

## NRI CAR LOAN APPLICATION FORM

| STATE BANK OF INDIA _____ BRANCH   |                                 | CAR LOANS                               |                                  |
|--|---------------------------------|---|----------------------------------|
| 1. CAR LOAN APPLICATION FOR INDIVIDUALS & OTHERS (INCLUDING UNDER NRI CAR LOAN SCHEME)       |                                 |   |                                  |
| (PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK BOXES WHERE EVER APPLICABLE)      | Photograph of Applicant         | Photograph of Guarantor (if applicable) |                                  |
| CIF NO. (FOR OFFICE USE)   |                                 |   |                                  |
| ACCOUNT NO. (FOR OFFICE USE)   |                                 |   |                                  |
|  |                                 |   |                                  |
| 2. PERSONAL INFORMATION OF THE APPLICANT(S)/GUARANTOR(S)                                     |                                 |   |                                  |
| Name in full - Applicant   |                                 |   |                                  |
| Name in full - Guarantor   |                                 |   |                                  |
|  | <b>FIRST NAME</b>               | <b>MIDDLE NAME</b>                      | <b>SURNAME</b>                   |
| Relationship of Guarantor with applicant   |                                 |   |                                  |
| <b>PARTICULARS</b>   | <b>1<sup>st</sup> Applicant</b> |   | <b>Guarantor (if applicable)</b> |
| 1. Detailed Residential Address (House No., Road Name, Locality, City, PIN, District, State) |                                 |   |                                  |
| 2. Office Address (House No., Road Name, Locality, City, PIN, District, State)               |                                 |   |                                  |

|  |                     |                |                   |              |
|--|---------------------|----------------|-------------------|--------------|
| 3. Permanent Residential Address (House No., Road Name, Locality, City, PIN, District, State)  |                     |                |                   |              |
| 4. The name in which the correspondence should be addressed ( Mention 1st or Guarantor)  |                     |                |                   |              |
| 5. Address for correspondence of (tick appropriate box)  | Residential Address | Office address | Permanent Address |              |
| 6. E mail address  |                     |                |                   |              |
| 7. Date of birth (DD/MM/YYYY)  |                     |                |                   |              |
| 8. Age   | Years               | Months         | Years             | Months       |
| 9. Telephone Number ( Office & Residence)  | Office              | Residence      | Office            | Residence    |
| 10. Mobile No. / Fax No.   |                     | Fax No.        |                   | Fax No.      |
| 11. Sex  | M                   | F              | M                 | F            |
| 12. Marital Status ( Please also tick Single if no living spouse)  | Single              | Married        | Single            | Married      |
| 13. Residential Status ( indicate date of permanent return, if any)  | Resident            | NRI / PIO      | Resident          | NRI / PIO    |
| 14. Particulars of Identification Proof, Issue date, place, expiry date, etc. (Please indicate name of the document at ( c ), if any | (a)                 | Voter ID No.   | (a)               | Voter ID No. |
|  | (b)                 | Passport No.   | (b)               | Passport No. |
|  | (c)                 | PAN            | (c)               | PAN          |
|  | (d)                 |                | (d)               |              |

|   |  |  |
|---|--|--|
| 15. If you don't have PAN, reasons thereof                                      |  |  |
| 16. LOCKER (Yes / No), particulars like name of Branch, locker No., etc, if yes |  |  |

### 3. OTHER INFORMATION OF THE APPLICANTS/GUARANTORS

| PARTICULARS  | 1 <sup>st</sup> Applicant                    |           |        | Guarantor (if applicable)                    |           |        |
|--|--|-----------|--------|--|-----------|--------|
| 1. Belong to (tick appropriate box)                    | SC   | ST<br>OBC | GEN    | SC   | ST<br>OBC | GEN    |
| 2. Number of dependents                                | Children                                     |           | Others | Children                                     |           | Others |
| 3 Educational / Professional qualifications            |  |           |        |  |           |        |
| 4. Copy of Form No. 16 enclosed                        | Yes / No.                                    |           |        | Yes / No.                                    |           |        |
| 5. Present Residence status* - (tick appropriate head) | * Parental/Owned / Rented / Company provided |           |        | * Parental/Owned / Rented / Company provided |           |        |

### 4. FINANCIAL / INCOME INFORMATION

| PARTICULARS   | 1 <sup>st</sup> Applicant |                    |   | Guarantor (if applicable) |                    |  |
|---|---------------------------|--------------------|---|---------------------------|--------------------|--|
| 1. Sources of Income ( income proof) : ( Please tick and enclose supporting document) | Salary Certificate        | Income Tax Returns | Employment Contract ( in case of NRIs / PIOs) | Salary Certificate        | Income Tax Returns | Employment Contract (in case of NRIs / PIOs) |
| 2. Month / Year / validity period of contract / employment                            |                           |                    |   |                           |                    |  |

|  |  |  |
|--|--|--|
| 3. Annual Gross Salary /Income                               |  |  |
| 4. Annual Net Salary / Income                                |  |  |
| 5. Other Annual Income as per I.T. return ( indicate source) |  |  |
| 6. Annual Income as per I.T. return                          |  |  |

**5. EMPLOYMENT DETAILS OF THE APPLICANT(S)/GUARANTOR(S) (Please enclose small profile in respect of Private Companies)**

| <b>PARTICULARS</b>   | <b>1<sup>st</sup> Applicant</b> | <b>Guarantor (if applicable)</b> |
|--|---------------------------------|----------------------------------|
| 1. Name of the employer  |                                 |                                  |
| 2. Name of the department  |                                 |                                  |
| 3. Designation & Employee No.(if available)  |                                 |                                  |
| 4. No. of employees in the Company   |                                 |                                  |
| 5. No. of years in present employment (If current employment is less than 5 years, details of earlier employment going back to a period of 5 years be attached.) |                                 |                                  |
| 6. Date of retirement  |                                 |                                  |

## 7. LOAN REQUEST

|                                 | Purchase of new Car | Purchase of old car              | Takeover of loan  |
|---------------------------------|---------------------|----------------------------------|-------------------|
| Amount in Indian Rupees         |                     |                                  |                   |
| Car Manufacturer                |                     |                                  |                   |
| Car Model                       |                     |                                  |                   |
| <b>Cost of Vehicle (Rupees)</b> | <b>Amount (₹)</b>   | <b>Sources of funds (Rupees)</b> | <b>Amount (₹)</b> |
| Invoice value of Vehicle        |                     | Amount already paid              |                   |
| cost of Insurance               |                     | Margin                           |                   |
| Cost of accessories             |                     | Others (specify)                 |                   |
| Road Tax                        |                     |                                  |                   |
| Others                          |                     |                                  |                   |
| <b>Total Cost</b>               |                     | <b>LOAN APPLIED FOR</b>          |                   |

## 8. DETAILS OF FINANCIAL WORTH OF THE APPLICANT(S)/GUARANTOR(S)

|   | 1 <sup>st</sup> Applicant                     |        |                   | Guarantor (if applicable) |        |                   |
|---|---|--------|-------------------|---------------------------|--------|-------------------|
| <b>PARTICULARS (Rs. In lacs)</b>  | Details (Account Number, Bank, branch, etc.)* | Amount | Bank's Assessment | Details*                  | Amount | Bank's Assessment |
| 1. Savings in Bank (Savings Bank + Fixed Deposits)                        |   |        |                   |                           |        |                   |
| 2. Immovable property (details like S. No. / Bldg. No./tax receipts, etc. |   |        |                   |                           |        |                   |
| 3. Current PF balance (Your contribution)                                 |   |        |                   |                           |        |                   |



**10. DETAILS OF EXISTING LOANS ( FROM STATE BANK OF INDIA OR OTHER BANKS)****1<sup>st</sup> APPLICANT**

| Purpose  | Name of creditors - ( Bank / NBFC/Employer - Name and a/c No. and date of sanction) | Loan Amt (Rs. In lacs) | EMI | Mode of repayment | Security charged (Details in Annexure) |
|--|---|------------------------|-----|-------------------|--|
| 1. Housing loan                                      |   |                        |     |                   |  |
| 2. Car loan  |   |                        |     |                   |  |
| 3. PF Loan   |   |                        |     |                   |  |
| 4. Personal and Others (Please specify)              |   |                        |     |                   |  |
| 5. Total Liabilities of 1 <sup>st</sup> Applicant ** |   |                        |     |                   |  |

**GUARANTOR (IF APPLICABLE)**

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| 1. Housing loan                         |  |  |  |  |  |
| 2. Car loan                             |  |  |  |  |  |
| 3. PF Loan                              |  |  |  |  |  |
| 4. Personal and Others (Please specify) |  |  |  |  |  |
| 5. Total Liabilities of Guarantor **    |  |  |  |  |  |

**11. PROPOSED / PREFERRED REPAYMENT**

|   |   |                    |
|---|---|--------------------|
| 1. Mode of Repayment (Please mention Tenor in years): | EMI/PDC/S.I./CHECK-OFF                            |                    |
| S.I.  | Salary Account and Standing Instruction at Branch | Post dated cheques |

**12. PROCESSING FEE / ADVOCATE'S / VALUER'S FEES DETAILS**

| Amount | Cheque No. | Dated | Drawee Bank/Branch |
|--------|------------|-------|--------------------|
|        |            |       |                    |

**13. REFERENCES (AT LEAST TWO) - Names, addresses and telephone nos.**

|  |  |
|--|--|
|  |  |
|  |  |

**14. GENERAL**

|   |     |    |   |                        |                               |
|---|-----|----|---|------------------------|-------------------------------|
| 1. Do you wish to be covered by SBI Life Optional Group Insurance Policy? | Yes | No | 2. If Yes, Whether one time premium will be paid by you or you would like to add the premium to Car Loan? | I will pay the premium | Pleas add the premium to Loan |
| 2. Do you have existing relationship with SBI, if so, details there of    |     |    |   |                        |                               |
| 3. Do you wish to open Savings Bank with SBI?                             |     |    |   |                        |                               |
| 4. Do you have any other Credit Card? If so, name(s) of the Issuers(s).   |     |    |   |                        |                               |
| 5. Any guarantee given to SBI/Other bank / HFC? If so, details -          |     |    |   |                        |                               |

| 6. Other Connections with SBI | 1 <sup>st</sup> Applicant | Guarantor (if applicable) |
|-------------------------------|---------------------------|---------------------------|
| SBI CARD                      |                           |                           |
| SBI MUTUAL FUND               |                           |                           |
| SBI LIFE                      |                           |                           |

### 15. DOCUMENTS REQUIRED ( FOR APPLICANT(S) & GUARANTOR(S))

|  |   |
|--|---|
|  | Statement of Bank Account of Borrower for last six months   |
|  | Two passport size photographs of Borrower/Guarantor   |
|  | Signature Identification from Bankers of Borrower/Guarantor   |
|  | Salary certificate & form 16 of previous year ( in case employed)   |
|  | I.T. Returns for the last 2 years (3 years in respect of professional/self-employed/businessmen) (if I.T. Assessee) duly accepted by the ITO                                  |
|  | Proof of identification ( identity Card / Passport / Voter Identification Card / Driving licence )  |
|  | Others / Proof of Residence like tax receipt, telephone bill, electricity bill, I.T. Order etc. for applicant   |
|  | Proof of official address for non-salaried individuals  |
|  | Tax paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.)  |
|  | Detailed cost Estimate / Valuation Report in case of used car   |
|  | <b>FOR SBI- NRI Car Loan Scheme (in addition to above)</b>  |
|  | Copy of passport including page containing visa stamping (Guarantor)  |
|  | Copy of valid work permit / employment contract in English translation duly attested by employer/consulate/embassy/our foreign office if is in any other language (Guarantor) |
|  | Copy of continuous discharge certificate in respect merchant navy personnel (Guarantor)   |

|  |  |
|--|--|
|  | Statement of overseas bank Account of Guarantor for last six months reflecting salary/saving credits                                     |
|  | Power of Attorney if applicable, in Bank's standard format duly stamped and notarized/ attested by Indian Embassy/Consulate. (Guarantor) |

**16. DECLARATION**

I/We hereby apply for a loan from State Bank of India to the 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 that they shall form the basis of any loan 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 confirm 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 Equated Monthly Installment will comprise Principal and Interest based on State Bank Advance Rate which is subject to change from time to time. I/We agree that State Bank of India is entitled to increase the rate of interest without variation of State Bank Advance rate. I/We agree that the State Bank of India has the option to reduce or increase the EMI or even extend the repayment period, consequent upon such changes in rate of interest.

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 as to any change in my/our occupation/employment, residential/office 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 loan amount/our loan application without assigning any reason thereof. I/We further agree that my/our loan transactions shall be governed by the rules of State Bank of India which may be in force from time to time. I also hereby give my consent to send the application to RACPC for sanction if in order and disbursement on sanction from RACPC or any Branch as per process prescribed by State Bank of India. I may carry out future transactions at the above mentioned Branch as Home Branch.

**1<sup>st</sup> APPLICANT'S SIGNATURE**

**Place:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**GUARANTOR'S SIGNATURE**

**Place:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**17. FOR OFFICE USE ONLY**

|   |   |  |                                       |                                   |                                |  |
|---|---|--|---------------------------------------|-----------------------------------|--------------------------------|--|
| <b>At Branch / MPSF</b>                         | Signature/s of the applicant/s obtained in our presence and verified and sent to RACPC on _____ |  |                                       | Name & Signature ( Branch / MPSF) |                                |  |
| <b>At RACPC ( Data related to CIF Creation)</b> | VIP Code ( 0 for No , 1 for Yes)  |  | Customer Type - Personal public, etc. |                                   | Relative Code (father/ spouse) |  |
| Greetings required                              |   |  | Occupancy (home owner, tenant, etc.)  |                                   | Customer evaluation required   |  |
| CIS Organization code                           |   |  | Segment Code                          |                                   | CIBIL Reference made           |  |

Date \_\_\_\_\_

**SIGNATURE OF THE APPRAISING OFFICER**