



State Bank of India

Commercial Lending Application Form

1. Company Details

1.1 Company Name	
1.2 Company Type (acceptable forms are Sole Traders, Ltd Company or LLP Company).	
1.3 Names of Directors	
1.4 Names of Shareholders and % Shareholding	
1.5 Company Address	
1.6 Company Registered Address	
1.7 Company Telephone Number	
1.8 Company Facsimile Number	
1.9 Nature of the Company Business	
1.10 Industry Sector	
1.11 Date of Incorporation	
1.12 Company Registration Number (if Ltd/LLP Company)	
1.13 Details of any Previous Trading Name	

Company Turnover

Net Profit

Year Ending

1.14 State the turnover for the Company for the last three years	£	/ / 20
	£	/ / 20
	£	/ / 20
1.15 If turnover levels have decreased in the most recent year please provide an explanation for this		

Company Net Profit

Net Profit

Year Ending

1.16 State the net profit for the Company for the last three years	£	/ / 20
	£	/ / 20
	£	/ / 20
1.17 If profit levels have decreased in the most recent year please provide an explanation for this		

2. Personal Information (Complete for all borrowing types) – If there are more than two applicants the additional applicants must complete and sign the additional applicants form.

	Applicant 1 (Primary Business Operator)	Applicant 2
2.1 Title: Mr, Mrs, Miss, Ms, Dr etc.		
2.2 Your First Name(s)		

2.3 Your Surname		
2.4 Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
2.5 Have you ever been known by any other names? (please include maiden name)		
2.6 Relationship to Other Applicant		
2.7 Your Date of Birth	/ /	/ /
2.8 Your Nationality		
2.9 National Insurance Number		
2.10 How long have you been resident in the UK?	Years Months	Years Months
2.11 Actual / Anticipated Retirement Age		
2.12 Your Marital Status e.g. Married, Single, Divorced, Separated, Widowed, Living Together		
2.13 Number of Financial Dependants		
2.14 Your Current Address		
2.15 Date Occupied	/ /	/ /
2.16 Residential Status	<input type="checkbox"/> Rented Accomodation <input type="checkbox"/> Owner Occupier <input type="checkbox"/> Owner Occupier (Mortgaged) <input type="checkbox"/> Living with Family/Friends	<input type="checkbox"/> Rented Accomodation <input type="checkbox"/> Owner Occupier <input type="checkbox"/> Owner Occupier (Mortgaged) <input type="checkbox"/> Living with Family/Friends
2.17 Will this be your Correspondence Address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.18 If no, please give details of Correspondence Address		
2.19 If less than 3 years please provide your previous addresses and postcodes along with dates of residency at each address (indicate if owner/tenant/living with relative/friend)		
Contact Details		
2.20 Home Telephone Number		
2.21 Work Telephone Number		
2.22 Mobile Telephone Number		
2.23 Your Preferred Contact Number		
2.24 Your Preferred Contact Time		
2.25 E-Mail Address		

3. Self-Employment Details (Complete for all borrowing types) - If you own or control more than one company please provide main company below, and any additional companies in section 3.15 and section 9:

	Applicant 1	Applicant 2
3.1 State your percentage shareholding in the business	%	%
3.2 Your business name and address including postcode		
3.3 Position in the business		
3.4 Nature of your business		
3.5 Date business established	/ /	/ /
3.6 Date owned / part owned the business	/ /	/ /
3.7 Company registration number (if Ltd/LLP)		

Company)		
3.8 Registered office address (if different from above)		
3.9 Length of time trading under your control (If less than 2 years please give details of previous business/employment)	Years Months	Years Months
3.10 Accountant Firm Name		
3.11 Accountants address including postcode		
3.12 Accountants telephone number		
3.13 Accountants qualification		
3.14 Please provide details of other accountants that have acted for you in the last 3 years		
3.15 Please give the names of any other companies which you have a controlling interest and the share of your interest in these companies		

Your Self-Employed Income	Net Profit	Year Ending	Net Profit	Year Ending
3.16 State your share of Net Profit for the last 3 years	£	20	£	20
	£	20	£	20
	£	20	£	20

4. Credit Information (Complete for all borrowing types)

	Applicant 1	Applicant 2
4.1 Have you personally or as a company director ever been declared bankrupt, insolvent or made an arrangement with creditors (IVA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, when?	/ / /	/ / /
If discharged, when?	/ / /	/ / /
4.2 Have you ever had a Default or County or High Court Judgement for debt registered against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details		
4.3 Have you ever missed any payment or been in arrears on any mortgage, credit card or other financial commitment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.4 Have you ever been refused a mortgage or had an application for credit refused?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.5 Have you ever had a property repossessed due to arrears or surrender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.6 Have you received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.7 If you have answered yes to any of these		

questions please provide details		
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5. Property Details

5.1 Full postal address and postcode of the property to be mortgaged		
5.2 Purchase Price	£	
5.3 Estimated Value	£	
5.4 What is the current usage of the proposed property?		
5.5 Are you buying under any purchase scheme?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5.6 Will the property be occupied by yourself or any family members?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5.7 Please specify family member i.e. Children, Spouse		
5.8 What is the expected annual rental income (if property is not being occupied by yourself or your business)?	£	
5.9 Under what tenancy type		
5.10 What term is the current tenancy agreement?	Years	Months
5.11 Type of Property i.e. Two Storey Office Block with 40 space car park (please give a detailed description)		
Type of Property		
5.12 Tenure	<input type="checkbox"/> Commonhold <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Feuhold	
5.13 Confirm the unexpired lease term (in years)		
Other Property Details		
5.14 Is the property of standard construction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If no, please provide details		
5.15 Year of Construction		
5.16 Is the property in the course of construction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5.17 If less than 10 years old, is NHBC or equivalent warranty available (please specify)?		
5.18 Is there a mix of residential and commercial use?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please provide details		
5.19 Are there any land, agricultural or occupancy restrictions that apply to the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5.20 Will full vacant possession be obtained on completion?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If no, please provide details		

6. Details of the Finance you require (Complete for all borrowing types)

6.1 Is this a new facility/renewal/enhancement?		
6.2 What product type are you applying for?	<input type="checkbox"/> Commercial Owner Occupied Mortgage <input type="checkbox"/> Commercial Investment Mortgage <input type="checkbox"/> Property Backed Overdraft Facility	
6.3 Product Details (insert full description of the product required including interest rate)		
6.4 Term Required	Years	Months
6.5 Total Loan/Overdraft Amount	£	

6.6 Would you like this loan to be considered on an Interest Only Basis for a maximum term of 24 months (subject to product selected – not available for overdrafts)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.7 If loan/overdraft extends beyond planned retirement age please provide details of your post retirement income	
6.8 Is the loan/overdraft for the joint benefit of all borrowers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, please provide details	
6.9 Details of any contingency plans to cover repayment of this borrowing in the instance of reduced profits / lack of tenants	
For Purchases Only:	
6.10 Please indicate the deposit amount being used to purchase the property	£
6.11 Please state the source of the deposit monies being used to purchase the property	
6.12 Will you obtain another loan or assistance towards the purchase price you have agreed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please state the source	
If yes, how much?	£
For Remortgages Only:	
6.13 Date of Purchase	/ /
6.14 Original Purchase Price	£
6.15 How much did you originally borrow to purchase the property?	£
6.16 Current balance outstanding	£
6.17 Name of the Existing Lender?	
6.18 Detailed purpose of any capital raising?	

7. Arrangements for Inspection of the Property

7.1 Contact name	
7.2 Contact address	
7.3 Contact telephone number	
7.4 Provide the name and address of the Estate Agent handling the sale if different from above	
7.5 Is this a private sale?	
If yes, please provide details of the relationship between the vendor and the purchaser, together with full details of the transaction	

8. Solicitor Details

8.1 Solicitor firm name	
8.2 Solicitor address	
8.3 Name of person acting for you	
8.4 Telephone number	

8.5 Facsimile number	
8.6 DX address	

9. Additional Information

Please use this page to detail any additional information that you want to provide or have been unable to detail fully in the boxes.

10. Important Information (Complete for all borrowing types)

DECLARATION

How we use your personal information

1. Any information about me and my account may be shared within State Bank of India to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within State Bank of India and with specialist companies for market research purposes on behalf of State Bank of India. State Bank of India may use my information to populate application forms for products provided or introduced by State Bank of India. If I notify you of changes to my personal details, it is normal practice to update all of my accounts unless I ask you not to. If I have opened an account or policy with another organisation introduced to me by State Bank of India, you will pass these updates to them but I am advised to contact them to confirm the changes.
2. You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by State Bank of India and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my accounts.
3. Any valuation obtained by you is to assist you with this application only and cannot be relied upon by me for any other purpose and in particular, it cannot be relied upon by me as an indication of the current market value or as a structural survey of the property. If a structural survey or a valuation is required by me, I shall independently instruct valuers at my own expense.
4. Any information about me and my account can be shared within State Bank of India to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.
5. Joint Accounts.

By making a joint application, I am creating a financial association with the other applicant and I am also confirming that I am entitled to:

- Disclose information about the other applicant(s) and/or anyone else referred to by me
- Authorise you to search, line and/or record information at credit reference agencies about me and/or anyone else referred to by me

Sole Accounts.

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.

6. Where I borrow or may borrow from you, you may give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.
7. I have the right of access to my personal records held by you and the credit and fraud agencies upon giving you reasonable written notice. State Bank of India charges a fee for this service.
8. You will contact me by telephone, mobile telephone, text messaging and email regarding my application. You may also use text messaging and email to update me on the progress of my application. I acknowledge that such means of communication are not entirely secure. **If I do not agree to updates in this way I can tick this box to opt out**

9. State Bank of India may inform me of special offers, products and services either by letter, telephone or email.
10. All information obtained by you pursuant to the application shall be confidential and only shared with other parties in accordance with this Declaration.
11. Any personal data (as defined by the Data Protection Act 1998 ("the Act")) received by you shall be dealt with in accordance with the Act and you shall permit reasonable access to me to ensure compliance with the Act. If false or inaccurate information is provided, it will be passed to fraud prevention agencies and may be used by them, for example, in checking details on any applications for credit, recovering debt, managing credit or credit related accounts, checking details on applications for insurance and details on job applications.
12. I and each of us (if more than one is applying) authorise State Bank of India to obtain a reference from any mortgagee/landlord/accountant named in this application, and details of my employment from my current or previous employer. I also authorise any lender within whom I hold a mortgage or loan account, to provide State Bank of India with repayment figures for my outstanding loans or charges on my property and to release any title deeds and documents to State Bank of India upon request.
13. I authorise you to obtain such information in connection with this application from HM Land Registry, HM Revenue & Customs and any other government department or third party and I will be responsible for any costs that may be incurred,

I (each of us if more than one is applying) agree that:-

Declaration

14. I am over 18 and I am not bankrupt or insolvent;
15. You will rely on the information I have given you on this form, which I confirm is complete and true. It is a criminal offence to knowingly supply false information to obtain a loan. You may decide to decline my application;
16. You must have the property valued for your own purposes. You recommend that I arrange for a more detailed inspection for my own purposes;
17. You will keep any form of commission insurers may give you for arranging my insurance with them as part of this application;
18. If I take out a loan with you, you may transfer it to another lender. You will tell me before you do this and how it will affect my loan;
19. If applicable, I may have to show where the money for the deposit on the property I am buying came from;
20. For joint applications, State Bank of India will only send documents and correspondence to one address. Before completion of the loan, this will be the address of the first applicant and after completion this will be an agreed correspondence address;
21. Fixed and tracker rates are limited offers and may be withdrawn at any time;
22. Where I have indicated that debt will be repaid, on or before completion, you will disregard it from your assessment of my application as you will regard my signature on this application form as being my undertaking to repay this debt;
23. I confirm that adequate buildings insurance will be in place in respect of the property which will cover full reinstatement costs;
24. You will keep me informed of progress with my application and you will notify me of any complaints about how the application was processed by any broker, financial or other advisor or intermediary;
25. I acknowledge that it is my responsibility to ensure that I have suitable life cover or other means of repayment in the event of my death;
26. I confirm that I have or will provide you with an adequate repayment plan in the event the loan repayment date is after my retirement date;
27. I confirm that if the loan is interest only I have an adequate repayment plan in place to ensure repayment of the

loan at the end of the term;

- 28. I acknowledge that I am responsible for all legal and administrative costs in connection with this application;
- 29. I acknowledge that my solicitor is authorised by me to disclose to you any information requested by you in connection with this application and I waive any right to claim confidentiality or professional privilege in respect of such information;
- 30. I consent to the use of my personal information provided to you in connection with this application as set out in this Declaration.

YOUR PROPERTY MAY BE REPOSESSED IF YOU DO NOT KEEP UP REPAYMENTS.

SIGNATURES: All applicants must sign, having first read the above acknowledgements, declarations and consents which are given by signing this Application Form

Applicant 1	<input type="text"/>	Date of Signing	<input type="text"/>
Applicant 2	<input type="text"/>	Date of Signing	<input type="text"/>
Applicant 3	<input type="text"/>	Date of Signing	<input type="text"/>
Applicant 4	<input type="text"/>	Date of Signing	<input type="text"/>