

**APPLICATION FORM FOR HOME LOAN
PNB 1054A (R2)**

Branch: _____

Reference no.: _____

Received on: ____/____/____

Recent Photograph
of Applicant

Recent Photograph
of Co-Applicant

Personal Details

Information	Applicant	Co-Applicant
	<input type="checkbox"/> Sh. <input type="checkbox"/> Smt. <input type="checkbox"/> Km. <input type="checkbox"/> Others Specify others _____	<input type="checkbox"/> Sh. <input type="checkbox"/> Smt. <input type="checkbox"/> Km. <input type="checkbox"/> Others Specify others _____
First Name		
Middle Name		
Last Name		
Father's/Husband's Name		
Income Tax PAN No.* AADHAR No.*		
Identification no.(tick any one)* <input type="checkbox"/> Passport no. <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving License <input type="checkbox"/> UID		
Date of Birth* and Gender	<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="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third gender	<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="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third gender
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"/> SC/ST <input type="checkbox"/> Other; Specify others _____	<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"/> SC/ST <input type="checkbox"/> Others; Specify others _____
Educational Qualification*	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> PG <input type="checkbox"/> Professional course <input type="checkbox"/> Other Specify others _____	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> PG <input type="checkbox"/> Professional course <input type="checkbox"/> Other Specify others _____
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.)		
Mobile No.		
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></div> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>	<div></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></div> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/>	<div></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 Specify others _____	<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 Specify others _____
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

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 Specify others _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Self employed <input type="checkbox"/> Professional <input type="checkbox"/> Other Specify others _____
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 Specify others _____	<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 Specify others _____
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 Specify others _____	<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 Specify others _____
Period in Current Employment/ Business	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months
Total Employment/ Business Period	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months
Date of Retirement (If salaried)	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months	<input type="checkbox"/> <input type="checkbox"/> Years <input type="checkbox"/> <input type="checkbox"/> Months
Name of Organization/Business	<input type="text"/>	<input type="text"/>
Designation	<input type="text"/>	<input type="text"/>
Office Address	<div><input type="text"/> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/></div>	<div><input type="text"/> City: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Country: <input type="text"/></div>
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"/> <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"/>

If Self Employed/Professional

Income in last 3 Financial years*(Rs.) (As per Income Tax Return)	FY1 (20__ - 20__) <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"/>	FY 1 (20__ - 20__) <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"/>
	FY 2 (20__ - 20__) <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"/>	FY 2 (20__ - 20__) <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"/>
	FY 3 (20__ - 20__) <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"/>	FY 3 (20__ - 20__) <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 Salaried/Other

Annual Income (Rs.)	Gross <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"/>	Gross <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"/>
	Net <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"/>	Net <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"/>

Spouse Information

Name of Spouse	<input type="text"/>	Occupation/Profession: <input type="text"/>
Spouse's financial information*	<input type="checkbox"/> IT assessee & paid tax last yr <input type="checkbox"/> Non-IT assessee, 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"/> Non-IT assessee, earns but not formally <input type="checkbox"/> IT assessee but no tax paid <input type="checkbox"/> Does not earn
Total Annual Income	<input type="text"/>	PAN no. <input type="text"/>

Bank Account Details (Details of PNB a/c if available)

	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"/> <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"/> <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"/> <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"/> <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	<input type="text"/>	<input type="text"/>
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)		
Employer		
Provident Fund		
Relatives and Friends		
Others		
Total		
Net Worth (Actual in Rs.) (Assets-Liabilities)		
Information about other Loans taken (including previous loans from PNB)		
Total Loan Limit (Rs.)		
Total Monthly Repayment (Rs.)		
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 standalone Plot/land for residential house <input type="checkbox"/> Construction of house <input type="checkbox"/> Purchase of Built house/Residential flat/under construction flat <input type="checkbox"/> Purchase of plot/land and construction thereon <input type="checkbox"/> Carrying out Repairs/Renovation/Addition/Alteration to existing house/flat <input type="checkbox"/> Take over loan from other bank/FI
Total Cost of house/flat/construction/repair/renovation/addition 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"/> Years <input type="checkbox"/> Months Moratorium/Holiday Period: <input type="checkbox"/> Months
EMI/Interest to be paid on	<input type="checkbox"/> Day of every month (First EMI/Interest due date would not be beyond 30 days of account opening date)
Monthly Installment	Mode <input type="checkbox"/> Operative Account <input type="checkbox"/> Standing Instructions <input type="checkbox"/> Electronic Clearing System/NACH

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)

Home Loan Lead Source Detail

Information	Applicant/Co-Applicant
Lead Sourced By	<input type="checkbox"/> Marketing Associates (MA) ; Specify Code _____ <input type="checkbox"/> Marketing Consultants (MC); Specify Code _____ <input type="checkbox"/> Retail Loan Counselors (RLC); Specify Code _____ <input type="checkbox"/> Staff; Specify Employee Id _____ <input type="checkbox"/> Others; Specify other _____

*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. I have read the attached Most Important Terms and Conditions (MITC) annexed to the application form carefully and agree to the same.

Yours faithfully,

Signature of Applicant: _____

Name of Applicant: _____

Date: _____

Place: _____

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

Signature of Co-Applicant: _____

Name of Co-Applicant: _____

Date: _____

Place: _____

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)**

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	

(Not Applicable for Standalone loan for purchasing solar power system)

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.):

(Not Applicable for Standalone loan for purchasing solar power system)

Place:

Date:

Signature of the applicant(s)