

# SBI LOANS — DOCUMENT CHECKLIST

Home Loan · Balance Transfer · Top-Up Loan · Loan Against Property

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**Accuracy Note:** This checklist is based on standard SBI documentation requirements (2025-26). All documents are subject to verification by State Bank of India. Requirements may vary by branch, loan amount, applicant profile, and property type. Please confirm with your nearest SBI branch before submission.

## ■ 1. HOME LOAN — DOCUMENTS REQUIRED

### ■ Identity & Address Proof (Applicant & Co-Applicant)

- Aadhaar Card
- PAN Card (**mandatory**)
- Passport / Voter ID / Driving Licence (any one)

### ■ Income Proof — Salaried Applicants

- Last 3 months' salary slips
- Form 16 (last 2 years)
- Last 6 months' bank statement of salary account
- Appointment Letter / Employer ID Card (if requested)

### ■ Income Proof — Self-Employed / Professionals

- Income Tax Returns — last 3 years (acknowledged by IT Dept.)
- Profit & Loss Account and Balance Sheet (last 3 years)
- Business proof: GST Certificate / Shop & Establishment Act / Trade Licence
- Bank statements — last 6 to 12 months

### ■ Seller KYC Documents (Purchase Cases Only)

- PAN Card (**mandatory**)
- Aadhaar / Passport / Voter ID

■ *If current address differs from KYC address, provide: Electricity / Water / Gas Bill, Bank Statement (2–3 months), Registered Rent Agreement, or Self-Declaration of Address.*

### ■ Property Documents

- Agreement to Sale / Allotment Letter
- Title Deed / Sale Deed (registered)
- Approved Building Plan (Xerox Blueprint)
- Occupancy Certificate (if applicable / completed construction)
- NOC from Builder / Housing Society
- Latest Property Tax Receipt

### ■ Other Documents

- Passport size photographs (3 copies)
- Processing fee cheque / demand draft
- Loan Application Form — duly filled and signed (**mandatory**)

## ■ 2. HOME LOAN BALANCE TRANSFER (BT)

### ■ Existing Loan Documents

- Original Sanction Letter from existing lender
- Latest Loan Account Statement (showing repayment track)
- Outstanding Balance / Foreclosure Letter from existing lender

### ■ Identity & Income Documents

Same as Home Loan (listed above)

### ■ Property Documents

- Registered Sale Deed
- All previous property documents as submitted to existing lender

### ■ Other Documents

- Last 6 months' bank statements
- Passport size photographs
- Processing fee cheque
- Loan Application Form (**mandatory**)

## ■ 3. TOP-UP LOAN (ON EXISTING SBI LOAN)

### ■ Eligibility

- Existing SBI loan with satisfactory repayment track record

### ■ Documents Required

- Identity & Address Proof (updated, if changed)
- Latest Income Proof — salary slips or ITR
- Bank Statements — last 6 months
- Existing Loan Statement

### ■ Additional (if required)

- Purpose Declaration letter
- Property Valuation Report (if requested by bank)
- Passport size photographs
- Processing fee cheque (if applicable)
- Loan Application Form (**mandatory**)

## ■ 4. LOAN AGAINST PROPERTY (LAP)

### ■ Identity & Address Proof

- Aadhaar Card
- PAN Card (**mandatory**)
- Passport / Voter ID / Driving Licence

### ■ Income Proof

Same as Home Loan categories (Salaried or Self-Employed as applicable)

### ■ Property Documents

- Sale Deed / Title Deed (registered)
- Chain of Ownership documents
- Approved Building Plan
- Latest Property Tax Receipts
- Encumbrance Certificate (EC) — last 13 years (or as required)
- NOC from Housing Society / relevant authority (if applicable)

### ■ Other Documents

- Passport size photographs
- Processing fee cheque
- Loan Application Form (**mandatory**)

## ■■ IMPORTANT NOTES

- All documents are subject to verification by State Bank of India.
- Loan Application Form is **compulsory** in all cases.
- Seller KYC is required in all property purchase transactions.
- Address mismatch between Aadhaar and current address may require additional proof.
- A **good CIBIL score (750+)** and clear property title are essential for approval.
- Documents for NRI applicants differ — please contact your nearest SBI branch.
- The bank may request additional documents based on individual case assessment.

## ■ USEFUL LINKS & RESOURCES

Resource	URL
Home Loan FAQs	<a href="https://homeloans.sbi.bank.in/faq">https://homeloans.sbi.bank.in/faq</a>
Loan Against Property – Details	<a href="https://sbi.bank.in/personal-banking/loans-against-property">sbi.bank.in › personal-banking › loans-against-property</a>
Current Interest Rates – LAP	<a href="https://sbi.bank.in/interest-rates/loans-against-property">sbi.bank.in › interest-rates › loans-against-property</a>
Current Interest Rates – Home Loans	<a href="https://sbi.bank.in/interest-rates/home-loans-interest-rates-current">sbi.bank.in › interest-rates › home-loans-interest-rates-current</a>
Download Loan Application Form (PDF)	Available for download on this page — see the Download section above.