



Application-cum-Appraisal/Sanction Form for Car/ Two wheeler Loan

Branch Office: _____

Date of Application: _____

Part – I Applicant/Co- Applicant information							
1. Applicant's/Co-Applicant's Name		Last:		First:		Middle:	
2. Father's/Husband's Name							
3. (i)Address a) Residence Present*:		City/Location _____ District _____ Pin Code _____ Country _____				Recent Self Attested Photograph of the applicant	
b) Office		City/Location _____ District _____ Pin Code _____ Country _____					
(c) Residence Permanent		City/Location _____ District _____ Pin Code _____ Country _____					
(d) E-mail Id						4. Category of Applicant (Tick appropriate) Physical Handicapped Y/N Ex-Serviceman Y/N Minority Y/N	
(e) Mobile:							
5. Telephone No. : a) Residence: (with STD Code) b) Office:							
6. (a) Income Tax Pan No.*							
(b) (i) Voter ID No.* (ii) Passport No.* (iii) Driving Licence No.*		Any one of these					
7. Individual Type:		☐ Salaried		☐ Professional		☐ Self Employed	
8. a) Age (yrs)							
b) Date of Birth (dd/mm/yyyy)*:							
c) Gender (male/female/third gender)							
d) Marital Status		☐ Single				☐ Married	
e) Number of dependents in the household							
f) Earning Member, if any, in family excluding applicant							
g) Banking with us		Yes/No, if yes, a/c no. & Customer Id.					
9. Qualification/Education*		☐ Matriculation		☐ Intermediate		☐ Graduation	
						☐ PG ☐ Ph.D.	
10. Whether relative of Staff /Director of bank		☐ Yes				☐ No	
11. Residence Ownership		☐ Owned (self/spouse)				☐ Owned (Parents)	
		☐ Other					
12. Years at current residence*							
13. Collateral security provided?		☐ Yes				☐ No	

14.Type of collateral		☐ Property	☐ NSC/LIC Policy/Govt. Security	☐ Shares	☐ Other
15.Value of collateral (Rs.)		Rs.	Rs.	Rs.	Rs.
16.Profession, Please specify					
17.(a) If Self Employed / Professional	His/her firm is	☐ Proprietorship		☐ Partnership	☐ Pvt. Ltd. Co.
	No of yrs in Business/ Profession				
	Line of Activity				
	Income in Last 3years(Rs.)	Current Year:	Last year :	Year before last :	
(b) If Salaried	He/she works for	☐ Govt./Public Sector ☐ Public Ltd.Co. ☐ Private Ltd.Co. ☐ Others			
	Salary account with PNB	Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No.			
	Name of the employer	Address _____			
	Years with current employer	_____ Years ; Since when: _____			
	Years with previous employer(s)	_____ Years; From _____ To _____			
	Length of Service Date of Retirement	_____ _____			
	Designation	_____ Since: _____.			
Total Annual Income (Rs.)*	Gross _____ Net: _____.				
(c) If Other	Occupation				
	Total Annual Income (Rs.)*	Gross: _____ Net _____.			
(d) Annual deductions (statutory savings, IT etc in Rs.)*					
18. Other loans taken (including previous loans from PNB):					
		Limit (Rs.) : _____			
		Present Outstanding (Rs.) : _____			
		Whether regular: ☐ Yes ☐ No			
		Monthly Repayment (Rs.) : _____			
19. Statement of Assets and Liabilities (Amount in `)					
Liabilities		Assets			
Outstanding Loans/Advances	Amount			Amount	
		Immovable properties:			
		Land			
Bank		Building			
Employer		Movable properties:			
Provident fund		Cash			
Relatives and friends		Deposits with banks			
Others		Investment in Govt. Securities			
		Others			
Total		Total			

Net Worth (Actual in Rs.) - _____

20. Spouse Information: a) Name of the spouse: _____ b) Occupation/Profession: _____ c) Total Annual Income*: _____ d) Is she/he furnishing guarantee? _____ e) Income Tax PAN no. _____	Office Tel No. : _____ Office Address _____ _____ _____ Gross _____ Net: _____ oYes oNo _____ _____
21. Details of Car/ Two wheeler Loan requested from PNB:	
a) Vehicle to be purchased : _____ b) Total Cost of the Vehicle: _____ c) Margin/Applicant's Contribution: _____ d) Loan amount _____ e) Name & Address of the dealer to whom the payment is to be made _____ _____ _____	Type : _____ Make: _____ Model: _____ Rs. _____ Rs. _____ Rs. _____ _____ _____ _____
22. Repayment Period (yrs) _____	
23. Monthly installment a) Amount (Rs.) _____ b) Mode _____	o Advance Cheques o Standing instructions oYes oNo
24. Guarantor : Whether available ? _____	
25. Name, Address and telephone numbers of two references	
Reference 1	Reference 2
26. Details of any pending court cases of Banks/Financial Institutions against Applicants/Partners/Directors: (Enclose details on an Annexure, if needed)	
27. Name of the applicant borrower in whose name vehicle to be got registered (Applicable only in case of joint borrowers)	
28. I/We request for sanction of loan of Rs. _____ for purchase of _____ (name of vehicle) on the basis the basis of information given above. It is declared that: The information given in the loan application is true and nothing has been concealed. The undersigned undertakes to inform the Bank any change in my residence / office address and to provide any further information that the Bank may require. The undersigned has been informed of the charges / fee to be levied by the Bank and agrees to pay upfront fee, documentation charges, etc. as applicable and charged by the bank. The undersigned hereby agree to be bound by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding I/We have read and have been advised the terms and conditions relating the scheme for financing _____ (name of the vehicle) and I/We hereby agree to be bound by these rules or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding.	

