



# SBI Home Loan: Financing Your Dream Home

Unlock the path to your dream home with an SBI Home Loan. Designed to provide flexible financing options, our home loan solutions empower you to turn your vision into reality.

# TYPES OF HOME LOAN

- 1) NEW HOME LOAN
- 2) RESALE
- 3) BT < BALANCE TRANSFER >
- 4) TOP UP
- 5) PAL - < PRE APPROVED LOAN >
- 6) LAP < LOAN AGAINST PROPERTY >

# Why Choose SBI Home Loan?

## Competitive Rates

Enjoy some of the most competitive interest rates on the market, tailored to your financial profile.

## Hassle-Free Process

Our streamlined application and approval process ensures a smooth and efficient home loan experience.

## Flexible Tenures

Choose from a range of repayment tenures to find the option that best suits your budget and needs.

## Zero Processing Fee

SBI offers zero processing fee for all procedure.



# Eligibility Criteria and Documentation

1

## Income Criteria

Meet our minimum income requirements to qualify for an SBI Home Loan.

2

## Documentation

Gather the necessary documents, including proof of identity, income, and property details.

3

## Credit History

Maintain a strong credit score to demonstrate your creditworthiness.

# FINANCIAL DOCUMENTS

## **\* SALARIED :-**

- 1) Passport size photo
- 2) Aadhaar Card
- 3) Pan Card
- 4) Address Proof
- 5) Appointment Letter
- 6) Experience Letter
- 7) Latest 3 Months Salary slip
- 8) Two Years Form 16/26 AS
- 9) One Year Bank Statement



## **\*SELF-EMPLOYEE :-**

- 1) Passport size photo
- 2) Aadhaar Card
- 3) Pan Card
- 4) Address Proof
- 5) Shopact Liscence
- 6) 3 Years ITR
- 7) Business Adress proof
- 8) Two Years current Bank Account Statement
- 9) One Year Saving Account Statement

# PROPERTY DOCUMENTS

**\* PROPERTY DOCUMENTS FOR NEW CASE :-**

- 1) Agreement
- 2)Builder NOC
- 3)Demand Letter
- 4) GST Letter
- 5) Payment Receipt
- 6) Floor Plan
- 7) Architect Letter
- 8) Cost Sheet
- 9)Own Contribution Proof

**\* PROPERTY DOCUMENTS FOR TAKEOVER CASE :-**

- 1) Chain Of Agreement
- 2) Society NOC
- 4) Society Registration Certificate
- 5) Completion Letter
- 6) property Tax
- 7) Floor plan
- 8) Lightbill
- 9) Possession Letter
- 10) LOD & Foreclosure

**\* PROPERTY DOCUMENTS FOR RESALE CASE :-**

- 1) Chain Of Agreement
- 2) Society NOC
- 4) Society Registration Certificate
- 5) Completion Letter
- 6) property Tax
- 7) Floor plan
- 8) Light Bill
- 9) Possession Letter
- 10) Payment receipt on 1 rs revenue stamp
- 11) Own Contribution Proof
- 12) Seller KYC
- 13) Cancel cheque
- 14) LOD and Foreclosure ( If seller loan in a bank)

# FORM 16

There are two types in form 16 which is form 16 A & 16 B .

In form 16 A there are 4 quarter of three months simultaneously. In form 16 B there are all deductions regarding salary.

If customer don't have form 16 then form 26 AS is used .



# Interest Rates and Repayment Tenures



1

## Fixed Rates

Enjoy the stability of fixed interest rates throughout the loan tenure.

2

## Maxgain ( Overdraft)

Benefit from fluctuating market rates, with the flexibility to refinance as needed

3

## Repayment Tenures

Choose from a variety of tenures, from 5 to 30 years, to fit your financial plan.



# Special Features and Benefits

## Top-Up Facility

Avail of additional funds against your existing home loan when needed.

## Loan Against Property

Leverage the value of your property to secure a loan for other purposes.

## Part- Payment

We offer you a part payment options with free of cost and start from Rs 1. Part Payment is allowed in under construction.

## Daily Reducing Rate Of Interest

Enjoy Daily reducing Rate Of Interest on the interest and principal repayments of your home loan.



# Tenure Limit And Funding

1

## Tenure Limit

SBI Home Loans are available for tenures ranging from 5 to 30 years.

SALARIED :- Age 60

SELF- EMPLOYED :- Age 70

GOVT SERVENT :- Age 75

2

## Loan Amount

Borrow up to 90% of the property value, subject to your eligibility.

3

## Funding

Receive the approved loan amount directly into your bank account.

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# Home Loan Calculator and EMI Estimation



## Loan Amount

Determine the maximum loan amount based on your income and property value.



## Tenure

Explore different repayment tenures to find the one that fits your budget.



## Interest Rate

Interest rate starts from 8.50 depend on cibil.



## EMI Estimation

Get an accurate estimate of your monthly loan repayments.



# Applying for an SBI Home Loan

Submit Application	Provide the necessary documentation
Property Valuation	Our team will assess the property's value
Loan Approval	Receive a decision on your home loan application
Disbursal	Get the approved loan amount in your account





# Conclusion and Next Steps

Take the first step towards your dream home by applying for an SBI Home Loan today. Our dedicated team is here to guide you through the process and help you unlock the door to your new chapter.