

State Bank of India

Jayanagar II Block {3286}
Bangalore – 560 011

Housing Loan Application

1. HOUSING APPLICATION FOR INDIVIDUALS

(Please complete all Particulars in block letters and tick boxes wherever applicable)
CIF No. (For office use)

Account No.(For Office use)

*Signed
Photograph
Of
1st Applicant*

*Signed
Photograph
Of
2nd Applicant*

2. PERSONAL INFORMATION OF THE LOAN APPLICATION

Name in Full – 1st Applicant
Name in Full – 2nd Applicant

	Middle	
First Name ^	Name(Father/Husband)	Surname ^

Relationship of 2nd Applicant with 1st Applicant

PARTICULARS

1. Detailed Residential Address (House No. Road Name, Locality City, PIN ,District, State)

2. Office Address (House No. Road Name, Locality City, PIN ,District, State)

1ST Applicant

2nd Applicant

3. Permanent Address (House No. Road Name, Locality City, PIN ,District, State)

4. The Name in which the correspondence should be addressed(Mention 1st or 2nd Applicant)

5. Address for correspondence of(Tick Appropriate box)

6. E-Mail Address

7. Date of Birth(DD/MM/YY)

8. Age

9.Telephone No.

10. Mobile No./ Fax No.

11. Sex

12. Marital Status(Please also Tick if no living spouse)

13.Residential Status(Indicate late of permanent return, if any)

14. Particular of identification Proof, Issue Date, Place, Expire Date, etc.(Please indicate name of the document at (c),if any)

15. If you don't have PAN reasons thereof.

16. LOCKERS(Yes/No) Particulars like name of Branch, Locker No., etc. if yes

Residential Address		Office Address		Permanent Address			
Year		Month		Year		Month	
Office ^		Residence ^		Office ^		Residence ^	
Cell:		Fax No:		Cell:		Fax No:	
<input type="checkbox"/>	M	<input type="checkbox"/>	F	<input type="checkbox"/>	M	<input type="checkbox"/>	F
<input type="checkbox"/>	Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	Single	<input type="checkbox"/>	Married
<input type="checkbox"/>	Resident	<input type="checkbox"/>	NRI / PIO	<input type="checkbox"/>	Resident	<input type="checkbox"/>	NRI / PIO
(a) Voters ID No.				(a) Voters ID No.			
(b) Passport No.				(b) Passport No.			
(c) PAN				(c) PAN			
(d)				(d)			

3. OTHER INFORMATION OF THE APPLICANTS																
PARTICULARS	1 ST APPLICANT						2 ND APPLICANT									
1. Belong to(tick appropriate box)	<input type="checkbox"/>	SC	<input type="checkbox"/>	ST	<input type="checkbox"/>	OBC	<input type="checkbox"/>	GEN	<input type="checkbox"/>	SC	<input type="checkbox"/>	ST	<input type="checkbox"/>	OBC	<input type="checkbox"/>	GEN
2. Number of dependents	Children			Others			Children			Others						
3. Educational / Personal Qualifications																
4. Copy of form No. enclosed	Yes/No						Yes/No									
5. Present Residential Status*(Tick Appropriate Head)	*Owned / Rented / Company Provided / Parental						*Owned / Rented / Company Provided / Parental									
4. FINANCIAL / INCOME INFORMATION																
PARTICULARS	1 ST APPLICANT						2 ND APPLICANT									
1. Source of Income(Income Proof)(Please tick and enclose Supporting documents)	Salary Certificate / Income Tax Return / Employment Contract(in case of NRs/PIOs)						Salary Certificate / Income Tax Return / Employment Contract(in case of NRs/PIOs)									
2. Month / Year / Validity Period of Contract / Employment																
3. Annual Gross Salary / Income																
4. Annual Net Salary / Income																
5. Other Annual Income as per I.T. return(indicate source)																
6. Annual Income as per I.T. return																
7. Expected Monthly / Annual Rental Income from the Proposed Flat / House																
5. EMPLOYMENT DETAILS OF THE APPLICANTS (PLEASE ENCLOSE SMALL PROFILE IN RESPECT OF PVT. COS.)																
PARTICULARS	1 ST APPLICANT						2 ND APPLICANT									
1. Name of Employer																
2. Name of Department																
3. Designation & Employee No.(if available)																
4. No. of Employees in the company																
5. No. of years in present employment (if current employment is less than 5 years, details of earlier employment going back a period of 5 years be attached)																

6. DETAILS OF IMMOVABLE PROPERTY TO BE CONSTRUCTED/ PURCHASED/ RENOVATED REPAIRED				
1. Address of the property -House No./Plot No.Road, Area, City, Pin Code.				
2. Land Mark for Identification of Property.				
3. Tick type / Category of the seller and mention full name of seller.	Housing Society / Board	Development Authority	Private Builder	Individual
4.Purpose-(Mention whether the Purchase of the new flat/ House, resale flat/House, Purchase of plot of construction of new house, Extension of house/flat, renovation of existing flat/ house repair etc.	Outright Purchase of new Flat / House	Age:	Construction of flat new house	Extn./Renovation / Repairs of new flat / house
		Resale Flat / House and age thereof		

5. Present stage of Construction and expected time of completion	
6. Existing / Proposed Built up area of the flat / house	
7. Existing / Proposed carpet area of the flat / House	
8. Area of land / undivided share of land (in r/o flat)	
9. Rate per square ft. (for Building/ for land)	
10. Is the property mortgaged to any institution (Bank /HFC)? Details Thereof	
11. If yes, the loan details.	

7. LOAN REQUEST

A. Please tick the appropriate box	Purchase of new flat / house	Resale of flat / house	Construction of new house	Extension of Flat / house	Repairs / Renovation of flat / home	Purchase of plot of land
B. Please tick the appropriate box	Normal/Housing Loan Scheme	SBI-Flexi Housing loan	SBI-Realty Housing Loan	SBI-MaxGain Housing Loan	SBI-NRI Housing Loan	Purchase of plot of land
Cost of Property (Rupees)	Amount (Rs.)	Sources of funds (Rupees)				Amount (Rs.)
1. Cost of Land		1. Amount already invested				
2. Cost of construction/flat/house extension / repair		2. Savings in Bank (A/C No. and Name of the Bank)				
3. Cost of amenities / Service charges		3. Disposal of Investment/ Property-Brief Details				
4. Cost of repair / renovation / extension		4. P.F. Refundable – Non refundable / Loans				
5. Miscellaneous		5. Other (specify)				
6. Cost of stamp duty / registration		6. LOAN APPLIED FOR				
Total funds *(should tally with funds)(excl. SBI Life premium)		Total funds *(should tally with total cost)				

8. DETAILS OF FINANCIAL WORTH OF THE APPLICANTS						
Particulars (Rs. In Lacs)	1 ST Applicant			2 ND Applicant		
	Details / Account Number. Bank branch, etc.)*	Amount	Bank's assessment	Details / Account Number, Bank branch, etc.)*	Amount	Bank's assessment
1. Savings in Bank (Savings Bank + Fixed Deposits)						
2. Immovable property (details like S.No / Bidg. No.Tax receipts. Etc.)						
3. Current PF balance (Your contribution)						
4. Investment in NSC / share /Debentures / Bonds, Mumbai Funds, etc. (Current Market Value)						
5. Jewellery / gold ornaments						
6. SBI Life / LIC / Postal life etc.						
7. Investment in various firms (your share). HUF share and share in Associate concern						
8. Total assets*						
*(Enclose sheets, if required, for details)						

9. ADDITIONAL DETAILS OF BANK ACCOUNTS OF ITEM NO. B.1 ABOVE					
Name of Account Holder	Type of A/C	Name of Bank and Branch		A/C Number	
10. DETAILS OF EXISTING LOANS (FROM STATE BANK OF INDIA OR OTHER BANKES)					
Purpose	Name of creditors- Bank / NBFC / Employer-Name and A/C No. and date of Sanction	Loan Amt (Rs. in lacs)	EMI	Mode of payment	Security charged (details in Annexure)
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal and Others (Please specify)					
5. Total Liab of 1 st applicant **					
SECOND APPLICANT					
1. Housing Loan					
2. Car Loan					
3. PF Loan					
4. Personal and Others (Please specify)					
5. Total Liab of 2 nd applicant **					
11. PROPOSED / PREFERRED REPAYMENT					
1. Mode of Repayment (Please mention Tenor in years)-EMI / POC / S.I. etc					
Check-off facility with employer ↑	Salary Account and standing instruction at Branch ↑		Post dated Cheques ↑		
2. Moratorium period requested (Moratorium will be included in the overall repayment period)			Months :		

(Note: i) For construction of house purchase of flat / house on installment basis from Govt. / Public Agency / Builder / Housing society etc.. Maximum moratorium permitted is 18 months from the date of first disbursement of till 2 months after completion, whichever is earlier. ii) For other purpose one month after the date of full disbursement

12. PROCESSING FEE / ADVOCATE'S / VALUER'S FEES DETAILS

Amount	Cheque No.	Dated	Drawee Bank / branch

13. REFERENCES (AT LEAST TWO) – NAMES, ADDRESS AND TELEPHONE NOS.

[1]

[2]

14. GENERAL

1. Do you wish to be covered by SBI Life Optional Group Insurance Policy?	[] Yes	[] No.	2. If yes, Whether one time premium will be paid by you or you would like to add the premium to Housing Loan?	[] I will pay the Premium	[] Please add the premium to Loan
2. Do you have existing relationship with SBI, if so, details thereof					
3. Do you have any other Credit Card? if so, name (s) of the issuers(s)					
5. Any guarantee given to SBI / Other bank / HFC? if so, details.					
6. Other connections with SBI			1 st Applicant	2 nd Applicant	
SBI Card					
SBI Mutual Fund					
SBI Life					

15. DOCUMENTS REQUIRED (FOR APPLICANTS & GUARANTORS)

- ⇒ Sale Deed / Agreement of sale
- ⇒ Copy of Approved drawings of proposed construction / purchase / extension
- ⇒ NOC under the Provisions of ULC Act, 1976. Original of the same
- ⇒ Detailed cost Estimate / Valuation Report from Chartered Engineer / Architect
- ⇒ In case of concession of agricultural land for non/agricultural purposes. Copy of the relative order
- ⇒ Non encumbrance Certificate for 13 years (in case employed)
- ⇒ Salary certificate & form 16 of previous year (in case employed)
- ⇒ I.T. Returns for the last 2 years (3 years in respect of professional / self employed / businessmen)(if I.T. Assessed) duly accepted by the ITO
- ⇒ Allotment letter of co-operative Society / Housing Board (if applicable). In original
- ⇒ NOC from society / builder as per enclosed Annexure
- ⇒ Proof of Identification (identity card / Passport / Voter identification card / Driving Licence)
- ⇒ Tax paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.)
- ⇒ Others / Proof of Residence like tax receipt, telephone bill, electricity bill, I.T. Order, etc.
- ⇒ Personal asset and liabilities statement in bank's standard form

FOR SBI – NRI Housing Loan Scheme (in addition to above)

- ⇒ Copy of passport including page containing visa stamping
- ⇒ Copy of valid work permit / employment contract

16.DECLARATION

I / We hereby apply for a loan from State Bank of India to the extent indicated in the Loan request section of the application form. I / We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any Loan State Bank of India may decide to sanction for me / us. I / We confirm that I / We have had no insolvency proceedings against me / us, Nor have. I / We been adjudicated insolvent. I / We further confirm that I / We have read the terms and conditions and understood the contents therein. I / We am / Are aware that I / We opt. for Loan at floating rates of interests, the Equated monthly installment will compromise principle and interest based on state bond advance rate which is subject to change from time to time.

I / We agree that state bank of India may at its discretion conduct discrete enquires in respect of this application. I / We undertake to inform as to any change in my / our occupation / employment , residential address and to provide any further information that the Bank may require State Bank of India will be at Liberty to take such action as may deem necessary if my / our statements are found to be untrue . I / We agree that State Bank of India shell have the sole discretion to reject / reduce Loan amount / our Loan Application with out assigning any reason thereof. I / We further agree that my / our Loan transactions shell be governed by the rules of State Bank of India which may in force from time to time. I also hereby give my consent to send the application to RACPC for sanction if in order and disbursement on sanction from RACPC or any Branch Prescribed by State Bank of India. I may carry out future transactions at the above mentioned branch as Home Branch.

1st Applicant's Signature

1st Applicant's Signature

Place

Place

Date.....

Date.....

17. FOR OFFICE USE ONLY

At Branch / OSF.	Signature/s of Applicants obtained in our presence and verified and sent to RACPC on.....			Name & Signature (Branch / OSF)	
At RACPC (Data related to CIF Creation)	VIP Code (0 for No 1 Yes)		Customer Type- Personal / Public etc.	Relative Code (Father / Spouse)	
Greetings Required			Occupancy (Home Owner, Tenant etc)	Customer Evaluation required	
CIS Origination Code			Segment Code	CIBIL reference made	

Date.....

SIGNATURE OF THE APPRASING OFFICER

Personal Loan	Educational Loan
Car Loan	Housing Loan
	<i>SBI Life</i> With us, you're sure

STATEMENT A

PERSONAL ASSETS AND LIABILITIES – APPLICANT I

Name:

Father's / Husband's Name:

Permanent Residential Address:

IMMOVABLE PROPERTIES

NAME OF THE OWNER OF THE PROPERTY

Please where the Land or building is situated (Please furnish details of survey No, Door No, Name of the Street etc.)	Ancestral or Self acquired.	If encumbered, to what extent	Extent of Land in acres (wet or dry or garden)	Market value Rs.

(b) LIQUID ASSETS:

Sl. NO.	PARTICULARS	Amount Rs.	If Encumbered, to what extent Rs.																									
1. 2. 3. 4. 5.	Cash Bank Balances, Bank's Name & Branch Govt. Securities (Give Details) / P.F. Balance PPF/ KGID/ GPF Shares, Debentures, etc. (Give Details) Life Insurance Policies																											
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6. 7. 8.	Jewellery Vehicle Investment in Associate Firms, if any																											

(c) LIABILITES:	
PARTICULARS	Amount Rs.
01. Borrowings from Bank (Give details of securities furnished)	
02. Borrowings from Maultanis	
03. Borrowings from other resources (Give details of Persons)	

Place:

Date:

Signature

STATEMENT A

PERSONAL ASSETS AND LIABILITIES – APPLICANT II / GURANTOR

Name:

Father's / Husband's Name:

Permanent Residential Address:

.....

IMMOVABLE PROPERTIES**NAME OF THE OWNER OF THE PROPERTY**

Please where the Land or building is situated (Please furnish details of survey No., Door No, Name of the Street etc.)	Ancestral or Self acquired.	If encumbered, to what extent	Extent of Land in acres (wet or dry or garden)	Market value Rs.

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03. Borrowings from other resources (Give details of Persons)	

Place:

Date:

Signature

EMPLOYER’S CERTIFICATE FOR APPLICANT

Employer’s Name and Address:.....

.....

.....

Tel.No.

