SBM bank

Home Loan/ Loan Against Property Application Form

Serial No.

Fields marked in * are mandatory | Please fill in all the required details in BLOCK LETTERS, Tick boxes as applicable

Date: D D M M Y Y Y Y

Branch:

Customer ID: ☐ Yes ☐ No If Yes, Cust ID

Applicant passport size photograph

Co-Applicant passport size photograph

FORM - A (PERSONAL DETAILS)

	Applicant	Co-Applicant/Guarantor/GPA
Salutation*	PR EF IX	PR EF IX
Name*	F I R S T N A M E M I D D L E N A M E L A S T N A M E	F I R S T N A M E M I D D L E N A M E L A S T N A M E
Date of Birth*	D D M M Y Y Y Y	D D M M Y Y Y Y
Gender*	☐ Male ☐ Female ☐ Transgender ☐ Entity	☐ Male ☐ Female ☐ Transgender ☐ Entity
Marital Status*	☐ Single ☐ Married ☐ Other_____	☐ Single ☐ Married ☐ Other_____
Relation with Applicant*		
Father's/Spouse Name*		
Mother's Maiden Name*		
Religion	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Parsi ☐ Jain ☐ Others_____	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Parsi ☐ Jain ☐ Others_____
Community	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others_____	☐ SC ☐ ST ☐ OBC ☐ General ☐ Others_____
No. of Dependents*	☐☐	☐☐
Nationality*		
Residential Status*	☐ Resident Indian ☐ NRI/PIO	☐ Resident Indian ☐ NRI/PIO
Place of Birth*		
Aadhaar No.*		
PAN No./GIR No.*		
CKYC No.*		
Driving License No.*		
Passport No. & Validity*		
Qualification*		
Residential Address*		
	District	District
	State/U.T.	State/U.T.
	PIN	PIN
	Tel. (Res)	Tel. (Res)
	Mobile	Mobile
	Email ID	Email ID
Permanent Address* *Is permanent address same as present address?* ☐ Yes ☐ No *(To be filled if permanent address is different from present address)*		
	District	District
	State/U.T.	State/U.T.
	PIN	PIN
	Tel. (Res)	Tel. (Res)

	Applicant	Co-Applicant/Guarantor/GPA
Office/Business Address*		
District		
State/U.T.		
PIN		
Tel. (Off)		
Mobile		
Email ID		
Repayment Mode*	☐ NACH/CCS ☐ Auto Debit ☐ Others	☐ NACH/CCS ☐ Auto Debit ☐ Others
Relationship with the Bank*	☐ Less than 1 year ☐ 1 - 3 years ☐ More than 3 years	☐ Less than 1 year ☐ 1 - 3 years ☐ More than 3 years

☐ REFERENCES Names and addresses of two references (one reference has to be non-relative/non-colleague)

	Reference 1	Reference 2
SBM Bank may make enquiries from the references if it deems necessary	Name Address E-Mail Mobile	Name Address E-Mail Mobile

FORM - B (EMPLOYMENT DETAILS)

	Applicant	Co-Applicant/Guarantor/GPA
Salaried Individual		
Organization Name*		
Department*		
In Current Job*	Years Months	Years Months
Total Experience*	Years Months	Years Months
Industry*		
Organization Type*	☐ Public ☐ Listed Private ☐ Unlisted Private ☐ MNC ☐ Government ☐ Local Civic Body	☐ Public ☐ Listed Private ☐ Unlisted Private ☐ MNC ☐ Government ☐ Local Civic Body
Designation*		
Remaining Service*		
Previous Employer's Name*		
Years in Previous Job*	Years Months	Years Months
Businessman/Self Employed		
Organization Name*		
Department*		
In Current Business*	Years Months	Years Months
Total Experience*	Years Months	Years Months
Industry*		
Organization Type*	☐ Public ☐ Listed Private ☐ Unlisted Private ☐ MNC	☐ Public ☐ Listed Private ☐ Unlisted Private ☐ MNC
Designation*		
Bank Account Details*		

	Sourcing Details
Centre*	
Channel*	☐ DSA ☐ DST ☐ Branch ☐ Direct ☐ Digital ☐ Connector ☐ Others
Code*	
SBM Bank Relationship Manager's Name	
Documents Received	☐ Self Certified ☐ True Copies ☐ Notary

FORM - C (LOAN DETAILS)

AMOUNT (Rupees) TERM (Months)

Purpose of Loan ☐ Purchase ☐ Construction ☐ Purchase+construction ☐ Improvement ☐ Balance Transfer ☐ Top-up ☐ Others

Type of Loan ☐ Home Loan ☐ Non-Residential Premises Loan ☐ Home Equity Loan ☐ LRD ☐ Others

ROI ☐ Fixed ☐ Floating ☐ Fixed+Floating

Repayment Mode ☐ PDC ☐ ECS ☐ SI

Processing Fee Amount Cheque No. Dated D D M M Y Y Y Y

Drawn on Bank

To be drawn in favour of SBM BANK (INDIA) LTD. Service Charges.

FORM - D (PROPERTY & LOAN DETAILS)

Loan Amount No. *(In case of Top-up of Existing SBM Bank (India) Ltd. Home Loan)*

Property to be purchased in name of

Address of Property

District State PIN

Market Value

Plot/Flat No. Built Up Area Plot Area (Sq.ft) Plinth Area (Sq.ft)

Stage of Construction ☐ Under Progress ☐ Yet to Start

Name of Seller Registered Owner

Sellers Address

Landline/Mobile of Seller

Cost of Property/Land Stamp Duty Cost

Registration Cost Other Cost

Total Cost Own Contribution

INCOME/FINANCIAL DETAILS

Income Head	Gross Income	Net Income	Frequency	How are you Paid?

DETAILS OF ACCOUNTS/LOANS WITH OTHER BANKS (MANDATORY REQUIREMENT AS PER GUIDELINES)

☐ I/We declare that I/We do not enjoy any credit facilities with other Banks

☐ I/We declare that I/We enjoy following credit facilities with you/other branches of your Bank/other Banks:

Bank Name	Branch Name	Branch Address	Account No.	Type of Loan/ Account/Facility	Amount	EMI	Tenure	No. of EMIs paid

We further confirm that as and when there is any change in my/our exposure across Banking sector, I/We will inform the same to SBM Bank (India) Ltd. Accordingly, the Bank may take requisite action in compliance with the RBI guideline for Current Accounts by Banks - Need for Discipline.

LEGAL ENTITY IDENTIFIER DECLARATION (APPLICABLE FOR NON INDIVIDUAL ONLY)

☐ I/We,confirm that the total banking exposure of our firm/company after availing the proposed loan/credit facility is ₹5 Crore and above. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

1) LEI:

2) LEI Issuer:

3) LEI Issuance Date: D D M M Y Y Y Y

4) LEI Expiry Date: D D M M Y Y Y Y

☐ I/We confirm that the total banking exposure of our firm/company after availing the proposed loan/credit facility is below ₹5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.

☐ I/We confirm that if total banking exposure of our firm/company goes ₹5 Crore and above during the tenure of the loan/credit facility, we endeavor to obtain the LEI and agree to provide the LEI details to SBM Bank (India) Ltd. at the earliest same.

I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

INSURANCE DETAILS

Life Insurance (Home Loan Protection Plan)	☐ Interested	☐ Not Interested	☐ Shall Decide Later
Property Insurance	☐ Interested	☐ Not Interested	☐ Shall Decide Later
Health Insurance	☐ Interested	☐ Not Interested	☐ Shall Decide Later

SPECIFIC CUSTOMER DISCLOSURE IN RESPECT OF RELATIONSHIP WITH DIRECTOR/SENIOR OFFICER OF ANY BANK

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level and in grade of President and above in nationalized Bank. The term 'Relative' shall mean and include any of the following persons: (a) spouse (b) father (c) mother (d) son (e) daughter (f) son's wife (g) daughter's husband (h) brother (i) brother's wife (j) sister (k) sister's husband (l) brother of spouse (m) sister of spouse.

Relationship (Details of relationship of applicant/co-applicant with other banks)
Applicant/Co-applicant(s) is a director of any Bank or is a relative of directors of other banks ☐ Yes ☐ No

Relationship (Details of relationship of applicant/co-applicant with the Bank)
Applicant/Co-applicant(s) is a director/senior officer/relative of director or senior officer of the Bank. ☐ Yes ☐ No

In event that the Applicant/Co-applicant(s) are related to any of Director(s)/Senior Officer(s): The Applicant/Co-applicant(s) declare(s) that the Applicant/Co-applicant(s) is/are related to the director(s) and/or Senior Officer(s) of the Bank or of any other Banks as specified hereto.

Sr. No.	Name of the Bank	Name of Director(s)/Senior Officer(s)	Designation	Relationship
1				
2				
3				
4				
5				

DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and SBM Bank (India) Ltd. ("Bank") is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies or 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 abovementioned 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 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, interests 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 authorization from me/us.

I/We acknowledge that existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with the credit reference agencies and such information (including processed information) may be shared with Banks/Financial Institutions and other credit grantors for the purpose 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 authorize the Bank of 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, SBM Bank (India) Ltd. 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, on ligations 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 (including repayment history) 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 authorized in this behalf by Reserve Bank of India/ Government of India and/or with any credit bureaus, statutory authorities and regulatory bodies etc.
2. I/We undertake that (a) CIBIL and any other agency so authorized may use, process the said information and data by the Bank and (b) CIBIL and any other agency so authorized, may furnish for consideration, the processed information and data or products thereof prepared by them, to Bank's/Financial Institutions and other credit grantors, as may be specified by the Reserve Bank of India in this behalf.
3. I/ We authorise the Bank (i) to store the personal information, including when obtained via KYC/e-KYC process, for a period of 5 (five) years from the date of termination or expiry of this Agreement. My personal/KYC details may be shared with Central KYC Registry I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I/ We agree/s that in case of any update in the KYC documents, I/ We shall submit a copy of such updated document to the Bank within 30 (thirty) days of the update, in order to comply with regulatory requirements, including, of Prevention of Money Laundering Act, 2002 and its rules, on an ongoing basis.
4. I/We agree that the Bank shall have the right to recall the outstanding amount in the Overdraft or any other loan account at any time with prior written intimation. In case of such recall, the entire outstanding amount shall become immediately payable by me/us to the Bank together with interest and all other monies payable under the Overdraft Account/Limit. This right shall also be applicable in the event of any involvement by me/us in fraudulent or unethical practices.
5. The Bank shall have an unconditional right to cancel the undrawn/unavailed/unused portion of the Loan at any time during the subsistence of the Loan, with prior intimation to the borrower, for any reason whatsoever. In the event of any such cancellation, all the provisions of this Agreement and all other related documents shall continue to be effective and valid and the Borrower shall repay the outstanding dues under the loan duly and punctually as provided herein.
6. I understand that the Bank may by a written notice to the Borrower, declare all sums outstanding under the Loan (including the principal, interest, charges, expenses) to become due and payable forthwith and enforce the security (if applicable) in relation to the Loan upon the occurrence (in the sole decision of the Bank) of any one or more of the following:
   - The Borrower fails to pay to the Bank any amount when due and payable under this Agreement.
   - The Borrower fails to pay to any person other than the Bank any amount when due and payable or any person other than the Bank demands repayment of the loan or dues or liability of the Borrower to such person ahead of its repayment terms as previously agreed between such person and the Borrower;
   - The Borrower defaults in performing any of his/her obligations under this Agreement or breaches any of the terms or conditions of this Agreement;
   - The Borrower opts to resign or retires from the employment prior to the age of superannuation or is discharged or removed from service before such date for any reason whatsoever;
   - Any of the information provided by the Borrower to avail the Loan or any of his/her Representations, Warranties herein being found to be or becoming incorrect or untrue;
   - Any person other than the Bank commencing proceedings to declare the Borrower insolvent or if the Borrower shall become bankrupt or insolvent or commit act of insolvency;
   - The value of the security (including guarantee/s) created or tendered by the Borrower, in the sole discretion and decision of the Bank, depreciates entitling the Bank to call for further security and the Borrower fails to give additional security;
   - The Borrower covenants and agrees that, so long as the Loan Obligations are outstanding, and until the full and final payment of all Loan Obligations to the satisfaction of the Bank, the Borrower shall cooperate with such auditors as may be appointed by the Bank in case the Facilities or the loan account of the Borrower is red-flagged by the Bank and/or any other lenders. The Borrower further covenants and agrees to provide the necessary information and/or documents as may be required by such auditors, and bear all the expenditure in respect of the same and agrees to indemnify and keep the Bank indemnified in this regard;
   - If any action of the Borrower which in sole discretion of the Bank is inconsistent with the terms of this Agreement and/or Applicable Law

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

I/We are aware that the processing fee paid by we/us is non-refundable.

I/We further acknowledge that I/We have read, understood and agree with the Most Important Terms and Conditions governing the loan product chosen by me/us.

I hereby confirm that I am not a resident of USA or a resident for Tax purpose in any country other than India. Further, I hereby understand that the onus on forthwith informing/notifying any change in this regard is on me.

I/We authorize the Bank to share, disclose, exchange, or use in an manner whatsoever, without, any further specific consent or authorization from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of SBM Bank (India) Ltd./any person/service provider with whom the Bank has entered/propose to enter into contracts for provision of "services/products" for the purpose or marketing/offering/selling any product services and/or availing support services of any nature by the Bank.

(a) Yes ☐ (b) No, I do not consent to share, disclose, exchange or use the information/data. ☐

(put a tick mark against the preferred option)

I undertake the responsibility to declare and disclose within 30 Days from the date of change, any changes that may take place in the information provided by me as well as the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh self-certification along with the documentary evidence.

It shall be my responsibility to educate myself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Income Tax Act read with the rules thereunder. I shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information. I understand and acknowledge that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account (s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common reporting Standards (CRS) and or any other similar arrangements.

I understand that the Bank shall only charge the processing fees at the time of the loan application/sanction of the facility. The said processing fees shall only be paid to the Bank directly either by way of a cheque/demand draft/ RTGS/NEFT favouring "SBM Bank (India) Ltd." or in case of a cash deposit only on the counters at Bank's branch. Any other charges as specified in the Sanction Letter, shall be applicable and be directly paid to the Bank.

I/We hereby understand and confirm that any purchase by me/us of any insurance product through SBM Bank is purely voluntary and is not linked to availing of any Credit Facility from SBM Bank.

Aadhaar Consent - KYC ONLY

I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e - Aadhaar/masked Aadhaar/offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to SBM Bank (India) Ltd. for the purpose of establishing my/our identity/address proof and voluntarily give my/our consent to open account/process instructions for the said purpose with SBM Bank (India) Ltd. in my/our name/s individual capacity/ies using my/our Aadhaar or as an authorized signatory in non-individual accounts and; hereby consent to SBM Bank (India) Ltd. for verification of my/our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in th e Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. SBM Bank (India) Ltd. has informed me/us that my/our Aadhaar submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. SBM Bank (India) Ltd. has informed me/us that this consent and my/our Aadhaar will be stored along with my/our account details within the bank. I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold SBM Bank (India) Ltd. or any of its officials responsible in case of any incorrect information provided by me/us.

CIBIL Consent

I/We confirm that I/we has/have submitted my application for Corporate Credit Card/Personal Loan/Business Loan/Home Loan/Loan Against Property to SBM Bank (India) Ltd. I/We hereby provide my/our consent to SBM Bank (India) Ltd. to obtain and disclose all information and data furnished by me/us to TransUnion CIBIL Limited and/or any other credit bureau permitted to operate in India and/or information utility and/or such institutions set up under the provisions of law from time to time as and when required.

Applicant Signature

Date D D M M Y Y Y Y

Place _____

Co-Applicant Signature

Date D D M M Y Y Y Y

Place _____

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

ACKNOWLEDGEMENT

Serial No.

Loan application received on _____Cheques/ received towards Processing Fee ₹_____

Respectively vide cheque number _____ dated _____ drawn in favour of SBM Bank (India) Ltd. and payable at _____

Request will be disposed of and acceptance/rejection would be mailed within 15 working days from the date of receipt of completed application form with supporting documents.

On behalf of **SBM Bank (India) Ltd.**,

Authorised Signatory

Place

Date D D M M Y Y Y Y