


Annexure-A

Home Equity Loan- Application Form

| | | |
|---|---|---|
|  | Current photograph of 2 nd applicant NA | Current photograph of 3 rd applicant NA |
| Name: <u>Gitesh Tiwari</u> | Name: | Name: |

To,

State Bank of India

Dear Sir/Madam,

I/We have availed Home Loan of Rs. _____ (Rs. _____ only) from State Bank of India as per the details furnished below. I/We need funds for the purpose of _____ I/We, therefore, request you to sanction loan of Rs. _____ (Rs. 25,00,000/-) under SBI Home Equity Scheme. I/We hereby undertake that the funds raised through this loan will not be used by me/us for speculative purposes.

| | | | | | | |
|-----|--|-------------|----------------------------|-------------------|--------------------------------|---|
| i | Existing Home Loan account number | 39108259375 | | | | |
| ii | Existing Home Equity or Home plus account number, if any | | | | | |
| iii | Savings Bank/ Current Account Number | 35077952485 | | | | |
| iv | Personal details of applicants: | | | | | |
| | Parameters | Age (years) | Educational Qualifications | No. of Dependents | Current Employment /Occupation | Current Residential Address & contact no. |
| | 1st Applicant | 38 | MBA | 2 | Selfried | W-12/1305, Lutha Amara Kolkata, Thane. |
| | 2nd Applicant | — | — | — | — | — |
| | 3rd Applicant | — | — | — | — | — |

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YLA PHLTP202402006284975



| | | | |
|------|---|------------------------------------|--|
| v | Salary account is maintained with SBI | Yes / No | |
| vi | Loan required by me/us under SBI Home Equity (Minimum Rs. 50000/-, Maximum Rs. 2.00 crore) | Rs. (Rs. only) | |
| vii | Type of facility for SBI Home Equity | Term Loan/Overdraft | |
| viii | Mode of Repayment | Check-off/ECS/S.I./PDC | |
| ix | Loan repayment period in months (Maximum upto the residual tenure of underlying Home Loan) | 20 Years | |
| x | Details of income | | |
| | Annual Income during the previous Financial Year (Rs.) | Present Gross monthly income (Rs.) | Present Net monthly income (NMI) (Rs.) |
| | 1 st Applicant | 3,87,500/- | 2,55,000/- |
| | 2 nd Applicant | — | — |
| | 3 rd Applicant | — | — |
| | Guarantor | | |
| | Total | | |
| xi | EMI obligations towards existing loans other than Home Loan/Home Plus/Home Equity Loan mentioned above, if any. | | 46,666/- |

Declaration:


1. I/We declare that all the particulars and information given in the application form are true, correct and complete and that they shall form the basis of any loan, State Bank of India, decides to grant me/us.
2. I/We undertake to inform SBI regarding any future changes in employment/ residential addresses/contact numbers, and to provide any information that the Bank may require.
3. I/We confirm that I/ We do not have any other repayment liability towards any bank/lender other than that mentioned above. I / We confirm that if I /we avail of any credit facilities with any other bank in future, I/ we will furnish the details to State Bank of India immediately.
4. I/ We authorize the bank to credit all sums received by the bank or standing to the credit in my /our name jointly or severally to the loan account, if necessary. I/We confirm that the funds will be used for stated purpose and will not be used for speculative purpose.
5. I/We also understand that the sanction of the loan is subject to the execution of documents as per the Bank's requirements. I/We shall repay the loan together with interest as per the repayment programme advised by the Bank.
6. I /We agree that the Bank has a right to make such enquiries about me/us as it thinks fit through its employees/ representatives authorized to make such enquiries.



7. I /We further confirm and give my/our express consent to State Bank of India for disclosing information about this loan to the Credit Information Bureau of India (CIBIL) and other institutions approved by the Government of India / Reserve Bank of India.

8. I/We enclose the personal asset and liability statement at annexure-A.

Signatures of the applicants

1. 
Name (Kritesh Tiwari)

2. _____
Name (_____)

3. _____
Name (_____)

Place:

Date: 24/01/2024

(Note: All borrowers/co-borrowers/guarantors in the underlying Home Loan account are required to join as borrowers/co-borrowers/guarantors in the proposed loans)
**Strike off whichever is not applicable*

List of enclosures:

- (i) Cheque in favour of the Bank for Rs. _____ / as processing fee (@ 0.25% of loan amount with a minimum of Rs. 1000/ and maximum Rs. 10,000/).
- (ii) Two cheques for Rs. _____ and Rs. _____ for payment to empanelled advocate and valuer for obtaining Search Report and Valuation Report respectively.
- (iii) Proof of current address (i.e. photo copies of recent Telephone Bills/ Electricity Bill/ Property tax receipt/ Passport/ Voter ID card (if it contains the current address)/ Credit Card Statement/Income or wealth Tax Assessment Order/Ration Card/Copies of Registered leave & license agreement/Sale Deed/Lease Agreement/Letter from reputed employer)
- (iv) Proof of business address for non salaried individuals
- (v) Latest salary slip or salary certificate with latest Form-16 or acknowledged copy of IT return. In case of Businessmen and professionals latest acknowledged copy of IT return and Balance Sheet (Audited Balance Sheet if annual sales turnover is more than Rs.45 lacs)
- (vi) Copy of Possession certificate of the underlying residential unit and latest house/property tax paid receipt.
- (vii) Statement of Bank Account / Passbook for last six months
- (viii) Statement of loans, if any availed from other Banks/FIs for last one year.

