



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



# Home Loan

## Application Form



**Please read these instructions carefully before filling up the application form.**

1. Separate copies of Form-A (Personal Details) and Form-B (Employment and Income Details) are to be individually filled up and signed by Applicant, Co-Applicant and Guarantor (If any).
2. Completely filled up Form-C (Property and Loan Details) and Form-D (Declaration) are to be signed by Applicant, Co-Applicant and Guarantor.
3. The "Blue" ribbon on top of Form-A and Form-B requires applicants to select the capacity in which they are applying. Applicant, Co-Applicant and Guarantor to place a ✓ tick mark before the appropriate option in their respective copies.
4. All dates are to be filled up in DD-MM-YYYY format only.
5. To ensure quick disbursal, Please submit application form Form-A (for all applicants), Form-B (for all applicants), Form-C and Form-D, fully complete in all respect with relevant supporting documents as per enclosed Document Checklist.

Home Loan Application No. (For Official Use) :

Branch Code:

Sourcing Executive Code:

# 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./DIR No.  Passport No.  Passport Valid Upto

Highest Qualification Attained  Qualifying Year



**Present Address:** Staying at the present address for the past \_\_\_\_\_ Years 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)

Email (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:** 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)

Email (Organizational)

Repayment Mode  Check-off  ECS (Electronic Clearing System)  PDCs (Post Dated Cheques)  SI (Standing Instruction)  Others

Relationship with the Bank  Less than 1 year  1 - 3 years  More than 3 years

References (Names and addresses of two referees who are not related to you):

State Bank of India may make inquiries from the referees if it deems necessary.	Name: _____	Name: _____
	Address: _____	Address: _____
	Email: _____	Email: _____
	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:

**Businessman/Self Employed** -  Businessman / Self Employed Professional

Nature of Business:  Manufacturing Company  Services Company  Trading Company  Trading Firm  Other

Business Name:  Industry:

Trade License No.:  Trade License Expiry Date: -- Shares holding (%):

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

**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 Loans (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 Investments, Precious metals / Gold / Jewelry, Immovable Property etc)**

Asset Type	Asset Description	Asset No.	Asset Value	Remarks

Name:  Date: --

Signature of Applicant / Co-ApPLICANT / 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, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by 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 agency 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, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts related to my/our application status and account activity as well as product use messages that the Bank will send, from time to time, on my/our mobile phone number as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.

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.

\_\_\_\_\_

Signature of Applicant

Place.....

Date.....

\_\_\_\_\_

Signature of Co-Applient

Place.....

Date.....

\_\_\_\_\_

Signature of Guarantor

Place.....

Date.....

(Please tear off this acknowledgement slip along these dotted lines)



**ACKNOWLEDGEMENT RECEIPT**

Home Loan Application No:

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 ,  and  dated  drawn in favour of "State Bank of India" and payable at .

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**