



PNB HOUSING FOR ALL

**APPLICATION FORM FOR HOME LOAN
UNDER PRADHAN MANTRI AWAS YOJANA – EWS/LIG**

Application / Loan account No.	
Source of application (Direct / ULBs/ Designated Agency / Others)	
Name of ULB / Designated Agency / Others	

PHOTOGRAPH OF APPLICANT Signature or Thumb Impression
--

PHOTOGRAPH OF CO- APPLICANT Signature or Thumb Impression

To,
THE BRANCH MANAGER
PNB

I/We request for a loan of Rs._____ for Purchase of Flat/House / Construction of House / flat, Extension/(Improvement) of House. I/We furnish our particulars as below:

A. PERSONAL INFORMATION

	PARTICULARS	APPLICANT	CO-APPLICANT
1.	Name (in block letters)	First Middle Last	First Middle Last
2.	Fathers'/Husbands' name		
3.	Mothers' Maiden Name		
4.	Relationship of Applicant with Co-Applicant		
5.	Age & Date of Birth	_____ yrs. DD/MM/YYYY	_____ yrs. DD/MM/YYYY
6.	Sex	MALE / FEMALE/ TRANSGENDER	MALE / FEMALE/ TRANSGENDER

	PARTICULARS	APPLICANT	CO-APPLICANT
7.	Category	SC/ST/OBC/GEN/Minority/ PWD/ Manual Scavengers/ Others	SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others
8.	Religion		
9.	Marital status	Married / unmarried/ Others	Married / unmarried/Others
10.	No. of Dependents [Household Size]	Children Others	
11.	Unique Identification No.[any one] PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.		
12.	Nationality & Identification Proof		
13.	Employment Category	Salaried / Self Employed / Others	Salaried / Self Employed / Others
14.	Residential Address plot/flat/house no with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof		
15.	Tel. No. & Mobile No.		
16.	Period of stay at the above Address		
17.	Educational/ Professional Qualification	Non-Matriculate/ Matriculate/ Under graduate / Graduate/Others	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others
18.	Household Annual		

	PARTICULARS	APPLICANT		CO-APPLICANT	
	Income (in Rs)				
19.	Income	Proof	Source	Proof	Source
20.	Household Income Category	(EWS) / (LIG)			
21.	Existing Loan Details (if any)	Loan 1	Loan 2	Loan 1	Loan 2
22.	- Type and Size	House/Flat/others		Carpet area <30 sq.m. /<60 sq.m/ Others _____	
23.	Ownership details of existing house	Owned	Rent	Inherited	Otherwise
24.	Property Address with Pin Code				

B. EMPLOYMENT STATUS

1.	Particulars	Self-employed/ salaried/regular wage/ labour/ others	Self-employed/ salaried/regular wage/ labour/ others
2.	Name of Employer/ Nature of Business/Profession		
3.	Address with telephone number of Employer /Business/Profession		
4.	If employed Designation and Employee number		
5.	No of years in present occupation/Business/profession		
6.	Total Length of service Date of Retirement / If retired		
		DD/MM/YYYY	DD/MM/YYYY

C. HOUSEHOLD INCOME STATEMENT

1.	Gross salary/Income per month (salary sheet / I.T.Return, form No.16)		
2.	Deductions Income Tax		
	Professional Tax		

	Provident Fund		
	Insurance Premium		
3.	Other deductions including loan EMIs		
4.	Net Salary / Income p.m.		
5.	Other Income if any		

D. DETAILS OF BANK ACCOUNTS

1.	Name of the Bank/Branch		
2.	Account Number/s [Attach last 6 months statement]		
3.	Since When		

E. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED/ CONSTRUCTED/ OTHERS

1.	Address of the plot/flat /house with Pincode		
2.	Names and address of the seller /builder / housing society/housing board /housing dev. Authority.		
3.	Area Of The House/Plot/Flat/Others/Please specify		
	(Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House)	Land Area (Sq. m.)	
		Built Up Area (Sq.m.)	
		Carpet Area (Sq. m.)	
5.	In Case Of Lease Hold Property Unexpired Period Of Lease	_____ Years	
6.	Age Of Flat/House In Case Of Repurchase	_____ Years	
7.	Location Code(Location Code should be based on Census 2011 for Statutory towns)		
8.	Loan Purpose	(a)New Unit (b)New Unit Construction(c)Existing Unit(d)Existing Unit Extension (e) Repairs /Renovation(f)Others where subsidy is not available	

All Statutory Towns as per Census 2011 and towns notified subsequently will be eligible for coverage

F. LOAN DETAILS ; Purchase of Flat/House / Construction of House / Extension /(Improvement) of House

1.	Estimate Of Uses Of Funds	Amount (Rs)	Estimate Of Sources Of Funds	Amount (Rs)
2.	Cost Of Purchase /Construction/Repairs/ Improvement/Extension.		Loan Requested	
3.	Registration Fees		Savings In Bank	
4.	Stamp Duty		Encashable Investments	
5.	Any Other Costs		Amount Already Spent	
6.	Incidental Costs		Loan From Relatives	
7.	Insurance		Other Source (If Any)	
8.	Total		Total	
9.	Option For Payment of Interest		Fixed Rate Basis / Floating Rate Basis	
10	Mode of Repayment		ECS/ SI/ PDC/ NECS/ CASH	
11	Number of Years		MonthsYears	
12	Existing Loans / borrowing		Asset owned	

G. REFERENCE

	Name, Address & Contact Nos.	Relation
1.		
2.		

DECLARATION

- I. I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects.
- II. I /We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue.
- III. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion.
- IV. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies.

- V. I/We further acknowledge Bank has right to seek any information from any other source in this regard.
- VI. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us.
- VII. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee.
- VIII. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion.
- IX. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us.
- X. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks / Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/& its agents liable for use of this information.

Place:

Date:

Signature 1

Signature 2

Vernacular witness, if applicable:

I _____ S/o, _____ D/o, _____ W/o _____
 _____ hereby declare that the contents of this
 application form were read and explained to me in
 _____ by _____ and I have
 understood the same.

(Sign of borrower/s)

Witness Name _____

Signature _____

Address _____

PNB1215

Acknowledgement Receipt

Loan application No. _____ received on _____
 (DD/MM/YYYY). Complete document set received on _____ (DD/MM/YYYY).
 Application will be disposed-off and acceptance/ rejection notification would be
 intimated within 15 days from date of receipt of completed application form with
 supporting documents.

Place:

Date:

Signature

Seal

MISSION – HOUSING FOR ALL BY 2022
PRADHAN MANTRI AWAS YOJANA (PMAY)
SALIENT FEATURES OF THE CREDIT LINKED SUBSIDY SCHEME

Scheme	Credit Linked Interest subsidy for EWS & LIG borrowers for • Purchase/ Construction of new house and • Addition/ alteration/ renovation of existing house
Coverage	• All Statutory towns as per Census 2011 Planning area as notified with respect to the Statutory Town and which surrounds the concerned municipal area also covered
Credit linked interest subsidy	Subsidy will be credited to loan account upfront and EMI adjusted accordingly
Central Nodal Agency	NHB and HUDCO/ Bank has signed MOU with NHB
Beneficiary	• An Individual belonging to family comprising of husband, wife and unmarried children. • The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.
Admissible Income Proof	An individual loan applicant will submit self-certificate/ affidavit as proof of income where document is not available

Particulars	EWS	LIG
Household Income (Rs. p.a.)	3.00 lakh	Above Rs.3.00 lakhs and up to Rs.6.00 lakh
Eligible Housing Loan amount for Interest Subsidy	6.00 lakh	6.00 lakh
Maximum Tenure for subsidy (yrs)		
up to 31.12.2016	15	15
From 01.01.2017	20	20
Interest Subsidy (% p.a.)	6.5	6.5
Discount rate for Net Present Value (NPV)	9.00	9.00
Calculation of interest subsidy (%)		
Dwelling Unit Carper Area (Sq.mt)	30	60
Processing fees per application	Rs 3000 given by Govt No processing fees to be charged by bank till loans for Rs 6 lakhs	

Place:

Date:

Signature 1

Signature 2

PUNJAB NATIONAL BANK- HOME LOAN**Purchase of Flat/House / Construction of House / Extension (Improvement) of House****DOCUMENTS FOR SUBMISSION**

	(Please tick whichever are enclosed)	
i.	Application Form duly filled in (Form no.-1215)	
ii.	Self-declaration – EWS/LIG Income certificate	
iii.	Self-Affidavit Income Certificate (only if the income is below taxable limit)	
iv.	Unique Identification - PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.	
v.	Nationality Identification Proof	
vi.	Proof of category (belonging to SC/ST/OBC/Minority etc.)	
vii.	Copy of Address Proof	
viii.	Income Proof - Original Salary slip / salary Certificate /other income.	
ix.	Latest I.T. Return/ I.T. assessment Order/Form no 16 if applicable	
x.	Statement of Bank Accounts – last 6 months	
xi.	A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed.	
xii.	Valuation certificate from the approved Valuer, if not valued earlier.	
xiii.	The approved plan of Construction.	
xiv.	Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension.	
xv.	Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase.	
xvi.	Agreement for construction with Builder/Developer	
xvii.	NOC from Housing Society / Competent Authority	
xviii.	Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye-laws, loan is being availed for acquiring plot/house/flat for residential purpose only.	
xix.	Receipt of advance payment made to builder / seller. If any	
xx.	Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India.	
xxi.	Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended.	

**SELF DECLARATION – EWS/LIG INCOME CERTIFICATE
(Only if it is below taxable limit)**

I.....,S/o/D/o....., aged
years, residing at do hereby declare that;

1. I have applied for Housing Loan under EWS/LIG Scheme of Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme.
2. Household annual income from all sources is Rs.....(Rupees).
3. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.

Date:

Place:

Signature