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Attach your recent
passport size
photograph here

Please sign here

Please sign here

Gender ☐ M ☐ F

Date of Birth

[illegible][illegible]

Category ☐ SC ☐ ST ☐ OBC ☐ General

[illegible][illegible]

Photo ID: Valid Upto

d	d	m	m	y	y	y
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Driving Licence Valid Upto

Passport No.

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 Passport Valid

Passport Valid Unto

d	d	m	m
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Residential Address

[illegible][illegible]

Landmark	

[illegible][illegible]

Telephone (Landline)											Mobile (Primary)									Mobile (Secondary)								
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[illegible]

☐ Yes ☐ No (To be filled if permanent address is different from present address)

[illegible][illegible]

Landmark	

[illegible][illegible][illegible]

Office / Business Address

Name of Org/Employer, Dept, & Floor	

[illegible]

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 enquiries from the referees if it deems necessary.	Name:		Name:	
	Address:		Address:	
	Email:		Email:	
	Tel:		Tel:	

FORM-B (EMPLOYMENT & INCOME DETAILS)

☐ APPLICANT ☐ CO – APPLICANT ☐ GUARANTOR

Nature of Occupation ☐ Salaried ☐ Agriculturist ☐ Businessmen / Self Employed Professional / Proprietary or Partnership firms ☐ Pensioner

Salaried Individual

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

Agriculturist

Agriculturist

Total Lands owned and in possession Acres, out of which -

Allied Activities -

i) Presently irrigated Acres i) Poultry ☐

ii) Seasonally irrigated Acres ii) Dairy ☐

iii) Rain fed Acres ii) Others ☐ specify

Businessman/Self Employed / Proprietary or Partnership firms

Businessmen / Self Employed Professional / Proprietary or Partnership firms

Nature of Business ☐ Manufacturing ☐ Services ☐ Trading ☐ Other

Business Name Industry

Trade License No. Trade License Expiry Date Share holding (%)

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

Income / Financial Details

Income / Financial Details

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

Income Details

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 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

FORM-C (VEHICLE & LOAN DETAILS)

→ Scheme Name ☐ SBI Car Loan ☐ SBI Car Loan (Fixed Interest Rate) ☐ NRI Car Loan ☐ Combo Car Loan ☐ Certified Pre-Owned Car Loan
☐ Loyalty Car Loan ☐ Car Loan - Overdraft ☐ SME Retail Car Loan ☐ Super Bike Loan ☐ Other Scheme _____

→ Car

Vehicle Details

Vehicle Category Vehicle Type
 Manufacturer Vehicle Make
 Vehicle Model Supplier

→ Other Details

a) Cost of vehicle b) Cost of Insurance c) Cost of accessories
 d) Road tax e) Others
 A. Project Cost (a+b+c+d+e)

→ Two-Wheeler

Vehicle Category Vehicle Type
 Manufacturer Vehicle Make
 Vehicle Model Supplier

→ Other Details

a) Cost of vehicle b) Cost of Insurance c) Cost of accessories
 d) Road tax e) Others
 B. Project Cost (a+b+c+d+e)

→ Loan Details

Total Project Cost (A+B)
 i) Amount already paid ii) margin iii) Other(Specify)
 Loan Amount (A+B) less (i+ii+iii) Repayment ☐ Monthly ☐ Quarterly ☐ Annually Tenure (Months)

→ Life Insurance

For your benefit and convenience, the following group insurance plan underwritten by SBI Life Insurance Company Ltd is available for your consideration. If you opt for this cover, SBI would administer your enrolment for the chosen plan. Please note that this insurance cover is optional for the purpose of the loan application and may also be obtained from other providers.

Do you wish to be covered by Combo Loan Insurance (Life) Cover e.g. SBI Life?

☐ Yes ☐ No

If YES, Whether one time premium will be paid by you or you would like to add the premium to the Combo loan?

☐ I will pay the premium ☐ Please add the premium to the Combo loan amount mentioned above

Signature of Applicant

Signature of Co-Applicant

Signature of Guarantor

Authorized Signatory



ANNEXURE-A STATE BANK OF INDIA

Auto Loan Application Form - Annexure DOCUMENT CHECK-LIST

Particulars of the documents required to be submitted along with the fully completed application form.

<p>GENERAL DOCUMENTS (APPLICABLE TO ALL)</p> <ol style="list-style-type: none">1. Application form duly filled by the borrower, Co-borrowers (if applicable) and submitted along with 2 photographs each.2. Proof of identity (Photocopies of Aadhar/PAN /Passport/ Driving License, Voter ID card etc.)3. Proof of Residence (photo copies of recent Telephone Bills/ Electricity Bill/ Property tax receipt/ Passport/ Voters ID card/Aadhar/Passport / LIC Policy etc.)4. Statement of Bank account for last 6 months held by the applicant/s.5. Personal asset liability statement in the Bank's standard format. <p>ADDITIONAL DOCUMENTS:</p> <p>FOR SALARIED EMPLOYEES</p> <ol style="list-style-type: none">1. Latest Salary slip.2. Copy of identity card issued by the employer.3. Form16 or IT Returns for the last 2 years.4. Irrevocable Letter of Authority addressed to disbursing authority5. Irrevocable Letter of Authority from the person authorized to disbursed salary and allowances <p>FOR SELF EMPLOYED/PROFESSIONALS/BUSINESSMEN</p> <ol style="list-style-type: none">1. Photocopies of IT Returns/Assessment orders for the last 2 years.2. Balance sheet and Profit and Loss A/c for the last 2 years (Certified true copy)3. Proof of business address.4. Business proof (Registration Certificate of establishment, Gumasta /Trade license, Sales Tax Registration, etc.)5. A photocopy of Certificate of Practice (if applicable).6. TDS Certificate (Form 16A, if applicable) <p>FOR AGRICULTURISTS AND PERSONS ENGAGED IN ALLIED ACTIVITIES</p> <ol style="list-style-type: none">1. Documents showing Land Holding2. Documents showing Cropping Pattern3. Interview Form	<p>FOR NRI's AND PIO's</p> <p>For Guarantor:</p> <ol style="list-style-type: none">1. 2 passport size photographs of guarantor.2. Signature identification from bankers of guarantor.3. A copy of passport /voters ID card/PAN card.4. Proof of residence <p>For Borrower:</p> <ol style="list-style-type: none">1. Completed loan application.2. Declaration from (relation with guarantor)3. 3 passport size photos including those in application4. Passport copy with page containing visa stamping.5. Copy of valid work permit.6. Employment contract copy (an English translation duly attested by employer/ consulate/ embassy/our foreign office if it is in any other language)7. Latest salary certificate in original or proof of income in case of self employed/professionals e.g. IT Return (of the residing country of NRI)/ Tax Residency Certificate.8. Statement of overseas bank account for the last six months which reflect credit of salary, savings etc.9. Copy of identity card issued by the employer.10. Proof of residence (driving license/ utility bills etc.)11. Copy of Continuous Discharge Certificate in respect of applicants employed in merchant navy.12. Power of Attorney, if applicable, in Bank's standard format duly stamped and notarized/ attested by Indian Embassy/Consulate13. Tri-merge/any other credit reports as applicable should be submitted by the NRI. Score of less than 620 for Tri-merge are not eligible. If the country of residence does not have a credit score system for individuals, the bank will rely on the income level and the statement of assets & liabilities furnished by the NRI. <p>VEHICLE DOCUMENTS</p> <ol style="list-style-type: none">1. Original copy of proforma invoice (quotation).2. Booking receipt. <p>TAKE OVER LOAN FROM OTHER BANK</p> <ol style="list-style-type: none">1. Original Sanction letter of financier.2. A/c statement of the financier.3. RC Book, Insurance Copy.4. Foreclosure letter.5. List of documents held by the financing institute.6. Letter undertaking to issue NOC, from the current lender bank/Fl.
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To ensure quick processing and disbursal of your Auto Loan, furnish all documents (applicable to your case) along with the completed SBI Auto Loan Application Form.

Branch/Sourcing Entity Contact Details

This is a SAMPLE checklist and should be customized as per KYC policy and state requirements in consultation with the law department

ANNEXURE - 1

MOST IMPORTANT TERMS AND CONDITIONS: SBI - Auto Loan

MITC covers the following Loan Products:

1. SBI Car Loan
2. SBI Car Loan (Fixed Interest Rate)
3. SBI Combo Car Loan
4. SBI Loyalty Car Loan
5. SBI NRI Car Loan
6. SBI Certified Pre-approved Car Loan
7. SBI SME Retail Car Loan
8. SBI Super Bike loan

Purpose for which Auto loan can be availed:
The loan will be sanctioned for the purpose purchase of new Cars/used cars, Multi Utility Vehicles (MUVs) and Semi Utility Vehicles (SUVs).

Loan tenure:

Maximum 84 months/60months (Fixed Interest Rate).

Loan to Value Ratio (LTV):

Maximum permissible LTV ratio is 85% of 'on road price' of the car.

Rate of Interest:

Floating Rate of Interest:-

Interest on the loan will be charged at prevailing floating rate of interest on a daily reducing balance at monthly rest. The rate of interest is subject to revision from time to time due to (i) changes in MCLR or (ii) revision even without change in MCLR the Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.

SBI Car Loan (Fixed Interest Rate)

Interest on the loan will be charged at the prevailing fixed rate of interest on daily reducing balance at monthly rests. SBI may at its discretion stipulate the periodicity of computation of interest. Further, SBI may at its sole discretion alter the rate of interest suitably and prospectively in the event of major volatility in interest rates during the period of the agreement. SBI shall be the sole judge to determine whether such condition exists or not. If the Borrower is not agreeable to the revised interest rate so fixed, the Borrower can request SBI, within 15 days of receipt of the notice intimating change in interest rates from SBI, to terminate the loan and the Borrower shall repay the Loan and any other amount due to SBI in full and final settlement in accordance with the provisions of the Agreement relating to pre-closure.

Calculation of Interest:-

Interest on the amount of the will be applied at the prevailing rate per annum on daily reducing balance with monthly rests.

Penal interest:-

(a) Penal interest will not be charged for loans up to Rs.25,000/-. For Loans above Rs.25000/- , if the irregularity exceeds EMI or Installment amount, for a period of one month , then penal interest would be charged @2% p.a. (over and above the applicable interest rate) on the overdue amount for the period of default.

(b) Late payment charges of Rs.562/- per EMI default.

Bounced cheque/ECS or SI dishonours:-

A penalty of Rs 250/- will be charged for every

Inspection:

For Standard Asset accounts periodical inspections are waived after the initial inspection. However, if there is a default of 1 monthly installment, inspection would be required. In case of NPA accounts inspections should be made twice a year. The inspection charges are to be recovered every time an inspection is carried out as per the laid down instructions. The inspection fee of Rs. 350/- will be recovered by the inspecting branch by raising a debit on the financing branch and credit it to its commission account.

Fees and charges:

1. Processing fee:

a) For Car Loans :-

Processing fee is to be recovered on the loan amount upfront as under:

i) When loans are sanctioned: 0.50% of the loan amount subject to Minimum of Rs. 950/- and maximum of Rs. 9100/- ST extra

ii) When loans are rejected: 25% of the 'Processing Fee' will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/-.

iii) For Car Loan on Fixed Rate of Interest: When loans are sanctioned: @1% of the loan amount subject to Maximum of Rs. 25000/- ST extra

b) For Loyalty Car Loans:-

When loans are sanctioned: 0.25% of the loan amount subject to Minimum of Rs. 450/- and maximum of Rs. 4500/- ST extra

c) For Super Bike Loans:-

When loans are sanctioned: 2.00% of the loan amount subject to Minimum of Rs. 5400/- and maximum of Rs. 17800/- ST extra.

2. Foreclosure Charges:-

a. No foreclosure charges will be levied for Auto Loans under floating interest rates.

b. Foreclosure charges for Car Loan under Fixed rate of Interest will be recovered as under :

(i) Before 6 months @5% of principal outstanding.

(ii) For 6 to 36 months @3% of principal outstanding.

3. Other Charges :

(a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by the borrower.

(b) Other charges under **SBI Car Loan (Fixed Interest Rate)**

(i) Documentation charges Rs.200/-

(ii) CIBIL charges Rs.50 per instance

(iii) Cheque /ECS swap charges Rs.400/- instance

(iv) Amortization schedule charges Rs.100/- instance.

(v) Statement of account charges, monthly free, for duplicate Rs.112/-

(vi) Pre-payment statement charges Rs.100/-

(v) Duplicate NOC charges Rs.300/- instance.

(vi) NOC for conversion from Petrol to LPG/CNG Rs. 400/- instance

(vii) Revalidation of NOC charges Rs.400/- instance

bounced cheque/ECS or SI dishonors. The rate may vary from time to time.

Intimation of change in MCLR:-

The borrower shall be deemed to have notice of changes in the rate of interest whenever there are changes in MCLR or increase in interest rates where there is no change in MCLR are either displayed on the Website of the Bank, on Notice Board of the Branch or published in news papers or made through entries of the interest rate charged in the passbook/statement of account furnished to the borrower and the borrower is liable to pay such revised rate of interest.

Repayment:

The repayment date to be fixed in succeeding month to coincide with the date on which borrower's major income flow happens. Six PDCs covering the loan amount to be given. Wherever ECS is available, the Bank may use the service for paperless debit of installments.

Pre-Payment penalty:-

Pre-payment penalty is waived under Floating rate of interest.

Charges @3% on part payment amount (plus service tax) will be levied in Fixed Interest rate car loan.

Security:

a) Borrower undertakes to get hypothecation to the Bank marked in Registration book of the vehicle immediately after purchase of the vehicle.

b) Bank will verify the original RC book for noting down the charges in favour of the Bank.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.5000/- per month till the time of such registration/noting with the authority.

Insurance:

a. The vehicle purchased is to be kept comprehensively insured for the market value or at least 10% above the loan amount outstanding, whichever is higher, and the Bank's interest as a hypothecatee should be noted in the Certificate of insurance and Insurance policy. The borrower must ensure that renewal of insurance is done on the due dates and ensure a copy reaches the Bank for its record. Failing which the insurance will be taken at the Banks' end by debit to the loan account of the borrower.

b. The Borrower shall indemnify Bank for any claim/loss that Bank may suffer due to borrower's failure to keep the vehicle insured at all times during the term of the loan account.

(viii) Loan re-scheduling charges Rs.500/- instance.

(ix) Charges for changing from floating to fix rate of interest or vice versa @1% on principle outstanding.

4. State Bank of India retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to customer.

5. Disbursement: The loan will be disbursed only on the following conditions:

- ▶ Loan Amount will be credited to the account of supplier/dealer by way of RTGS/NEFT facility or through CBS system for accounts maintained with SBI.
- ▶ All necessary statutory compliances are in place.
- ▶ The Bank reserves the right to collect any tax if levied by the State/Central Government and/or other Authorities in respect of this transaction.

6.KYC:

- ▶ All loans will be sanctioned after completion of KYC verification.

7.CIBIL Disclosure:

The Borrower(s) hereby agree and give consent for disclosure by the Bank all or any (a) information and data relating to the Borrower(s) (b) information or data relating to any credit facility availed or/to be availed by the Borrower(s) and default, if any, committed by the Borrower(s) in discharge of his/their such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL), and any other agency authorized in this behalf by RBI

Disclosure:

State Bank of India is authorized to disclose from time to time any information relating to the loan to any credit bureau (Existing or Future) approved by Government of India and Reserve Bank of India without any notice to the borrower. State Bank of India is also authorized to make inquiries with the Credit Information Bureau of India (CIBIL) and get the applicants Credit Information Report.

8.Default:

In case of default i.e. if the amount due is not paid by due date, the customer will be sent reminders from time to time for payment of any outstanding on his loan account, by post, fax, telephone, email, SMS messaging and/or through third parties appointed for collection purpose to remind, follow-up and collect dues.

9.TAT: The loan applications with complete information and required documents will be disposed within a period of 2 days at urban Centres and 4 days at Rural Centres.

10.Customer Service:

For any service related issue, customer can get in touch with SBI by:

- ☐ Calling Customer helpline numbers
- ☐ Contact Customer Grievance cell at our Local Head Offices
- ☐ Write to Grievance cell at our Local Head Offices

(Details on helpline numbers and Grievance cell available on www.sbi.co.in)

In case a customer is not satisfied with the handling of Grievance by the Local Head Office, a communication may be sent (enclosing the message sent earlier to the Local Head Office) to the -

**Deputy General manager
(Customer Service), Customer
Service Dept, State Bank of
India, State Bank Bhawan,
4th floor, Madam Cama Road, Mumbai-400021,**

**Telephone Number. (022) 22029456,
22029451,22740432,22740431,22740433 Fax No. (022)
22742431.**

e-mail address: dgm.customer@sbi.co.in