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Minimum Loan amount: - Rs 1,00,000/- Maximum Loan amount: - Rs 30.00 lacs under SBI Personal Loan and Rs 35.00 lacs under Xpress Elite subject to 24 times Net Monthly Income (NMI) and applicable EMI/ NMI ratio (50%/ 55%/ 60% /65%). A. Minimum Salary required for availing a Personal Loan is Rs 25,000/- A. Yes. A salary account receiving salary credits is mandatory to avail SBI Personal Loans. In case of Defence and Government salary packages account holders, the minimum CIBIL score required to avail SBI Personal Loan is 650. In case of corporate salary package account holders, the minimum CIBIL score required to avail SBI Personal Loan is 670. Latest passport size photographs 2 Copy of identity card issued by the employer In case the account has been shifted recently to SBI, last 6 months Bank account statement, validating the salary credits. Last 6 months' salary slip Latest ITR/ Form 16 Permanent Account Number (PAN) Personnel number proof (Only for Defence customers) At least one copy of the Officially Valid Documents (OVDs) mentioned below, as proof of identity and current address: i.Passport ii.driving license iii.Proof of possession of Aadhaar Number iv.Voter's Identity Card issued by Election Commission of India v.Job card issued by NREGA duly signed by an officer of the State Government. v.Letter issued by the National Population Register containing details of name and address A. No, spouse income cannot be added for calculating loan amount. A. No loan is offered to corporate sector customers who are contractual/ non-permanent in nature i.e., who are not on direct payroll of the Company. A. No security is required. A. The maximum repayment period is of 7 years or remaining period of service (whichever is lower). The loan is to be repaid by 60 years of age. A. EMI stands for Equated Monthly Instalments. This instalment comprises both principal and interest components. Use the EMI calculator click here to find out your monthly payments based on the loan amount, the rate of interest and the repayment period. Choose the combination that best meets your financial resources and requirements. Any prepayment of EMIs in full or in part and closure of account before 3 years will attract the prepayment charges of 3% on prepaid amount. No prepayment/ foreclosure charges will be applicable if the account is closed from the proceeds of a new loan account opened under the same scheme. In case of Defense customers, 100% waiver of prepayment/ foreclosure charges to be applicable irrespective of the loan tenure. Processing fee is 1.50% of the Loan Amount + applicable GST (Min. Rs 1000 plus GST, Max. Rs 15000) [waived/ discounted for certain category of customers] Applicant will also be liable to bear the actual expenses pertaining to Stamp duty as per State Stamp Act.There are no other hidden charges. No, the loan is provided on fixed rate of interest, linked to 2-Yr MCLR of the BankClick herefor latest rate of interests. There is total transparency with regard to the rate of interest and the fees charged by us. We offer personal loans at the competitive rates of interest, with no security or collateral We provide finance for any personal need or requirement; amount being determined on the basis of repaying capacity and not for any speculative purpose. We levy interest based on daily reducing balance, unlike the annual reducing balance method used by several other banks. On an annual reducing balance method, you will continue to pay interest on amounts you repay during the coming one year as the interest for the year is determined on the basis of the balance outstanding at the beginning of the year. In the case of the daily reducing balance, which is the methodology we employ, your interest is calculated only on the outstanding loan amount, which reduces every time you pay off your EMIs or make any prepayments.This in essence lowers your effective rate of interest significantly. Last Updated On : Thursday, 12-09-2024 A personal loan could help manage financial needs such as medical expenses, home renovation, or education. The State Bank of India (SBI) offers personal loans with flexible tenure options and competitive interest rates. This article provides a step-by-step guide to applying for an SBI Personal Loan through both online and offline methods.What is an SBI Personal LoanAn SBI Personal Loan is an unsecured loan that does not require collateral, such as property or gold. These loans are designed to meet a variety of personal financial needs. SBI offers several types of personal loan, including Xpress Credit, Pension Loan, and Pre-approved Loan. Loan features like interest rates, tenure, and loan amount depend on the type of loan and the applicants profile. To qualify for an SBI Personal Loan, applicants must meet the following criteria:Applicants should have a salary account with SBIA minimum monthly income of 25,000 is requiredThe maximum EMI-to-NMI (Net Monthly Income) ratio allowed is up to 60%Applicants should be employed with the government, PSUs, quasi-government organisations, reputed educational institutions, or selected corporatesThe loan amount ranges from 1 Lakh to 30 Lakhs or up to 24 times the applicants net monthly income, whichever is lowerDocuments Required for an SBI Personal LoanHere is a clear and simple guide to help you apply for an SBI Personal Loan efficiently:Identity proof such as Aadhaar card, PAN card, passport, or driving licenceDocuments for address proof, such as an Aadhaar card, utility bill, or rental agreementProof of income, like salary slips for salaried employees or income tax returns for self-employed professionals.Recent passport-sized photographsCompleted and signed loan application formEnsure all documents are updated and accurate to prevent delays in processing.Online Application ProcessApplying for an SBI Personal Loan online is quick and convenient. Follow these steps:Visit the official SBI website and navigate to the Personal Loans pageSelect the loan type, such as Xpress Credit, Pension Loan, or Pre-approved LoanCheck eligibility using the online calculatorFill out the application form with your personal, income, and contact detailsUpload scanned copies of required documents like ID proof, address proof, and income proofSubmit the application form along with the uploaded documentsWait for SBI to verify your application and documents, which may take a few daysYou will receive the approval and a loan disbursal notification with details of the amount, interest rate, and tenureOffline Application ProcessIf you prefer applying in person, you can visit an SBI branch. Follow these steps:Visit the nearest SBI branch with all required documentsConsult a bank representative and express your interest in applying for a personal loanSubmit the completed application form along with the required documentsWait for the bank to verify your application and documents, which may take a few daysYou will receive the loan approval and a disbursal notification along with the loan terms Here are some points to consider before applying for an SBI Personal Loan:Understand the loan termsCarefully read the terms, including interest rates, tenure, and processing fees.Maintain a good credit scoreA higher credit score could increase your chances of approval and help you secure favourable interest rates. Use an EMI calculator available on SBIs website to estimate your monthly repayment amount.Avoid multiple applicationsApplying with multiple lenders could negatively impact your credit score.Benefits of Applying for an SBI Personal LoanHere are some advantages of SBI Personal Loans: As an unsecured loan, no asset needs to be pledged as security.Flexible repayment optionsChoose a repayment tenure that suits the applicants financial capacity.Wide range of loan optionsSBI offers different loans tailored for salaried employees, pensioners, and self-employed individuals. Once approved, the loan amount is disbursed within a few working days.Competitive interest ratesSBI provides personal loans at competitive interest rates, which may help reduce the cost of borrowing.Transparency in chargesSBI maintains transparency in processing fees and other charges, with no hidden costs. With an extensive branch network and online access, SBI Personal Loans are available to customers nationwide.ConclusionApplying for an SBI Personal Loan is a straightforward process, whether online or offline. To ensure a hassle-free experience, check the eligibility criteria and keep all necessary documents ready. Take time to review the loan terms, calculate your EMIs for better financial planning, and maintain a strong credit score to improve your chances of approval. A personal loan could help manage financial needs such as medical expenses, home renovation, or education. The State Bank of India (SBI) offers personal loans with flexible tenure options and competitive interest rates. This article provides a step-by-step guide to applying for an SBI Personal Loan through both online and offline methods.What is an SBI Personal LoanAn SBI Personal Loan is an unsecured loan that does not require collateral, such as property or gold. 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Follow these steps:Visit the official SBI website and navigate to the Personal Loans pageSelect the loan type, such as Xpress Credit, Pension Loan, or Pre-approved LoanCheck eligibility using the online calculatorFill out the application form with your personal, income, and contact detailsUpload scanned copies of required documents like ID proof, address proof, and income proofSubmit the application form along with the uploaded documentsWait for SBI to verify your application and documents, which may take a few daysYou will receive the approval and a loan disbursal notification with details of the amount, interest rate, and tenureOffline Application ProcessIf you prefer applying in person, you can visit an SBI branch. Follow these steps:Visit the nearest SBI branch with all required documentsConsult a bank representative and express your interest in applying for a personal loanSubmit the completed application form along with the required documentsWait for the bank to verify your application and documents, which may take a few daysYou will receive the loan approval and a disbursal notification along with the loan terms Here are some points to consider before applying for an SBI Personal Loan:Understand the loan termsCarefully read the terms, including interest rates, tenure, and processing fees.Maintain a good credit scoreA higher credit score could increase your chances of approval and help you secure favourable interest rates. 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With an extensive branch network and online access, SBI Personal Loans are available to customers nationwide.ConclusionApplying for an SBI Personal Loan is a straightforward process, whether online or offline. To ensure a hassle-free experience, check the eligibility criteria and keep all necessary documents ready. Take time to review the loan terms, calculate your EMIs for better financial planning, and maintain a strong credit score to improve your chances of approval. Monthly EMIPrincipal amountTotal interestTotal amountPrincipal amountInterest amountYour Amortization Details (Yearly/Monthly)The Indian economy is currently going through a phase of strong-rooted financial growth, encouraging individuals and entities to spend more. This brings good news for the unsecured loan market where a large number of individuals are availing personal loans to meet short-term immediate financial goals.One of the simplest and convenient techniques to calculate loan repayment is to utilize the SBI personal loan EMI calculator available at Groww. In case you are unable to decide whether to apply for a loan or not, then the SBI bank personal loan EMI calculator is sure to help you out.How can the SBI personal loan EMI calculator assist you?It is perhaps the most effective tool to keep track of the cumulative amount to be repaid on your personal loan. With SBI online personal loan EMI calculator, you need not make any effort. Rather, put in all your data in specified columns and get instant results.You are encouraged to go through the below-mentioned features of this SBI personal loan EMI calculator.Use this calculator to plan your finances forward easily.Make it easy to calculate personal loan from SBI EMI calculator and stay sorted.Get rid of the burden of debt by planning for personal loan repayment.The formula used for our SBI personal loan EMI calculatorThe following formula is to be applied while calculating EMI on a personal loan. It is a standardized formula EMI= [PXRX(1+R)^N]/[(1+R)^N-1]In the formula the letters represent the following RInterest rate on loan amountEMIEquated monthly instalmentNTenure for repaying the loan amountPThe principal amountExample of EMI calculation on personal loan:If the principal amount is Rs. 1 Lakh with a rate of interest of 10% and tenure of 5 years, the EMI will be calculated as [1,00,000 X 10 X (1+10) ^5]/ [(1+10) ^ 5-1] = 2,124.The EMIs you will be liable to pay is Rs. 2,124.SBI Personal Loan Amortisation ScheduleSay, you have taken a loan of Rs 10 Lakh for a period of 10 years or 120 months. The interest rate is fixed at 12% every year. The following is the amortization schedule.MonthPrincipal (in Rs)Interest (in Rs)Principal + InterestTo be paid (in Rs)1434710000143479956532439199571434799126234349913143479868284447998681434798234954524982314347977825645699778143479732577461597331434796864284661968614347963981947079640143479592741047549593143479545201148029545143479497181248509497143479448 68This table provides an estimate for the first 12 months of a loan. For the leftover the period, the principal component will increase at the same rate while the interest amount reduces gradually.How to use the personal EMI calculator?The user is required to offer certain inputs in the personal loan EMI calculator by SBI India that include Tenure: You need to put in the total tenure or the period of repayment for the loan. Generally, it ranges from 1 to 5 years.Amount: Interest rates are applicable on the loan amount which is then repaid into EMIs. The next column to fill-in is the loan amount.Rate of interest: This may fluctuate under the type of interest, or whether it is fixed or floating. An individual has to keep a check on the rise and fall in rates in case they have opted for a floating rate of interest.As unsecured credits, personal loans have gained massive popularity in the Indian context. Over 78% of all credits availed in India fall under this category. Individuals planning to avail one should calculate the EMI amount beforehand and plan their loan options accordingly.Looking to invest? Open an account with Groww and start investing in direct Mutual Funds for free At the moment bajajfinservmarkets.in site and our products are available only in India. SBI Personal Loan 2025, Interest Rates, Eligibility, Document, Loan Payment, Loan Status , Disbursement Time, Loan Foreclosure Charges, Customer Care, Apply Online State Bank of India offers personal loans in 2025 at competitive interest rates with flexible repayment options. Loans are available for purposes like medical emergencies, weddings, education, home renovation, or travel. The loan amounts are from 50,000 to 20 lakhs and tenures are 12 to 60 months. The interest rates for these loans usually begin with around 9.60% per annum and vary based on the applicants credit profile, income, and loan amount. The application process for SBI Personal Loans is simple and can be done both online and offline. Applicants can visit the nearest SBI branch or apply through the banks official website or mobile app. SBI also offers the facility of pre-approved loans for existing customers, which makes it easier for them to avail of quick loans. Documentation requirements include proof of identity, address, income, and a credit score check, with minimal processing fees. The loan amount is generally disbursed within a few working days once the application is approved. SBI Personal Loan Interest Rates 2025CategoryInterest Rate (Per Annum)Salaried Individuals9.60% to 15.00%Self-Employed Individuals10.45% to 16.00%Pre-Approved Personal Loans9.60% to 12.00%Balance Transfer Loans Starting fromStarting from 9.60%SBI Personal Loan Eligibility 2025Here are the key eligibility criteria for SBI Personal Loan 2025:AgeApplicants must be between 21 and 58 years of age at the time of loan maturity.EmploymentSalaried individuals must be employed with a reputed organization.Self-employed professionals and business owners are also eligible.IncomeMinimum monthly income of 20,000 is required (varies based on location and profession).Credit ScoreA good credit score (typically 750 or above) is crucial for approval and better interest rates.Work Experience:Salaried applicants: At least 2 year of total work experience with 6 months in the current job.Self-employed: Minimum of 3 years in the current business.NationalityThe applicant must be a resident Indian.Bank RelationshipExisting SBI Bank customers with a good track record are eligible for pre-approved loans.SBI Personal Loan 2025 Required Document ListHere are the documents needed for an SBI Personal Loan 2025: Identity Proof: PAN Card, Aadhaar Card, Passport, Voter ID, or Driving License.Address Proof: Aadhaar Card, Passport, Utility Bills, Rent Agreement, or Voter ID.Income Proof: Salaried (salary slips, bank statements), Self-employed (IT Returns, Profit & Loss Statement).Photograph: Passport-size recent photograph.Loan Application Form: Duly filled and signed application form.Additional Documents: As required by the bank.SBI Personal Loan Payment 2025Here are the loan pay back options for SBI Personal Loan 2025.Equated Monthly Installment: Pay monthly through auto debit or cheques.Flexible Tenure: Get a tenure in the range of 12-60 monthsPrepayment facility: Prepay partially or completely after 6 months with respective charges.Pay Online: Facility to pay on SBI net banking or its mobile app.NACH: Facility to directly debit EMI through NACH.Late Charges: 2% of due amount per month for delayed pay.No-Cost EMI Offers: Available under specific promotional schemes.SBI Personal Loan Status 2025You can check the status of your SBI Personal Loan 2025 through the following ways: Online Through Website: Log in to your SBI account and visit the loan status section.SMS Service: Send an SMS to 567676 with your application details for updates.SBI YONO App: Track your loan application status through the SBI YONO App.Loan Application Reference Number: Make use of the reference number provided on the loan status page.Customer Care: Call 1800 11 2211 and provide details about the loan for updates.Branch Visit: Visit the nearest SBI Bank branch with your application details.Email Support: Contact ICICI customer care via email for updates.SBI Personal Loan Disbursement Time 2025CategoryDisbursement TimePre-Approved CustomersWithin a few hours (same day)Salaried Individuals2 to 7 working days after document verificationSelf-Employed Individuals5 to 7 working days after document verificationOnline Loan Applications1 to 3 working days (if documents are verified promptly)SBI Personal Loan Foreclosure Charges 2025Here are the SBI Personal Loan 2025 Loan Foreclosure Charges.Foreclosure after 12 EMIs: No charges for foreclosure if youve completed 12 EMIs.Foreclosure Before 12 EMIs: Charges are 3% of the outstanding loan amount.Part Pay Charges: Partial prepayment is allowed with a charge of 2% on the prepaid amount.No foreclosure charges on loans under special schemes or offers.SBI Personal Loan 2025 Customer CareHere are some customer care contacts for SBI Personal Loan 2025-Helpline: Dial 1800 11 2211 for loan services.Email Support: Send an email to Chat Support: Look for the live chat feature found on the website or mobile app.Branch Visit: Visit the nearest SBI Bank branch for support.SMS Service: Send a message to 567676 for updates and support.How to SBI Personal Loan 2025 Apply Online?Here are the steps to apply for SBI Personal Loan 2025 online:Visit the Official Website: Go to the SBI Bank official website Personal Loan Option: Choose Personal Loan from the Loans section.Check Eligibility: Use the online eligibility calculator to see if you qualify.Fill the Application Form: Complete the online form with your details.Submit Documents: Upload necessary documents like ID, address, and income proof.Review and Apply: Check your details again, then submit.Check Application Status: Check online for the status of your loan after submission. Important Links While processing your loan, the bank looks into different factors that determine the loan amount you are eligible for and the interest rate offered to you. One should note that the loan amount and interest rate can be negotiated with the banker by undertaking specific steps that will increase your credibility with the banker. Here are some points to keep in mind before applying for a personal loan:Maintain a Good Credit ScoreYour credit score is a significant factor in determining your eligibility for SBI personal loans. A good credit score means that the history of repayments is good. There is a promise of a higher loan amount and lower interest rate. Banks view a higher credit score as a measure of your creditworthiness. This greatly influences the eligibility of your loan amount and interest rate.The Loan Amount Sanctioned Depends on your IncomeA higher salary ensures that the debt is repaid on time. Banks offer better lending rates to persons with higher incomes. Banks often prefer salaried workers over self-employed people because wages mean that daily cash flow is earned from the account. However, self-employed professionals especially if they can show proof of income and a stable business.Your Age is Important TooThe age of the borrower plays an essential role during the personalloan application process. The younger the creditor, the greater the number of years he would have to repay the loan. Personal loans will be made available to people who are 21 years of age. Unlike older candidates, loan sums and interest rates are very favourable for younger-generation applicants.Type of Employment & Employer is taken into accountJobs with a respectable firm will get you a good price on your SBI Bank Personal Loan interest rates. Several banks have a list of approved employers and respected entities they refer to when approving a loan. Jobs in these businesses come with job security and reduce the risk borne by the banker.Customer Loyalty MattersPreference is often provided to banking customers with a long-term relationship, relying on the fact that their credit record is easier to access. If you are a current SBI Bank customer, the bank will verify your account history, any recent credit or credit card charges and your general financial status. Therefore, for personal loans, existing customers are granted preferential interest rates.Inclusion of a co-applicant on the loanYou should add a co-applicant to the loan if you have another earning member of the family so that their income is also taken into account when approving your personal loan application. When the income of both the applicants is entered, it results in a higher repayment capacity, and thus a lower interest rate is the result.Present loans and liabilitiesWhile determining your personal loan eligibility and interest rates eligibility, your present debts and commitments play an essential role. If you have existing loans or other obligations, the opportunity for repayment will be reduced. For the lender, this is considered to be a high-risk scheme. It would also put further pressure on the flow of cash. An individual with very low or no current liability is a preferred candidate for any bank. In these Terms of Service (Terms & Conditions), unless the context indicates otherwise, the following words and phrases shall have the meanings indicated against them: 'The Bank' refers to State Bank of India, a body corporate established by means of an Act of Parliament and having its Corporate Office at "State Bank Bhavan", Madame Cama Road, Nariman Point, Mumbai - 400 021 (which expression shall, unless it is repugnant to the subject or context thereof, include its successors and assigns). 'The Site' means Apply Online Services are the Bank's services which provide the facility of applying for retail loan product through the Apply Online website of the Bank 'User' refers to an online applicant and/or authorized sales partners of the Bank. 'Applicant' refers to an applicant named in the Application Form and shall, where the context requires, include Co-applicant(s) with the Applicant. 'Application' refers to an Applicant's Home Loan and/or Auto Loan and/or Education Loan and/or Personal Loan application to the Bank through SBI Apply Online. 'Information' refers to any information obtained by an applicant from the Bank for availing various services through SBI Apply Online. 'Personal Information' refers to any information about the applicant obtained by the Bank in connection with the SBI Apply Online services. 'Third party product' refers to any product and/or service of third party which is offered by or through the intermediary of the Bank. 'One Time Password (OTP)' refers to one time 6 digit pass code sent to the mobile number provided by an applicant during a session, for verification of his/her mobile number. 'Quote' / 'Eligibility' refers to an applicant's eligibility under the particular loan scheme. The quote shown to an applicant depends upon inputs provided by the online applicant. 'Approval in Principle' letter refers to the letter sent to the email ID provided by an applicant, conveying an in-principle approval for the loan applied for. 'Scheduling an appointment' means any request or instruction that is received from an applicant by the Bank through SBI Apply Online for scheduling an appointment with the Bank's official for document collection and/or KYC verification. 2. APPLICABILITY OF TERMS By accessing the SBI Apply Online service the User acknowledges and accepts these Terms of Service (Terms & Conditions). Any terms and conditions relating to the loan schemes of the Bank other than these Terms will continue to apply. 3. SOFTWARE COMPATIBILITY The Bank may advise from time to time the internet software such as Browser, which are required for using SBI Apply Online Services. There will be no obligation on the part of the Bank to support all the versions of such Internet software. 4. CYBER CRIME The Internet per se is susceptible to cyber-crimes like phishing, vishing (Voice phishing), SMSing (phishing through SMS), compromising of User's system security, etc., that could affect instructions to the Bank. While the Bank shall endeavor to protect the interests of customers, there cannot be any guarantee against such cyber-crimes and other actions that might affect security of information. The User shall separately evaluate all such risks and the Bank shall not be held responsible for any losses arising out of such cyber-crimes. The User also understands that doing a transaction at a Cyber-cafe/shared computer terminal is risky, and shall avoid using the services of a Cybercafe/shared com-puter terminal to use the Bank's SBI Apply Online service. 5. TECHNOLOGY RISKS The Site may require maintenance and during such periods it may not be possible to process the requests of customers. This could result in delays and/or failure in processing instructions. The User understands that the Bank disclaims any and all liability, whether direct or indirect, whether arising out of loss or otherwise arising out of any failure or inability by the Bank to honor any customer instruction for whatsoever reason. 6. DOCUMENTS REQUIRED FOR TRANSACTION PROCESSING The User shall be responsible for submitting necessary documents and information as the Bank may require along with any request for any service under SBI Apply Online. If any request for a service is such that it cannot be given effect to unless it is followed up by requisite documentation, the Bank shall not be required to act upon the request until it receives such documentation from the User. 7. AUTHORITY TO THE BANK By giving an authority to the Bank agreeing to be contacted by the Bank or their representative, the applicant understands that he/ she has permitted the Bank or their representative to contact him/her over phone / email in connection with his/her loan application/ partial application/enquiry and the Bank shall not be liable for breach of the applicant's mandate for "Do not Disturb", if any. 8. ACCURACY OF INFORMATION A customer shall provide such information as the Bank may from time to time reasonably request for the purposes of providing the SBI Apply Online services. The User is responsible for correctness of information supplied to the Bank through the use of SBI Apply Online services. The Bank accepts no liability for consequences arising out of erroneous/incomplete/incorrect information provided by the User. If the User suspects that there is an error in the information supplied to the Bank by him/her, he/she shall advise the Bank at the earliest. The Bank will endeavor to correct such errors wherever possible on a 'best efforts' basis. If the User notices an error in the loan application provided to him/her through the SBI Apply Online service, he shall advise the Bank at the earliest. 9. LIABILITY OF THE USER The User shall be liable for Non-compliance of Terms of Service (Terms & Conditions) mentioned herein. If he/she has breached the Terms of Service (Terms & Conditions) or contributed or caused any loss by his/her negligent actions. 10. NON-TRANSFERABILITY The grant of facility of Apply Online Services to an Applicant is non-transferable under any circumstances and application shall be used by the Applicant only. 11. DISCLAIMER The Bank shall not be liable for any unauthorized email sent to a User's email ID through SBI Apply Online service, which can be attributed to fraudulent or negligent conduct of the User. The Bank shall not be liable to the applicant(s) for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on investment or any other loss of any character or nature whatsoever and whether sustained by the user(s) or any other person, if SBI Apply Online access is not available in the desired manner for reasons including but not limited to natural calamity, fire and other natural disasters, legal restraints,faults in the telecommunication network or Internet or network failure, software or hardware error or any other reasons beyond the control of the Bank. The Bank shall endeavor to take all possible steps to maintain secrecy and confidentiality of information provided by Users, but shall not be liable to the Users for any damages whatsoever caused on account of breach of secrecy/confidentiality due to reasons beyond the control of the Bank. The Bank, for valid reasons, may refuse to execute any application/instruction submitted by the User. The quote/ in principle approval is tentative, and the Bank assumes no liability for such quote, which is based on the inputs provided by the User. Further, loan eligibility may vary depending upon changes in interest rate, margin, processing fee and/or terms and conditions of the respec-tive loan scheme. The validity period of such "Approval in Principle" would be 45 days from the issuance of the letter. Final sanction of the loan application will depend on satisfactory KYC, Income, credit worthiness and documents verification. The applicant will also have to provide Collateral Security and Third Party Guarantee for sufficient value, wherever applicable. Appointments scheduled by an online User through the system would be tentative only; the Bank is not liable to follow such appointments meticulously. "Upload Document" functionality is provided for expediting the loan process. The Bank may ask for original and/or photo copy of such document for verification and/or at the time of processing of loan application. Bank will not use such document for any other purpose like updating KYC details, etc. The Bank will in no way be held responsible for or liable for delay, failure and/or untimely delivery of SMS password and/or SMS Alerts due to but not limited to network congestions, network failure, systems failure or any others reasons beyond the reasonable control of the Bank or its service provider(s). 12. INDEMNITY The User agrees to indemnify, hold harmless and defend the Bank and its affiliates against any loss and damages that may be caused from or relating to Breach of Terms of Service (Terms & Conditions) mentioned herein. Improper use of the SBI Apply Online service by a User/applicant. The use of products/ SBI Apply Online service in any manner which violates the Terms of Service (Terms & Conditions) or otherwise violates any law, rule, conditions or regulation. Any claims made by third parties arising from issues related to any failure, delay or interruptions of the product and/or services as provided by Bank through 13. DISCLOSURE OF PERSONAL INFORMATION The User agrees that the Bank or its service providers may hold and process his/her Personal/Technical Information on Computer or otherwise in connection with SBI Apply Online services as well as for statistical analysis. The User agrees that the Bank may collect User system related information. The User also agrees that the Bank may disclose, in strict confidence, to other institutions, such Personal Information as may be reasonably necessary for reasons inclusive of, but not limited to, the following: In compliance with legal, regulatory and/or Reserve Bank of India's directives. For fraud prevention purposes. 14. AMENDMENTS The Bank has the absolute discretion to amend or supplement any of the Terms of Service (Terms & Conditions) at any time, without prior notice. However the Bank will endeavor to notify any such change by posting it on the website or through advertisement or any other means as the Bank may deem fit which shall be binding on the User. The existence and availability of the new functionali-ties/facilities/features will be notified to the User as and when they are made available. By using these new services, the User agrees to be bound by the Terms of Service (Terms & Conditions) applicable therefore. 15. PROPRIETARY RIGHTS The User acknowledges that the software underlying the SBI Apply Online service as well as other Internet related software which are required for accessing SBI Apply Online service is the legal proper-ty of the Bank/the respective service providers. 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