



STATE BANK OF INDIA
HOUSING LOAN APPLICATION FORM FOR INDIVIDUALS

ANNEXURE-A

STATE BANK OF INDIA
O. S. F. (HOME LOANS)

PERSONAL PROFILE

Signed
Photograph
of 1st Applicant

Signed
Photograph
of 2nd Applicant

Signed
Photograph
of Guarantor

1st Applicant

2nd Applicant

Guarantor (if applicable)

Name (in full)	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Father/Husband's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Relationship with 1st/2nd applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Residential Address	..... ..... PIN.....	..... ..... PIN.....	..... ..... PIN.....
	Office Address	..... ..... PIN.....	..... ..... PIN.....	..... ..... PIN.....
	Tel. No.	(R).....(O).....	(R).....(O).....	(R).....(O).....
	Mobile No.	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Date of Birth	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
	PAN / GIR No.	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Educational/Professional Qualification	..........	..........	..........
	Occupation Details	..........	..........	..........
No. of years in present occupation	..... .....	..... .....	..... .....
Designation & Employee Number	..... .....	..... .....	..... .....
Date of Retirement	..... .....	..... .....	..... .....

DETAILS OF BANK ACCOUNTS

NAME OF A/C HOLDER	TYPE OF A/C	NAME OF BANK & BRANCH	ACCOUNT NUMBER
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.....
.....

FINANCIAL INFORMATION

	1ST APPLICANT	2ND APPLICANT	GUARANTOR
1. Monthly Gross Salary	Rs.	Rs.	Rs.
2. Monthly Net Salary	Rs.	Rs.	Rs.
3. Other Income Source of other Income	Rs.	Rs.	Rs.
4. Annual Income as per IT return	Rs.	Rs.	Rs.
5. Expected Monthly Rental Income From the proposed flat/house	Rs.	Rs.	Rs.
6. Structure of instalment proposed (only in case of Tailor Made Housing Loan)	Rs.	Rs.	Rs.

PERSONAL FEATURES OF APPLICANTS

1. SBI CREDIT CARD REQUIRED ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. INSURANCE FROM SBILIFE REQUIRED ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. CAR LOAN / EDUCATIONAL LOAN / LOAN UNDER SPL SCHEME REQUIRED ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
EXISTING ASSETS (AS ON _____)						
1. HOUSE						
2. VEHICLE						
3. SURRENDER VALUE OF LIC POLICY (ies)						
4. SHARES / DEBENTURES / SECURITIES						
5. BALANCE IN PPF A/C No.						
6. Others if any						

(Please indicate details of encumbrances, if any, on the assets)

A. Details of existing Loans From State Bank of India			
B. Loans taken from other Banks/Institutes			
C. Loan from Employer			
D. Loans from other			

STATUS	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> RESIDENT <input type="checkbox"/> NON-RESIDENT <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OTHER <input type="checkbox"/> WIDOW / WIDOWER	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> RESIDENT <input type="checkbox"/> NON-RESIDENT <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OTHER <input type="checkbox"/> WIDOW / WIDOWER	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> RESIDENT <input type="checkbox"/> NON-RESIDENT <input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OTHER <input type="checkbox"/> WIDOW / WIDOWER
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DETAILS OF IMMOVABLE PROPERTY
(TO BE PURCHASED / CONSTRUCTED / RENOVATED / IMPROVED)

I) Mention House No./Plot No., Area, City, PIN Code, Proposed Built-up Area Name and Address of housing society/builder/seller.

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II) Plot/Flat/House allotted by

Housing Society
 Housing Board
 Development Authority
 Private Builder
 Co-operative Society

III) If possession is leasehold, unexpired, period of lease :year

SCHEME	MAX GAIN	FLEXI	REALTY	FREEDOM	OPTIMA	OTHERS
Purpose of Loan	Purchase of a new flat / house <input type="checkbox"/>	Purchase of flat / house being resold <input type="checkbox"/>	Construction of new house <input type="checkbox"/>	Extension of house / flat <input type="checkbox"/>	Improvement/ Renovation of house / flat <input type="checkbox"/>	Take over of laon <input type="checkbox"/>

Cost of Property	Rupees	Source of funds	Rupees
1. Cost of land		1. Amount already invested	
2. Cost of Construction/Extension		2. Saving in Bank	
3. Cost of Amenities / Service Charges		3. Disposal of Investment/Property	
4. Cost of Repair/Improvement		4. P.F. (A) Refundable (B) Non-Refundable	
5. Cost of Flat/House		5. Others (Specify)	
6. Cost of Stamp duty / Registration/Electrical connection/ Municipal Charges		6. LOAN APPLIED FOR	
Total Cost *		Total Funds*	

* Total Cost should equal Total Funds

Disbursing Branch

As per the scheme of the Bnak, I/We apply for a loan on a **fixed rate basis / floating rate basis**. (Delete whichever is inapplicable)

PROPOSED REPAYMENT

Repayment Term of Loan	Period of Repayment Mode of Repayment Check-off facility with employer <input type="checkbox"/> Salary Account and SI at Branch <input type="checkbox"/> Post-Dated Cheques <input type="checkbox"/>
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COMPLETE (A), (B) OR (C) WHICHEVER IS APPLICABLE

(A) LOAN FOR CONSTRUCTION	(B) LOAN FOR PURCHASE OF HOUSE / FLAT (READY BUILT)	(C) LOAN FOR EXTENSION / REPAIRS
<p>I. In case of House</p> <p>1. Area of Plot .....Sq. ft.</p> <p>2. Proposed built up area .....Sq. ft.</p> <p>3. Purchase price of Plot Rs.</p> <p>4. Architect's fees Rs.</p> <p>5. Cost of Construction Rs.</p> <p>II. In case of Flat</p> <p>1. Area of undivided shares of land</p> <p>2. Cost of undivided shares of land</p> <p>3. Cost of semi-finished flat</p> <p>4. Cost of completion or/and additional items Rs.</p> <p>III. Registration charges Rs.</p> <p>IV. Total Cost Rs.</p> <p>V. Market Value as per report Rs.</p>	<p>1. Is the Unit New <input type="checkbox"/> Old <input type="checkbox"/></p> <p>2. Age of existing structure if old Years</p> <p>3. Purchase price Rs.</p> <p>4. Cost of additional items Rs.</p> <p>5. Total Cost Rs.</p> <p>6. Area of Plot/Un divided share of land</p> <p>Market Value</p> <p>Land Value Rs.</p> <p>Structure Value Rs.</p>	<p>1. Age of Existing structure</p> <p>2. Plot Area/Built up area of Flat in sq.ft.</p> <p>3. Market Value of existing Structure</p> <p>4.</p> <p>(a) Is the Property mortgage to any Institution Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) If yes, name of Institution :</p> <p>(c) Value of outstanding loan against the mortgager :- Rs.</p> <p>5. Details of proposed repair/extension</p> <p>6. Estimated cost of repairs/extension :- Rs</p>

DOCUMENTS REQUIRED

(Please tick wherever necessary)

I/We have attached the following copies of supporting documents (duly attested wherever necessary)

- Sale Deed / Agreement of Sale
- Copy of approved drawings of proposed construction/purchase/extension
- NOC under the provisions ULC Act. 1976. Original of the same.
- Detailed cost Estimate /Valuation Report from Chartered Engineer / Architect.
- In case of conversion of agricultural land for non-agricultural purposes, copy of the relative order.
- Non Encumbrance Certificate for 13 years.
- Salary Certificate and Form 16 of last two years (in case of employees)
- IT Return for the last 2 years (if IT assessee) duly attested by the ITO.
- Allotment letter of Co-operative Society / Housing Board (applicable), in original.
- NOC from society/builder as per enclosed annexure.
- Proof of residence (identity card/Passport/Voter Identification Card/Driving Licence)
- Tax receipts etc. (Advance IT/Property Tax/Municipal Tax, etc.)
- Others

DECLARATION

I/We hereby apply for a loan from State Bank of India to extent indicated in the Loan Request, section of this application form. I/We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and those will form the basis of any loan that State Bank of India may decide to sanction to 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 conform that I/we have read the terms and conditions and understood the contents therein. I/we am/are aware that if I/we opt for loan at floating rates of interest, the estimated monthly instalments will comprise principal and interest based on Bank's Medium Term Lending Rate which is subject to change from time to time.

I/we agree that State Bank of India may at its discretion conduct discreet inquiries in respect of this application. I/we undertake to inform the Bank 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 it may deem necessary if my/our above statements are found to be untrue. I/we agree that State Bank of India shall have the sole discretion to reject/reduce my/our loan application without assigning any reason therefore. I/we further agree that my/our loan transaction shall be governed by the rules of State Bank of India which may be in force from time to time.

1st Applicant's Signature
Place:
Date:

2nd Applicant's Signature
Place:
Date:

Guarantor's Signature
Place:
Date: