PERSONAL DETAILS)

[In case of multiple Borrower/ Guarantor, Form A&B to be filled separately]

☐ Applicant ☐ Co-Applciant ☐ Guarantor

Existing Customer: ☐ Yes ☐ No

If yes, CIF No/
Account No.

Attach your recent
passport size
and sign across the
photograph

Name:

Date of Birth: PAN:

Mobile:

Email:

Name of Spouse:

Name of Father:

Gender: ☐ Male ☐ Female ☐ Third Gender

Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Residential Status: ☐ RESIDENT INDIAN (RI) ☐ NON-RESIDENT INDIAN (NRI)
☐ PERSON OF INDIAN ORIGIN (PIO) ☐ FOREIGN CITIZEN (Overseas citizenship of India)

If NRI,

VISA No.:

VISA Issue Date:

Details of KYC (Minimum one to be filled)

Aadhaar/UID No.

Voter ID No.

Passport No.:

Driving License No.

MGNREGA Job card No.

Letter issued by National Population Register Containing Name and Address:

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 ☐ CurrentResidential type ☐ Rented ☐ Company lease ☐ OwnedYears residing in current address: Months residing in current address: Household Annual Income: Rs **Relationship with Primary Applicant:**☐ Spouse ☐ Father ☐ Mother ☐ Brother ☐ Sister ☐ Son ☐ Daughter ☐ Daughter-in-law☐ Others, Please specify No. of existing house/ residential plot owned individually or jointly by the customer: 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 ☐ NoPower 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 ☐ NoName of the Chairman/ MD or other director:

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

Signature of Applicant / co-applicant / Guarantor

FORM B - EMPLOYMENT DETAILS

☐ Applicant ☐ Co-Applicant ☐ Guarantor

Is income considered for loan eligibility? ☐ Yes ☐ No

OCCUPATION:

☐ Salaried ☐ Self-Employed Professional (Doctor/Engr/Architect/CA) ☐ Self-Employed Professional Other Than Doctor/Engr/Architect/CA

☐ Business ☐ Agriculturist ☐ Retired ☐ Pensioner ☐ Student ☐ Home Maker ☐ Unemployed

SALARIED:

Organization Type: ☐ Central Govt ☐ State Govt ☐ Quasi Govt ☐ Public Sector Units ☐ Defence ☐ Corporates ☐ Other Institutions

Employment Status: ☐ Permanent ☐ Contractual ☐ Retainership ☐ Part Time

Total work experience (Years): Total work experience (Months):

Type of Pension: Old pension scheme /New pension scheme/Unified pension scheme/ EPFO/ Others

Date Of Retirement:

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[illegible][illegible][illegible]

Net Monthly Income: Rs

Is checkoff available: ☐ Yes ☐ No

Is there a break in service beyond the period of 3 months in last 2 years ☐ Yes ☐ No

NON-SALARIED:

Work Experience In Business /Profession: Years months

Net Profit Earned In Last Two Years: ☐ Yes ☐ No

Gross Monthly income: Rs

Net Monthly Income:

Business Name:

Industry Name:

Office / Business Address

Address 1:

Address 2:

Address 3:

[illegible][illegible]

Country:

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 Pin Code:

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Telephone (Landline):

(Mobile):

SALARY/ BUSINESS ACCOUNTS DETAILS

ACCOUNT TYPE	IFSC CODE	BANK NAME	BRANCH NAME	ACCOUNT NUMBER

FOR DEFENCE PERSONNEL:

Indian Army ☐ Indian Navy ☐ Indian Air force ☐

Indian Army ☐ Indian Navy ☐ Indian Air force ☐

Signature of Applicant / co-applicant / Guarantor

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/Fls ☐ Combo Loan

Requested Loan Amount: Rs.

Repayment Mode: ☐ Standing instruction ☐ NACH

ACCOUNT DETAILS FOR STANDING INSTRUCTIONS /NACH

ACCOUNT NO.	ACCOUNT TYPE	NAME OF ACCOUNT HOLDER	BANK NAME	BRANCH NAME	IFSC CODE

SI / NACH Start date : (Date should be from 1st of month to 20th of the month)

Tenure: Month

Moratorium: Month

Facility: ☐ Term Loan ☐ OD (Maxgain) ☐ Hybrid (TL+OD)

Whether interest to be capitalized during moratorium period: ☐ Yes ☐ No

IMGC Guarantee required: ☐ Yes ☐ No

If, yes

Guarantee Amount: Rs

In case of Takeover, name of bank from where existing loan is maintained: _____

Disbursement Schedule:

No. of Tranches:

SELLERS / BUILDERS DETAILS

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

EXISTING LOANS (if any)

LOAN ACCOUNT NO.	BANK / FI	PRODUCT NAME	SANCTIONED AMOUNT	PRESENT OUTSTANDING	EMI

Form D - PROPERTY DETAILS

RERA Registration No. (If applicable):

Project Name (If applicable):

Property Type:

- ☐ Self-constructed ☐ Small project not covered under RERA ☐ Property not identified ☐ Builder Floor ☐ Independent House
☐ Row House/ Villas/ Others ☐ Residential Apartment (RERA APPROVED)

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:

Village:

City:

District:

State:

Country:

Pin Code:

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:

Date of Agreement to Sale:

Amount as per Agreement to Sale: Rs.

Estimated Cost of Construction: Rs.

Cost of Extension: Rs.

Cost of Repair and Renovation: Rs.

Cost of Interior / finishing: Rs.

Cost of Solar Photo Voltaic Lighting System: Rs.

GST: 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:

You can opt to secure your home loan liability through the Group Credit Life Insurance solution/s. Please note that the Insurance cover is optional for home loan borrower and borrower can opt for insurance cover from any Insurance service provider.

In case the Borrower intends to take loan for insurance cover, the premium amount can be sanctioned as a SURAKSHA Loan and the repayment of loan should be co-terminus with the Home Loan.

Do you wish life cover for Home Loan ☐ Yes ☐ No

Need Suraksha Loan for Life premium: ☐ Yes ☐ No

Need loan for insurance for mortgage property required: ☐ Yes ☐ No



CONSENT -CUM-DECLARATION (FOR ALL APPLICANTS)

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. I/We authorize the Bank to share, disclose, exchange, receive 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/ from 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 Life insurance product/ services(either paid through Bank finance or self-paid by me/ us), property insurance product/ services and mortgage guarantee product / services, as opted by me /us in the loan application form/ product specific form.

ADDITIONAL CONSENT FOR EU /UK NRI CUSTOMERS:

- I. I/we understand that the State Bank of India (SBI or the Bank), will use the information furnished by me/us in relation to the application dated: _____ to open my/our Account and/or update/modify/operate/service such in accordance with the applicable laws of India and any other foreign laws to which I/we (or) the Bank may be subject to. The said information will be used solely for the purpose of opening, updating, maintaining, and operating my/our account and account(s) opened subsequently and processing transactions initiated by me/us in those accounts.
- II. SBI may share my/our personal data with and obtain personal data about me/us from credit information companies (CIBIL, Equifax, etc.) and/or regulatory/fraud prevention agencies whether in India or elsewhere to verify my identity for credit decision purposes, fraud and Money Laundering prevention & other reporting obligations and any other related and ancillary matters
- III. 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

(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

- IV. SBI may transfer data collected at European Union (EU) and United Kingdom (UK) to India. I/we understand that India has not been adjudged as an 'adequate' country under Art. 45 of EU GDPR/ subsection 18 of part 2 & subsection 74 of chapter 5 of UK DPA. This implies that India may have less stringent laws pertaining to collection /processing /storage/disclosure of personal data. By signing this Consent Form, I/We hereby provide my/our explicit consent to transfer data outside EU/UK to India.

V. SBI will update me/us on required changes regarding my/our account. SBI will communicate to me/us about the banking transactions undertaken by me, through Phone/Mobile No./e-mail provided by me/us.

VI. By signing this Consent Form, I/we confirm that I/we have read the Privacy Notice provided to me/us through physical copy and/or available at <https://bank.sbi/web/nri/privacy-notice-andconsent-forms> and provide consent to SBI for collecting, transferring, holding and processing my personal data as indicated therein

VII. **Applicable only in case of processing personal data of Minor**
I/We, lawful guardian of _____, minor who is under 18 years of age hereby consent for processing of my Ward's personal data as required under Art. 8 of GDPR/ subsection 9 of part 2 of UK DPA.
The above section is subject to regulations issues by RBI for providing banking and ancillary services in India. In case of a conflict between EU-GDPR/UK- DPA/Privacy laws applicable in EU and any law applicable in India, Indian law shall prevail.

VIII. 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.

IX. I/We understand that under the conditions defined by the General Data Protection Regulations EU-GDPR/UK DPA (or) similar foreign regulations, unless otherwise provided I/we have the rights

 - to withdraw my/our consent at any time.
 - 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.
 - the retention period of the personal data envisaged or, where this is not possible, the criteria used to determine this duration, etc.
 - access, rectification and/or erasure of my personal data, subject to relevant regulatory guidelines.
 - 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.
 - In certain circumstances object to the processing of my/our personal data
 - to lodge a complaint with the relevant data protection authority of my jurisdiction

11. I/we agree to execute the loan / security documents by way of digital document execution facility. ☐ Yes ☐ No

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

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(sign in the box)

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(sign in the box)

Signature of Applicant / Co applicant / Guarantor

Place:

Date:

ACKNOWLEDGEMENT RECIEPT

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

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 dated

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; drawn in favour of "State Bank of India" and payable at

[illegible]

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