EMPLOYMENT DATA

- 1. a) Employer’s Name:.....
- b) Date of Joining :..... Date of Retirement :.....
- c) Date of Birth :..... Retirement Age :.....
- d) Qualification (s) :.....
- e) Whether confirmed in service : [] Yes [] No

2. Present Designation / Employee No.....

3. Has the applicant applied for / taken a Loan from: **Outstanding Amount Monthly Installment**

- a) The Employer / Financial Institution Rs. Rs.
- b) Provident Fund Rs. Rs.
- c) Co-Operative Society of Employee Rs. Rs.
- d) Others Rs. Rs.

Has he / she been regular in repayment of the Loan [] Yes [] No

If not, Please state particulars

.....

PARTICULARS OF LAST MONTHS SALARY DRAWN

5. GROSS SALARY		DEDUCTIONS	
Basic Pay	Rs.	PF	Rs.
Dearness Allowance	Rs.	Profession Tax	Rs.
House Rent Allowance	Rs.	Income Tax	Rs.
Conveyance Allowance	Rs.	PF Loan Repayment	Rs.
City compensatory allowance	Rs.	Housing Loan Repayment	Rs.
Other Allowances (Specify)	Rs.	Life Insurance Premium	Rs.
		Repayment of Loan from Co-operative Society	Rs.
		Other Deductions (Specify)	Rs.
TOTAL	Rs.	TOTAL	Rs.
NET SALARY	Rs.		

6. Is he / she eligible for pension? [] Yes [] No

7. Does the company have a Housing Loan Scheme? [] Yes [] No

We hereby certify that the above particulars are true and correct.

Place:.....

Date :.....

.....
Signature of Applicant

.....
Signature of Employer
With Seal of the Organization
And Name of the Signatory

EMPLOYER'S CERTIFICATE FOR APPLICANT II / GUARANTOR

Employer's Name and Address:.....

.....

.....

Tel.No.

EMPLOYMENT DATA

- 1. a) Employer's Name:.....
- b) Date of Joining :..... Date of Retirement :.....
- c) Date of Birth :..... Retirement Age :.....
- d) Qualification :.....
- e) Whether confirmed in service : [] Yes [] No

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Conveyance Allowance	Rs.	PF Loan Repayment	Rs.
City compensatory allowance	Rs.	Housing Loan Repayment	Rs.
Other Allowances (Specify)	Rs.	Life Insurance Premium	Rs.
		Repayment of Loan from Co-operative Society	Rs.
		Other Deductions (Specify)	Rs.
TOTAL	Rs.	TOTAL	Rs.
NET SALARY	Rs.		

6. Is he / she eligible for pension? Yes No

7. Does the company have a Housing Loan Scheme? Yes No

We hereby certify that the above particulars are true and correct.

Place:.....

Date :.....

.....
Signature of Applicant

.....
Signature of Employer
With Seal of the Organization
And Name of the Signatory

Signed
Photograph
Of the
Guarantor

GURANTOR'S PARTICULARS

- 1. Name of the Guarantor :
- 2. Father's / Husband's Name :
- 3. Relationship with the applicant :
- 4. Date of Birth :
- 5. Permanent Residential Address :
- Tel / Mobile No. :
- 6. Employment Details: : Employed / Self - Employed

Employed	Self-Employed
Name of the Employer:.....	Name of Business :..... Address:.....
Address of the Employer:.....
Tel:..... Mobile:.....	Tel :..... Mobile :.....
Designation:.....	Annual Income :.....
No. of years in Service:..... Retirement Age :.....	Income from other sources:.....
Annual Income :..... Income from other sources:.....	Source of Income :.....

7. Are you an Income Tax Assesses : Yes / No
If, Yes give details for last 3 years :.....

:.....

8. Details of Immovable Property :.....

.....

9. Have you availed any loans if, yes : Yes / No
Furnish Details :.....

.....

10. Have you Stood Guarantee for any : Yes / No
Borrower :
If , Yes furnish details :.....

I, hereby declare that all the above particulars are true and correct to the best of my knowledge and belief.

I agree to stand Guarantee to the above applicant (s) for the Loan sanctioned to him.

Place:.....

.....

Date:.....

Signature of the Guarantor