



## 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		<div style="display: flex; justify-content: space-around;"> <div>Recent Photograph</div> <div>Self of</div> <div>Attested the</div> </div> applicant							
3. (i)Address a) Residence Present*:									
City/Location _____ District _____ Pin Code _____ Country _____									
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:		o Salaried		o Professional		o Self Employed		o Other	
8. a) Age (yrs)									
b) Date of Birth (dd/mm/yyyy)*:									
c) Gender (male/female/third gender)									
d) Marital Status		o Single				o 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*		oMatriculation		oIntermediate		oGraduation		oPG oPh.D.	
10.Whether relative of Staff /Director of bank		oYes				oNo			
11.Residence Ownership		oOwned (self/spouse)				oOwned (Parents)		oOther	
12.Years at current residence*									
13. Collateral security provided?		oYes				oNo			

14.Type of collateral		<input type="checkbox"/> Property	<input type="checkbox"/> NSC/LIC Policy/Govt. Security	<input type="checkbox"/> Shares	<input type="checkbox"/> Other
15.Value of collateral (Rs.)		Rs.	Rs.	Rs.	Rs.
16.Profession, Please specify					
17.(a) If Self Employed / Professional	His/her firm is	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt. Ltd. Co. <input type="checkbox"/> Others			
	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	<input type="checkbox"/> Govt./Public Sector <input type="checkbox"/> Public Ltd.Co. <input type="checkbox"/> Private Ltd.Co. <input type="checkbox"/> 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: <input type="checkbox"/> Yes <input type="checkbox"/> No Monthly Repayment (Rs.) : _____			
19. Statement of Assets and Liabilities ( Amount in ` )					
Liabilities		Assets			
Outstanding Loans/Advances	Amount			Amount	
		<b>Immovable properties:</b>			
		Land			
Bank		Building			
Employer		<b>Movable properties:</b>			
Provident fund		Cash			
Relatives and friends		Deposits with banks			
Others		Investment in Govt. Securities			
		Others			
<b>Total</b>		<b>Total</b>			

Net Worth (Actual in Rs.) - \_\_\_\_\_

<b>20. Spouse Information:</b> 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 _____ _____
<b>21. Details of Car/ Two wheeler Loan requested from PNB:</b>	
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. _____ _____ _____ _____
<b>22. Repayment Period (yrs)</b> _____	
<b>23. Monthly installment</b> a) Amount (Rs.) _____ b) Mode _____	o Advance Cheques      o Standing instructions _____
<b>24. Guarantor : Whether available ?</b> _____	oYes                      oNo
<b>25. Name, Address and telephone numbers of two references</b>	
<b>Reference 1</b>	<b>Reference 2</b>
<b>26. Details of any pending court cases of Banks/Financial Institutions against Applicants/Partners/Directors: (Enclose details on an Annexure, if needed)</b>	
<b>27. Name of the applicant borrower in whose name vehicle to be got registered (Applicable only in case of joint borrowers)</b>	
<p><b>28.</b> I/We request for sanction of loan of Rs. _____ for purchase of _____ (name of vehicle) on the basis the basis of information given above.</p> <p>It is declared that:</p> <p>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</p> <p>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.</p>	

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)

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### 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.: Residence (with STD code) 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	<input type="radio"/> Self Employed <input type="radio"/> Salaried <input type="radio"/> Professional <input type="radio"/> Others	
15. (a) If Self Employed/ Professional	His/her firm is <input type="radio"/> Proprietorship <input type="radio"/> Partnership <input type="radio"/> Pvt. Ltd. Co. <input type="radio"/> Others Years in Business Total Income in Last 2 yrs(Rs.)    Last year:    Year before last: He/she works for <input type="radio"/> Private sector <input type="radio"/> Public sector (including govt. enterprise) <input type="radio"/> 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
		<b>Immovable properties:</b>	
		Land	
Bank		Building	
Employer		<b>Movable properties:</b>	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
<b>Total</b>		<b>Total</b>	
<b>Net Worth (Actual in Rs.)</b>			

(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/Da  
 ughter 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: