









Regd. Office: 9th Floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi - 110 001. Website: www.pnbhousing.com. Toll Free: 1800 120 8800 CIN: L65922DL1988PLC033856

Loan Application Form

Instructions:

1. Please write all the information in BLOCK LETTERS. 2. Please do not overwrite nor use correction fluid. If required, please cancel and rewrite with due authentication. 3. Tick the box wherever applicable. 4. All details must be filled in, please write NA if not applicable. 5. Please add another application form if there is more than one co-applicant for the loan. 6. Please ensure that all the documents are self-attested by you. 7. Please take photocopies of all the documents that are submitted to PNB Housing Finance Ltd. for your personal record.

LOAN DOCUMENTS CHECKLIST

Customer Type	**Officially Valid Document (OVD) For Identity and Address Proof	Income Document	Common Document		
Where Applicant Co-Applicant is an Individual Salaried Employees	Passport Priving license Proof of possession of Aadhaar Number ((Redact first eight no of Aadhaar) Voter's Identity Card issued by the Election Commission of India Job card issued by NREGA duly signed by an officer of the State Government Letter issued by the National Population Register containing details of the name and address	Last 6 months' bank statements (Salary Account) Certificate & Proof of business along with Business profile Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant) Last 12 months' bank statements (Self & Business)	Educational Qualification Proof (Latest Degree) Pan Card of Applicant/Co-Applicant		
Whether Applicant/ Co- Applicant is a Sole Proprietor	For KYC of Proprietor, please refer OVD Section above	Last 3 years' income Tax returns with all Annexure (Duly authenticated of tax authority) Certificate & Proof of business along with Business profile	Proof of registered office of company (GST Certificate, Electricity Bill, telephone bill) Certificate & Proof of business existence along with business Profile		
Whether Applicant/ Co- Applicant is a Company	Certificate of Incorporation Memorandum of Association and Articles & Association Pan card of Company List of Shareholders along with share holding pattern on company letter head For KYC of Director/Authorised Personnel, please refer OVD Section above	Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant) A resolution from the board of directors and power of attorney granted to its managers, officers or employees to transact on its behalf	Last 12 months' bank statements Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant) Last 12 months' bank statements		
Whether Applicant/ Co- Applicant is a Limited Liability Partnership ~ LLP	Certificate of Incorporation LIP Agreement For KYC of limited Partner/ Authorised Personnel, please refer OVD Section above	A resolution from the partners of LLP and power of attorney granted to its managers, officers or employees to transact on its behalf	Pan card of Company Proof of business existence along with business Profile		
Whether Applicant/ Co- Applicant is a Partnership Firm	Registration certificate Partnership Deed with all Amendment For KYC of Partner/ Authorised Personnel, please refer OVD Section above	A resolution from the partners and power of attorney granted to its partner to transact on its behalf			
Whether Applicant/ Co- Applicant is a Society/Trust	Registration Certificate, Bye laws- Society Trust Deed in Case of Trust Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority) For KYC of Trustee/ Authorised Personnel, please refer OVD Section above	Last 12 months bank statements A resolution passed by all members/board of Trustee and power of attorney granted to its member/ Trustees, officers to transact on its behalf	Pan card of society/Trust/HUF Last 3 years income tax returns with Profit/loss Account (Duly certified by chartered Accountant)		
Whether Applicant/ Co- Applicant is a HUF	HUF Deed Proof of registered office of HUF Latest electricity bill or any other certificate from statutory authority) Certificate & Proof of business existence along with business Profile Photos of Karta, Co –Parcener For KYC of karta/ Co Parcener, please refer OVD Section above	Last 12 months' bank statements A resolution passed by HUF or power of attorney granted to its Karta to transact on its behalf			

All documents have to be Self- attested
 Photocopy of Title Documents of the Property,
 Approved Plan Dual Filled Application from with across signature on photograph

• Process Fee Cheque in favour of "PNB Housing Finance Ltd" (We do not accept any cash) • **For Director/Authorised Personnel/Beneficiary Owner/Proprietor/Partner/Trustee/Karta KYC, please refer OVD Document

FAQ's

What is the process of applying for a Home Loan?

Step 1: Submit your loan application along with required set of documents. Step 2: Your application would be assessed on the basis of various eligibility and funding norms. Step 3: A property valuation and title check may be carried out by the company/representative to determine the property value and legal clearance of the property to arrive at the loan amount. Step 4: Basis the internal and regulatory guidelines, PNB Housing may approve or reject the loan application. Step 5: Submission of the original property documents takes place along with signing of agreements, handing over of registered property papers and submission of Post Dated Cheques/ECS. Step 6: Upon finding all the documents in order, PNB Housing will disburse the loan amount basis the progress of construction to the developer/contractor. The EMI/Pre-EMI will commence after the disbursement.

Am I eligible for a Home Loan?

You are eligible for a loan if you are a Salaried, Self Employed Professional or a Businessman. Your loan eligibility will be determined by PNB Housing on the basis of factors such as income, age, qualifications, number of dependents, co-applicant's income, assets, liabilities, stability and continuity of occupation, savings and prior credit history. Further, the loan eligibility will also be dependent on the value of property selected by you.

- 3. What percentage of property value can be funded?
- We can fund upto 90% of the property value in case of Home Loan and upto 60% in case of Loan Against Property. However, PNB Housing funding norms may change from time to time.
- 4. What is EMI and pre-EMI?

Your loan is repaid through Equated Monthly Instalments, which include principal and interest component. EMI repayment starts from the subsequent month of full loan disbursement, while pre-EMI is the simple interest, payable every month till the time loan is fully disbursed.

5. In case of change of Floating Rate of Interest, will my EMI or Tenure change?

Keeping the borrower's interest in consideration, EMI is kept unchanged till a point. In exceptional situations, the EMI is changed to support the principal repayment within a time frame.

- 6. What security do I need to provide?
 - The prime security for the loan is by way of deposit of title deeds and/or such other collateral security as may be necessary. The title of the property should be clear, marketable and free from any encumbrances.
- Can I prepay my Home Loan? Are there any charges applicable?

Yes, an individual borrower can prepay their loan without any prepayment charges any time during the loan tenure if the same is under Floating Rate scheme. For loan under other schemes, prepayment charges may be applicable, please refer to the schedule of charges under "Fair Practice Code" section on our website, www.pnbhousing.com.

- 8. What will be the fee and other charges to a loan account?
 - A processing fee is applicable for both housing & non-housing loan. Prepayment Charges: No Prepayment charges shall be payable for partial or full prepayment in the floating rate housing loan. For all other loans, prepayment charges will be applicable on partial or full prepayment if the loan was taken for business purpose. For complete fee details, please refer to Schedule of Charges available on our website www.pnbhousing.com or please contact our nearest office.
- 9. What will be Rate of Interest to a loan account?

Interest will be applicable on the basis of customer profiling and on the basis of type of loan. Gradation of interest will be on the basis of factors such as Credit Bureau score, income, etc. For more details, please refer to our website www.pnbhousing.com or please contact our nearest office.

- 10. How do I get my Income Tax Certificate?
 - You can download the Income Tax Certificate anytime by loggin on to 'Customer Portal' through our website www.pnbhousing.com. However, we also send Income Tax Statement to all our customers at the end of each financial year.
- 11. Can I view my loan account details online?

Yes, you can view your loan account details online by loggin on to https://customerservice.pnbhousing.com/myportal/ and register yourself in order to enjoy hassle free, online post disbursement loan services.

12. Does the property need to be insured?

Customer should ensure that the property is insured against uncertainties like earthquake, fire or any damage and destruction due to natural and man-made calamities, during the tenure of the loan.

Fair Practice Code is available for reference in all our branches and also on our website: www.pnbhousing.com

Acknowledgement We acknowledge the receipt of loan application form. We will get back to you either in writing, email, letter or via telephone with the status of your Loan applied with us within 15 working days.								
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Further we confirm having received the upfront processing fee cheque of ₹	ance Ltd.'							
via Cheque/Draft no drawn on								
Please note we do not accept processing fee in cash								
Sales Representative Name Phone								
Service Branch Email								
Sales Representative's Signature Sales Representative Employee ID								



Sourcing Branch

Servicing Branch

Loan Application Form

Applicant
Please paste
passport size
photograph here
with signature
across

Co-Applicant

Please paste
passport size
photograph here
with signature
across

1.	Personal Details	Applicant		Co-Applicant	
1.1	Name (Full)	(Prefix) (First Name) (Middle Name)	(Last Name)	(Prefix) (First Name)	(Middle Name) (Last Name)
1.2	C-KYC Number				
1.3	Father's/Husband's Name				
1.4	Mother's Maiden Name				
1.5	Date of Birth	DD MM YY		DD MM	ΥΥ
1.6	Communication Address				
		City State Pin		City State	Pin
		Self Owned Family Rented Company Lea	se Other	Relation with Applicant	
1.7	Permanent Residence				
		City State Pin		City State	Pin
1.8	Phone with STD Code				
1.9	Mobile No.				
1.10	Email ID (Personal)				
1.11	Gender	Male Female	Transgender	Male	Female Transgender
1.12	Marital Status	Single Married	Other	Single	Married Other
1.13	No. of Dependants	Children Other		Children	Other
1.14	Category	General SC ST	Other	General SC	ST Other
1.15	Religion				
1.16	PAN/Form 60	Form 60			Form 60
1.17	Aadhaar Card No.	$\times \times $		$X \times X \times X \times X \times X$	
1.18	LEI No. (For non-individual borrowers only)				
1.19	Qualification				
1.20	Residential Status	Resident Non-Resid	lent	Resident	Non-Resident

2.	Employment Details	Applicant	Co-Applicant						
2.1	Occupation	Salaried Self Employed	Salaried Self Employed						
2.2	Designation								
2.3	Employment No.								
2.4	Name Address of Employer/ Business Concern	Pin	Pin Pin						
2.5	Office Phone with STD Code Extn. No.								
2.6	Official Email Id								
2.7	Total Years in Present Occupation	Years	Years						
2.8	Total Work Experience	Years	Years						
2.9	Retirement Age	Years	Years						
2.10	Total Monthly Income	₹							
	Other Income	₹							
	Total	₹							
2.11	Monthly Expenses	₹							
2.12	I can pay Monthly EMI upto	₹							
3.	Loan Details								
	Amount Requested ₹ Loan Period Years								
	Type of Home Loan: Floating Fixed (Years) 2 3 Other Please specify								
Purp	Purpose of Loan: House/Plot Purchase Business Purpose Working Capital Medical Expenses Marriage Expenses Repay Existing Loans								
Chilo									
Bala If Ye	Iren Education nce Transfer of Existing Loan s, Outstanding Loan Amount ₹	Buy Car/Other White Goods Personal Use Con Yes No Name of Financial Institution	struct a Commercial Property Construct a Housing Property						
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4. Financial Informatio	n											
Saving/Investment Loan Taken												
Particulars	Applicant		Co-Applicant	t	Source of Loan	Purp Loar	ose of 1		O/S Amount	Ef	11	Balance Term (Months)
Saving in Bank					Applicant Bank I							
Immovable Property					Bank II Employer							
Other Assets (specify) 1.					Other Co-Applicant			_				
2.					Bank I Bank II							
3.					Employer Other							
				-	Other	_						
5. GST Details				Applicant						Со-Ар	plicant	
GST Identification Number												
To be considered for Invoice Gene (Tick any 1 box)	eration											
6. Bank Account Details	S											
Name of Account Holder	A/c Typ	e		Bank Name			Branch N	lame			A/c No.	
7. Details of Property (Offered as S	Security)										
Address				Status of Property				Туре	of Property	1	Type of Tran	saction
				Ready				Flat			Direct Allotr	nent
				Proposed				Indep	endent uni	t	Resale	
				Under Construction	ı			House	2			
City Pin Code				Freehold	Leasehold			Other,	/Land			
7.1 Estimated Market Value												
Rural		Ur	ban									
7.2. Details of Property (Offered i.	as Security) wi	ill be in the name of	f		ii.							
7.3 Has/Have the applicant(s) of lf yes, please provide detail									Yes [No
7.4 Have you taken the loan be									Yes [No

8. Reference: (Name & Address of two references not related to you)		
1. Name	2. Name	
Relation	Relation	
Address	Address	
Landline Mobile	Landline Mobile	
Email	Email	
9. Preferred Address for Communication		
Present Residential Address	Permanent Address	
Office Address	Property Address (to be Financed)	
How did you come to know about PNB Housing?		
Existing Customer of PNB Housing	Friend/Relative	Builder
Service Associate	Advertisement	Other
DECLARATION: I/We apply for sanction of loan duly secured by the mortgage of the immovable property or such other securities as may be required by PNB Housin I/We declare and confirm: 1. That all the particulars and information given in the application form are true, correct and complete and updated in application has been withheld/concealed; 3. That no insolvency or bankruptcy proceedings have been initiated against me/us nor have I/we even there serious misconduct which shall adversely affect my/our ability to repay the loan; 5. I/We have never been a defaulter with PNB Housing or Housing shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed, in such an event, the processing fe to inform PNB Housing regarding any change in respect of the above information submitted including change in address, income and telephone Finance Scheme and hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at a category of customers their risk profile and product type on such reset date and reset frequency as decided by PNBHCI; 12. I/We authorize PNB Ho decks/verifications relating to information in this application form which PNB Housing considers necessary; 13. I/We shall indemnify PNB Hous conducting investigations and/or making disclosures in terms of the preceding clause; 14. PNB Housing reserves the right to reject the loan applica (s) and further allow PNB Housing to cross sell the other products and services offered by such other person (s); 16. I/We further agree to receive companies will send, from time to time on my/our mobile no./emails/letters et as mentioned in this Application Form. 71. I/We confirm that law person whose name appears on the defaulters list of the RBI and/or is also a director on the board of any other company/trust/society/governing by and agrees to remove any person from its board of directors/board of trustees/governing body whose name has been identified as a defaulter (as and/o	g Finance Limited ("PNBHFL"). all respects, I/We have read & understood the said contents which have also been explained to us/me in been adjudicated insolvent, 4. That there has never been an award or an adverse judgement or decree it any other financial institution; 6. That if any discrepancy is found or observed from the information give estall be liable to be forfeited; 7. PNB Housing shall be under no obligation to refund the registration/plup numbers etc.; 9. To pay processing charges as applicable and charged by PNB Housing; 10. Having read ny time hereinafter be made while the loan availed by me/fus is still outstanding; 11. I/we agree that PNBH using or its agent/service provider to carry out CIBIL/other bureau enquiries/reports, share customer dat ing against any loss or damage (which PNB Housing may suffer) as a result of any action; of claim raised attion at its sole discretion; 15. I/We permit PNB Housing to contact me/us with respect to the products and we SNS alerts/whatsapp/emails/letters etc related to my/our application status and account activities a no relation to the unsolicited communications referred in 'National Do Not Call Registry' as laid down by 'Te on as may be requisitioned by PNBHFL from time to time; 19. I/We have not appointed/shall not appoint or obdy which has been in default to PNBHFL or identified as a wilful defaulter by any bank or financial institution of the purpose for which it is a cardylphysical e-Aadhaar / masked admar / offline electronic Aadhaar xml as issued by UIDAI (Aad lihaar submitted to PNBHFL herewith shall not be used for any purpose other than mentioned above, or as herefore, I am providing the following document as proof of my citizenship; 25. Borrower understand that It ake into account these factors and conduct of an account as well; 26. I hereby consent to receiving info	na court case involving breach of contract, tax malfeasance on above and the documents produced in support thereof, PN ront/processing/any other feein any event; 8.1/We undertak and understood the terms and conditions relating to Housin FIL reserves the right to charge different PNBRRR based on the a, make references and carry out any other third party vende by such institutions or any third party for making reference services being offered by PNB Housing or by any other perso swell as product use messages that PNBHFL and/or its grou lecom Regulatory Authority of India' will not be applicable fe nour board of directors/board of trustees/governing body an ion as per the parameters determined by RBI from time to tim disbursed and no other purpose; 21.1/We shall create securit haar), to PNBHFL for the purpose of establishing my identity per requirements of law; 24.1 confirm that I am not a US perso the Lender has adopted risk based pricing, which is arrived bormation from Central KYC Registry through SMS/email on m
Applicant's Signature Date : Place :		Co-Applicant's Signatur Date : Place :
For Office Use Only		
Sourced by (Tick ✓ as applicable) DSA DST Direct Channel Name Channel Code DMA/Connector GST State	HLA Connector Name	Connector Code
TL Name TL Code	SM Name	SM Code
Login Fee ₹ Bank Name	Cheque No.	Date
Lead source Contact Centre Other	File No.	



Supplementary Loan Application Form

(In continuation to the Loan Application Form)

Co-Applicant
Please paste
passport size
photograph here
with signature

	Sourcing Branch		with signature	
	Servicing Branch		across	
1.	Personal Details	Co-Applicant		1
1.1	Name (Full)	(Prefix) (First Name) (Middle Name) (Last Name)		
1.2	C-KYC Number			
1.3	Father's/Husband's Name			
1.4	Mother's Maiden Name			
1.5	Date of Birth	DD MM YY		
1.6	Communication Address	City State	Pin	
1.7	Permanent Residence	City State	Pin	
1.8	Relation with Applicant			
1.9	Phone with STD Code	Mobile No.		
1.10	Email ID (Personal)			
1.11	Gender	Male Female Transgender		
1.12	Marital Status	Single Married Other		
1.13	No. of Dependants	Children Other		
1.14	Category	General SC ST Other		
1.15	Religion			
1.16	PAN/Form 60	Form 60		
1.17	Aadhaar Card No.	X X X X X X X X X X		
1.18	Qualification			
1.19	Are You a Citizen of India	Yes No		
	Status	Resident Non-Resident		

2.	Employment Details		Co-Applicant									
2.1	Occupation][Salaried		Self Empl	oyed						
2.2	Designation											
2.3	Employment No.											
2.4	Name Address of Employer/ Business Concern	-								Pin		
2.5	Office Phone with STD code	[
	Extn. No.	[
2.6	Official Email Id											
2.7	Total Years in Present Occupation	-	Years									
2.8	Total Work Experience		Years									
2.9	Retirement Age	-	Years									
2.1	Total Monthly Income	;	₹									
	Other Income		₹									
	Total		₹									
2.11	Monthly Expenses		₹									
3.	Financial Information											
	ng/In vestment					Loan Taken						
Particulars Co-Appl		Applica	ant	Co-Applican	t	Source of Loan	Purpo Loan	ose of	O/S Amount	EMI	Balance Term (Months)	
Savi	ng in Bank					Co-Applicant Bank I						
lmm	ovable Property					Bank II						
						Employer Other					_	
	r Assets (specify)					Co-Applicant						
1.						Bank I Bank II					_	
2.						Employer						
3.						- Other						
4.	Bank Account Details											
Nam	e of Account Holder	A/c	Туре		Bank Name			Branch Name		A/c No.	A/c No.	
I dec	DECLARATION: declare and confirm that all the particulars and information given in the application form are true, correct and complete and updated in all respects. I have read & understood the said contents which have also been explained to me in vernacular.											

Co-Applicant's Signature

Date:

Place:

Co-Applicant's Signature

Date:

Place: