

State Bank of India
Application for Car Loan/Two Wheeler Loan

Signed Photograph of applicant (in case of individuals/ proprietorship)

GENERAL PROFILE								
1.	Name of the borrower							
2.	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>						
3.	Date of Birth							
4.	Constitution of the borrower	Individual <input type="checkbox"/> Proprietorship/ Partnership <input type="checkbox"/> Private Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/>						
5.	Address							
	PIN Code	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>						
	Telephone No. (Office)							
	Telephone No. (Residence)							
6.	Income Tax ID (PAN No.)							
7.	Passport Number							
8.	Voter ID Number							
9.	Have you stood Guarantee for any other borrower	Yes/No						
10.	If so, give details thereof							
11.	Have you applied for a loan from SBI in the past (other than against TDR/NSCs/Govt. Securities)	Yes/No						
12.	If so, give details							

FOR INDIVIDUAL BORROWER		
1.	Occupation	
2.	Name, address and telephone number of employer	
3.	Nature of business	
4.	Designation of the employee	
5.	Present Monthly Income (copy of latest salary slip to be enclosed)	

6.	Number of completed years of service	
7.	Number of remaining years of service	
8.	Has your spouse offered Guarantee(s) for any other borrower	Yes/No
9.	You belong to	SC/ST/OBC/Others
10.	Any relatives in SBI	Yes/No
11.	If yes, Name, place of posting and nature of relationship	

FOR SELF-EMPLOYED PERSONS

1.	Profession	
2.	Annual Income (copy of Income Tax return to be enclosed)	
3.	Number of years in business	

DETAILS OF BANK ACCOUNTS

Name of account holder	Type of account	Name of Bank & Branch	Account Number

**STATEMENT OF ASSETS AND LIABILITY
(APPLICABLE FOR INDIVIDUAL BORROWER)**

LIABILITIES	AMOUNT (In Rs.)	ASSETS	AMOUNT (In Rs.)
Outstanding loan from		Savings in Bank	
Bank		Accumulated EPF/GPF	
Employer P.F.		Units of UTI/MF/ NSCs/LIC Policies	
Co-operative Society		Shares and Debentures	
Family & Friends		Immovable Property	
Others (specify)		Other Assets (specify)	

LOAN REQUEST

Amount of loan applied for:	Rs.
As per scheme, I/we opt for the loan on a fixed rate or interest /floating rate of interest.	Rs. (In words)

PURPOSE OF LOAN

Purchase of	Cost (copy of invoice to be enclosed)	Name of vehicle, make and model	Name and address of Supplier
New vehicle / used vehicle			

PROPOSED REPAYMENT		
1.	Equated Monthly Instalment	Rs. For months
2.	Mode of repayment	<ul style="list-style-type: none"> • Check-off facility with employer • Salary account and standing instructions at branch with undertaking • Post-dated cheques

DECLARATION	
<p>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 me. I/we confirm that I/we have/had no insolvency proceedings against me. Nor have I been adjudicated insolvent. I/we further confirm that I have read the terms and conditions and understood the contents therein. I/we am/are aware that the Equated Monthly instalment comprises Principal and interest based on Bank's Prime Lending Rate which is subject to change from time to time. 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.</p> <p>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 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 loan transactions shall be governed by the rules of State Bank of India, which may be in force from time to time.</p>	
Place:	Applicant's Signature
Date:	

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Cost of Article(s)/vehicle to be purchased : Rs. _____ (A)

Amount of Margin : Rs. _____ (B)

Percentage of Margin :
(Percentage of applicant's contribution to invoice price)

Amount of Loan (A-B) : Rs. _____

Security offered : The loan will be secured by

Primary Security : Hypothecation of Article(s)/vehicle
(Noting of Bank's hypothecation charge in the books of the R.T.O. and registration Book will be essential for vehicle. A copy of the Registration Book also to be furnished after noting of hypothecation charge).

Collateral Security : i) Third Party Guarantee of the Spouse, if married
ii) Third Party Guarantee of
iii) Pledge of Securities listed hereunder:

Nature of Security (e.g, N.S.C./LIC Policy, Fixed Deposits etc.)	Sr.No. of Security	Face Value/ Market Value (Please specify) Rs.	Maturity Value Rs.	Date of Maturity	Whether Lien Noted (Yes/No)

Brief Reasons for waiver of Third Party Guarantee (if any):

- Housing Loan borrower and satisfactory track record of at least three years.
- In the past repaid Term/Demand Loan (other than a loan against a specified security etc.) as per repayment schedule
- Has been maintaining a deposit account with us for at least 5 years and average deposit has been of the order of Rs.25,000.00
- Any other reason

Repayment: To be repaid in Equated Monthly Instalments of Rs. _____ each)
The request of the applicant for a Loan of Rs. _____ for purchase of _____ Car/MUV/SUV as contained in the enclosed application is in conformity with the extant scheme of the Bank in this regard.

Irrevocable letter of Authority as per Annexure II and Letter from the Drawing and Disbursing Officer as per Annexure III obtained as a check-off facility with a reputed employer is available. *

Rate of Interest: Floating @ _____% below/above SBAR i.e. _____% p.a.
 Fixed @ _____% p.a.

Sanctioned a Term Loan of Rs. _____ (Rs.) to Shri/Smt./Kum. _____ on terms and conditions noted above.

Recommending Authority

Sanctioning Authority

* To be deleted when no check-off is available