

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank
APPLICATION FORM for HOME LOAN

For office use only

Branch: _____
Reference no.: _____
Received on: ___/___/___

Recent Photograph
of Applicant

Recent Photograph
of Co-Applicant

Personal Details

Information	Applicant	Co-Applicant
		Relation with Applicant: <input type="checkbox"/> Parent <input type="checkbox"/> Spouse <input type="checkbox"/> Other
First Name		
Middle Name		
Last Name		
Father's/Husband's Name		
Income Tax PAN No.*	<input type="text"/>	<input type="text"/>
Identification no.(tick any one)* <input type="checkbox"/> Passport no. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> UID	<input type="text"/>	<input type="text"/>
Date of Birth* and Gender	<input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/> <input type="checkbox"/> Male <input type="checkbox"/> Female
Category	<input type="checkbox"/> Physical <input type="checkbox"/> Ex-Serviceman <input type="checkbox"/> Minority <input type="checkbox"/> Handicapped <input type="checkbox"/> None of these	<input type="checkbox"/> Physical <input type="checkbox"/> Ex-Serviceman <input type="checkbox"/> Minority <input type="checkbox"/> Handicapped <input type="checkbox"/> None of these
Educational Qualification*	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> PG <input type="checkbox"/> Professional course <input type="checkbox"/> Other	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> PG <input type="checkbox"/> Professional course <input type="checkbox"/> Other
Marital Status and No. of dependents in the household	<input type="checkbox"/> Single <input type="checkbox"/> Married No. of Dependents <input type="text"/> <input type="text"/>	<input type="checkbox"/> Single <input type="checkbox"/> Married No. of Dependents <input type="text"/> <input type="text"/>
Email address		
Phone details (STD code – Tel res.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mobile No.	<input type="text"/>	<input type="text"/>
Relative of Staff/ Director of bank?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Residential Address	Applicant	Co-Applicant
Residence Address* (Present)	<div style="border: 1px solid black; width: 100%; height: 100%;"></div> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>	<div style="border: 1px solid black; width: 100%; height: 100%;"></div> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>
Residence Address* (Permanent) <input type="checkbox"/> Same as above	<div style="border: 1px solid black; width: 100%; height: 100%;"></div> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>	<div style="border: 1px solid black; width: 100%; height: 100%;"></div> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>
Status of current residence	<input type="checkbox"/> Owned (Self/spouse/ dependent children) <input type="checkbox"/> Owned (Parents) <input type="checkbox"/> Rented by Self/Spouse <input type="checkbox"/> Leased by company/govt. <input type="checkbox"/> Other	<input type="checkbox"/> Owned (Self/spouse/ dependent children) <input type="checkbox"/> Owned (Parents) <input type="checkbox"/> Rented by Self/Spouse <input type="checkbox"/> Leased by company/govt. <input type="checkbox"/> Other
Years at current residence*	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Address for correspondence	<input type="checkbox"/> Current Residence <input type="checkbox"/> Permanent Residence <input type="checkbox"/> Office	<input type="checkbox"/> Current Residence <input type="checkbox"/> Permanent Residence <input type="checkbox"/> Office

*Supporting documents duly signed by the applicant should be attached

Work and Financial Details

Information	Applicant	Co-Applicant		
Employment Nature	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Professional <input type="checkbox"/> Other	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Professional <input type="checkbox"/> Other		
If professional	<input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer/Architect <input type="checkbox"/> Lawyer <input type="checkbox"/> Small/Marginal farmer <input type="checkbox"/> Other agriculturist <input type="checkbox"/> Other	<input type="checkbox"/> CA <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer/Architect <input type="checkbox"/> Lawyer <input type="checkbox"/> Small/Marginal farmer <input type="checkbox"/> Other agriculturist <input type="checkbox"/> Other		
Nature of Organization	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Other	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Other		
Period in Current Employment/ Business	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months		
Total Employment/ Business Period	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months		
Date of Retirement (If salaried)	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months	<input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months		
Name of Organization/Business	<input type="text"/>	<input type="text"/>		
Designation	<input type="text"/>	<input type="text"/>		
Office Address	<input type="text"/> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>	<input type="text"/> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>		
Phone details (STD code – Tel off.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> – <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> – <input type="text"/>		
If Self Employed/Professional				
Income in last 3 Financial years*(Rs.) (As per Income Tax Return)	FY 1 (20__ - 20__) <input type="text"/>	FY 1 (20__ - 20__) <input type="text"/>		
	FY 2 (20__ - 20__) <input type="text"/>	FY 2 (20__ - 20__) <input type="text"/>		
	FY 3 (20__ - 20__) <input type="text"/>	FY 3 (20__ - 20__) <input type="text"/>		
If Salaried/Other				
Annual Income* (Rs.)	Gross <input type="text"/>	Gross <input type="text"/>		
	Net <input type="text"/>	Net <input type="text"/>		
Spouse's financial information*	<input type="checkbox"/> IT assessee & paid tax last yr <input type="checkbox"/> Earns but not formally <input type="checkbox"/> IT assessee but no tax paid <input type="checkbox"/> Does not earn	<input type="checkbox"/> IT assessee & paid tax last yr <input type="checkbox"/> Earns but not formally <input type="checkbox"/> IT assessee but no tax paid <input type="checkbox"/> Does not earn		
Bank Account Details (Details of PNB a/c if applicable)	Account I	Account II	Account I	Account II
Name of Bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A/c No. (details of salary a/c. for salaried)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Statement of Assets and Liabilities*

Information	Applicant	Co-Applicant
Assets		
Immovable Properties	Amount (Rs.)	Amount (Rs.)
Building/House	<input type="text"/>	<input type="text"/>
Land	<input type="text"/>	<input type="text"/>
Movable Properties		
Cash	<input type="text"/>	<input type="text"/>
Deposits with banks	<input type="text"/>	<input type="text"/>
Investment in government securities	<input type="text"/>	<input type="text"/>
Others	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>

*Supporting documents duly signed by the applicant should be attached

Statement of Assets and Liabilities (Contd.)*

Information	Applicant	Co-Applicant
Liabilities		
Outstanding Loans/Advances	Amount (Rs.)	Amount (Rs.)
Bank(s)	<input type="text"/>	<input type="text"/>
Employer	<input type="text"/>	<input type="text"/>
Provident Fund	<input type="text"/>	<input type="text"/>
Relatives and Friends	<input type="text"/>	<input type="text"/>
Others	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>
Net Worth (Actual in Rs.) (Assets-Liabilities)	<input type="text"/>	<input type="text"/>
Information about other Loans taken (including previous loans from PNB)		
Total Loan Limit (Rs.)	<input type="text"/>	<input type="text"/>
Total Monthly Repayment (Rs.)	<input type="text"/>	<input type="text"/>
Whether Regular	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Proposed Loan Details

Information	Applicant
Purpose for which loan is required (Details as per enclosure 'A' or 'B')	<input type="checkbox"/> Purchase of Plot/land <input type="checkbox"/> Construction of house <input type="checkbox"/> Purchase of Built house/Residential flat/under construction <input type="checkbox"/> Carrying out Repairs/Renovation/Addition/Alteration to existing house/flat <input type="checkbox"/> Take over loan from other bank/Fl
Total Cost of house/flat/construction and Applicant's contribution/Margin	Total Cost (Rs.) <input type="text"/> Applicant's contribution/Margin (Rs.) <input type="text"/>
Loan Amount applied (Rs.) and Rate of Interest option	<input type="text"/> <input type="checkbox"/> Floating <input type="checkbox"/> Fixed
Repayment Period proposed	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months Moratorium/Holiday Period: <input type="checkbox"/> <input type="checkbox"/> Months
Monthly Installment	Mode <input type="checkbox"/> Advance Cheques <input type="checkbox"/> Standing Instructions <input type="checkbox"/> Electronic Clearing System

Other Information

Information	Applicant/Co-Applicant
Collateral security proposed	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes	Type of collateral <input type="checkbox"/> Property <input type="checkbox"/> NSC/LIC <input type="checkbox"/> Policy/Govt. Security <input type="checkbox"/> Shares <input type="checkbox"/> Others
	Value of collateral (Rs.) <input type="text"/>
Guarantor Available	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, then furnish details in Part II
Pending court cases of Banks/Financial Institutions against Applicants/ As Partners/As Director:	<input type="checkbox"/> Yes <input type="checkbox"/> No (Enclose details on an annexure, if needed)

Reference Details

	Reference I	Reference II
Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	City: <input type="text"/> State: <input type="text"/>	City: <input type="text"/> State: <input type="text"/>
	Pin: <input type="text"/> Country: <input type="text"/>	Pin: <input type="text"/> Country: <input type="text"/>
	Mobile No./Telephone <input type="text"/>	<input type="text"/>

*Supporting documents duly signed by the applicant should be attached

I/We hereby request for a loan as above and declare 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.

Yours faithfully,

Signature of Applicant: _____

Signature of Co-Applicant: _____

Name of Applicant: _____

Name of Co-Applicant: _____

Date:

Date:

Place:

Place:

Note: In case there is more than one co-applicant, he/she should fill up another form.

ENCLOSURE - 'A'

ADDITIONAL INFORMATION REQUIRED TO BE GIVEN IF THE LOAN IS REQUIRED FOR CONSTRUCTION OF A HOUSE OR FOR CARRYING OUT REPAIRS/RENOVATION/ADDITION /ALTERATION TO THE HOUSE/FLAT

(* applicable only in case of carrying out repairs/renovation/addition /alteration to the house/flat)

1.	Purchase price/acquisition cost of land: (Please attach attested copy of sale deed /lease deed)	
2.	Address, location & surroundings of the house/flat (a rough plan indicating the location and surroundings of the house should be attached)	
3.	Name & Address of the seller(s) /dealer/Housing Society to whom the payment is to be made	
4.	Area of land (sq.metres)	
5.	Proposed built up area	
6.	Estimated cost of construction OR repairs/renovation/addition/alteration (Estimate from qualified Engineer/ Architect be attached)	
7.	Particulars of construction OR particulars of repairs /renovation/ addition/alteration be given (Plan approved by the competent authority be attached)	
8.	Purchase price/original cost of house/flat as per the sale/title deed in case the house was constructed by the present owner, the purchase price of the plot and cost of construction of the house should be separately stated. (Please attach a certified copy of the sale/title deed) *	
9.	Present market value of the house/flat *	
10.	Whether the plot is free hold or lease hold (In case the plot is lease hold, please state whether the lessee is authorised to mortgage the house - copy of the letter of authority from the lessor be attached)	
11.	Has sanction for construction from the Competent authority been obtained? (If yes, give details and attach copy of plan duly approved by Municipal Body / Corporation concerned)	
12.	Whether the plot on which construction or House on which repairs/renovation/addition/alteration is proposed is free from all encumbrances whatsoever (Attach non encumbrance certificate)	
13.	Whether the place where the property is/will be situated is served by some Municipal Body/other agency?	
14.	Any other information	

ENCLOSURE - 'B'

ADDITIONAL INFORMATION REQUIRED TO BE GIVEN IF THE LOAN IS REQUIRED FOR PURCHASE OF A BUILT HOUSE / RESIDENTIAL FLAT/UNDER CONSTRUCTION OR IF THE LOAN IS BEING TAKEN OVER FROM ANOTHER BANK/FI

1.	Address, location and surroundings of the house proposed to be purchased (Please attach a map/plan of the house)	
2.	Name & Address of the seller(s) /dealer/Housing Society to whom the payment is to be made	
3.	Covered area of house/flat	
4.	Year in which the house/flat was Constructed /allotted	
5.	Whether completion certificate from the competent authority obtained (If yes, attach copy)	
6.	Name & address of the present owner of the house / flat (Attach proof)	
7.	The price at which the house/flat is proposed to be purchased (Attach copy of agreement to sell / letter of allotment)	
8.	Whether the house is built on a lease hold plot. If so, whether authority to mortgage the house is available to the lessee (copy of letter of authority from the lessor be attached)	
9.	In case lease hold property is intended to be purchased on power of attorney/agreement to sell basis (attach proof): (a) Whether the vendor is original allottee of the house/flat: (b) Whether the development authority/housing board, etc. which allotted the property to vendor has a scheme in force for conversion of lease hold property into free hold property (c) Whether vendor is in possession of property	
10.	Whether the place where the property is/will be situated is served by some Municipal Body/other agency?	
11.	Whether the house proposed to be purchased is free from all encumbrances whatsoever (attach non encumbrance certificate)	
12.	Please provide the following details in case of a take-over loan only	Name of Bank/FI from which loan is being taken over:
		Limit (Rs.):
		Present Outstanding (Rs.):

Place:
Date:

Signature of the applicant(s)

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 and belief.
Yours faithfully,

Signature of Guarantor: _____

Name of Guarantor: _____

Date:

Place:

Note: In case there is more than one guarantor, he/she should fill up another form (Part-II Guarantor Information).

FOR OFFICE USE ONLY:

BO _____.

PNB Score ID : _____ Score _____

Credit Information Report (CIBIL etc.) : _____ No. _____ Score _____
Borrower : _____
Guarantor : _____

Any Adverse report, if so detail thereof : _____

Whether KYC norms in respect of all Applicants/co-applicants/guarantors Have been complied with : Yes/ No

Is the applicant/co-applicant/s are eligible for concessions under Women Empowerment Scheme : Yes/No

Whether it is a take over of Loan from Bank/ FI : Yes/ No

Whether the applicant/co-applicant is already having a dwelling unit, if so details : Yes/ No, if yes. Details _____

In case of housing loan with multi-location scenario, confirm that administrative clearance has been obtained : Yes/ No

In case of construction of house, confirm that copy of Sanction Plan approved by competent authority in the name of applicant has been obtained : Yes/ No

Legal Opinion

- i) Name of approved Advocate : _____
- ii) Date of NEC : _____
- iii) Whether Counsel has given Clear and marketable title Of the property : _____

Gross monthly income of applicant

- i) Gross Income : _____
- ii) Other Income : _____
- iii) (-) Existing deductions : _____
- iv) Income available for proposed EMI : _____
- v) Amount of EMI : _____
- vi) Net Take Home after proposed EMI : _____

Total Income available for proposed EMI : _____

Eligible amount of loan as per repaying capacity :

Proof of Income verified

- Name & Designation of person who verified : _____
- Documents from which verified : _____
- Income Tax Returns/ Salary Certificate : _____

Other terms & conditions

1. The borrower agrees to bear and pay any charge for switchover of the option in respect of rate of interest at the rate as prescribed by the Bank from time to time.
2. That it will be the duty and responsibility of the borrower/s to obtain the necessary permission of the Vendor/s and/or any authority/ lessor, if required, under any law, rules, regulations or any instrument to create the security hereby agreed by him/her/them to be created in favour of the Bank and it will be open to the Bank to refuse to disburse the loan.
3. The borrower/s undertake/s to take necessary steps to get the leasehold property converted into freehold and get the conveyance/transfer deed executed and registered and bear all necessary expenses connected therewith from his/her own sources.
4. The borrower/s hereby agree/s and give/s to the Bank during the currency and for the payment of said loan, a general lien and right to set off and combine accounts without notice and charge on all movable properties of every description coming into the possession on account of the borrower/s for the time being held by the Bank on behalf of the borrower/s whether singly or jointly with others in India or elsewhere including, without prejudice to the generality, any moneys, bullion, deposits, deposit receipts, promissory notes, bill of exchange, cheques, railway receipts, Govt. bills and other documents of every description.

Comments/recommendations of Appraising Officer

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

Recommended for sanction of a Housing Loan of `_____ favouring Sh./ Smt./ Km. _____ for Construction of house/ Purchase of Built House /Residential Flat/ Purchase of Plot/ land / For Carrying out Repairs/Renovation/ /Addition/ Alteration to the existing house/flat 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 Installments (EMIs) of `_____ commencing w.e.f. _____. The applicable rate of interest @_____, upfront fee `_____ and documentation charges `_____ 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:

PNB 1054/2012

BO: _____

To, _____

Date: _____

Dear Sir/ Madam,

YOUR APPLICATION FOR HOUSING LOAN - SANCTION LETTER

We are pleased to inform that we have sanctioned a Housing Loan of `_____ in your favour for _____ on the undernoted terms & conditions.

Sanction Terms			
Sanctioned Amount			
Rate of Interest			
Type of Interest			
Margin			
Repayment Tenor			
Number of EMIs		Amt. of EMI*	`.
Repayment to be commenced from			
Amount of EMI			
Upfront fee/ Processing fee	`.	Documentation Fee	`.
Credit Information Report Charges			
Security	Guarantor (s)		
	Primary		
	Collateral		
Prepayment Penalty	2% of the outstanding balance to be pre-paid, if the loan is shifted to other Bank/Financial Institution.		
Penal Interest, if any	In case of default in repayment of loan/non compliance of terms & conditions the borrower shall be liable to pay penal interest of 2% on the default/irregular amount.		
	In case construction of the house is not completed within 3 years from date of disbursement of the loan or in case the plot/land is sold, penal interest @ 2% over & above the prescribed rate of interest will be charged from the date of disbursement of the loan.		

* is subject to change from time to time from time to time

2. The above sanction is, however, subject to:
 - i) Execution of Loan documents as per Banks format & guidelines;
 - ii) The ROI/EMI is subject to change from time to time;
 - iii) The above sanction shall be valid for a period of six months from the date of issue of the sanction letter.
3. Please convey acceptance for having accepted the terms & conditions of the sanction.

Thanking you.

Yours truly,
For Punjab National Bank

Authorised Signatory