In case the loan is sanctioned I/We authorize Punjab National Bank, BO: _____ to remit the total cost of vehicle to M/s _____. I/We have deposited/agreed to deposit with the bank the difference between the total cost of vehicle and the amount of loan sanctioned and also agree to comply with all other prescribed formalities and also agree to pay processing charges as applicable and charged by the bank.

Yours faithfully,

Signature and name(s) of applicant(s))

Note: All columns of the form should be properly filled up and supporting documents duly signed by applicant wherever required should be attached, particularly those marked with a *. *If there is a co-applicant, he/she should fill up another form.* If there is guarantor, he/she should also fill up the guarantor information (Part II)

ACKNOWLEDGEMENT

*Sl. No. _____

Date: _____

Received application from Mr/Ms/M/S _____ R/O/Office
at _____ for a _____ (Type of Loan) loan/
limit of Rs. _____ for _____ (State the purpose).
The loan application will be disposed-off and acceptance/ rejection would be intimated within _____
days from date of receipt of completed application form with supporting documents.

Serial number and date of the acknowledgement should be quoted in all future
correspondence.

Officer/Manager (Loans)/Incumbent

(Seal of the Receiving Branch)

*Sl. No. of the acknowledgement format should be the same as indicated in the register for receipt
of credit proposals.

Part – II Guarantor information		Recent Self-attested Photograph of Guarantor
1. Name		
2. Father's/Husband's Name		
3. Address a. Residence*		
	Location/City _____ District _____ Pin Code _____ Country _____	
b. Office.		
	Location/City _____ District _____ Pin Code _____ Country _____	
c. Permanent Address		
	Location/City _____ District _____ Pin Code _____ Country _____	
d. E-mail Id		
e. Mobile		
4. Telephone No.: (with STD code)	Residence Office	
5. Age (yrs.)		
6. Date of Birth (dd/mm/yyyy):*		
7. Gender (male/female/third gender)		
8. Qualification		
9. Is he/she is an Income-tax payer?		
10. Income Tax PAN no.*		
11. Voter ID No.*		
12. Passport No.*	Any one of 10,11 or 12	
13. Driving Licence No.*		
14. Type of guarantor	☐ Self Employed ☐ Salaried ☐ Professional ☐ Others	
15. (a) If Self Employed/ Professional	His/her firm is	☐ Proprietorship ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others
	Years in Business	
	Total Income in Last 2 yrs(Rs.)	Last year: _____ Year before last: _____
	He/she works for	☐ Private sector ☐ Public sector (including govt. enterprise) ☐ Others

(b) If Salaried	Designation Name & Address of the employer Years with current employer		
	Salary a/c with PNB	Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No	
	Total Annual Income (Rs.)	Last Year:	Year before last:

16.Statement of assets and liabilities of the guarantor

Liabilities		Assets	
Outstanding Loans and Advances	Amount		Amount
		Immovable properties:	
		Land	
Bank		Building	
Employer		Movable properties:	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
Total		Total	
Net Worth (Actual in Rs.)			

(Enclose photocopies of documentary evidence in support of the above)

17. Having fully apprised myself of the particulars submitted in loan application dated _____ for _____ (mention purpose) loan of Rs.. _____ to be considered by the Bank to Shri/Smt./Miss _____ Son/Wife/Daughter of Shri _____,

I have agreed to furnish my guarantee for repayment of the loan. I hereby declare that I know the above mentioned applicant (s) very well for the last _____ no. of years. The information furnished by me is true and correct to the best of my knowledge & belief.

(Signature and name of Guarantor)

Date:

Place:

FOR OFFICE USE ONLY:

BO _____.

PNB Score ID : _____ PNB Score _____

Credit Information Report : _____ No. _____ Score _____
Borrower : _____
Guarantor : _____

Any Adverse report, if so
detail thereof :

Whether KYC norms in respect of all
Applicants/co a applicants/guarantors
Have been complied with :

Is the applicant/co-applicant/s are
Eligible for concessions under Women
Empowerment Scheme :

Whether it is a take over of
Loan from Bank/ FI :

Comments/recommendations of Appraising Officer

(Mention the date of visit at Borrower(s) residence/work place)

Recommended for sanction of a Car/ Two wheeler Loan of Rs. _____ favouring
Sh./Smt./Km. _____ for purchase of
_____ (Name of the Vehicle) from _____
(Name of the Supplier) subject to terms & conditions mentioned above. The loan is proposed to be
guaranteed by Sh./Smt./Km. _____ / collaterally secured by
_____. The loan shall be repayable in _____ Equated
Monthly Instalments (EMIs) of Rs. _____ commencing w.e.f. _____. The applicable
rate of interest @ _____, upfront fee Rs. _____ and documentation charges
Rs. _____ which be communicated through a Sanction Letter and acknowledgement may be
obtained and kept on record.

(Signature and name of Appraising Officer)

Orders of the Sanctioning Authority

(Signature and name of sanctioning authority)

Place:

Date: