





Regd. Office:

9th Floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi - 110 001.

Website: www.pnbhousing.com

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 Driving 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 	 Latest Salary Slip for last 3 months/ Form 16 for last 2 years 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 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 Pan card of Company 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 		
Whether Applicant/ Co- Applicant is a Limited Liability Partnership ~ LLP	Certificate of Incorporation LLP 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		
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	
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	with Profit/ loss Account (Duly certified by chartered Accountant)	

• 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

1. 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.

2. 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.

7. 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. This is subject to furnishing of all the necessary documents as mentioned in this Application Form or as communicated to you by PNBHFL during the loan appraisal process.				
Further we confirm having received the upfront processing fee cheque of $\overline{\epsilon}$, favouring 'PNB Housing Finance 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			





Loan Application Form

Ghar Ki Baat

Branch Name	Date	Applicant please paste passport size	Co-Applicant please paste passport size
Application ID		photograph here with signature across	photograph here with signature across
Scheme		signature across	signature across

Personal & Employment Details (to be filled by the applicant & co-Applicant)

	APPLICANT	CO-APPLICANT			
Relation with Applicant	ATTEISAITT	OO ALL EIGAILI			
Name					
Father's/ Spouse's Name					
PAN Card					
Passport/ Driving License No.					
Aadhar No.					
Date of birth					
Mother's maiden name					
Status	Res NRI PIO	Res NRI PIO			
Nationality					
Community*	Hindu Muslim Sikh Christian Jain Buddhist Zoroastrian Other	Hindu Muslim Sikh Christian Jain Buddhist Zoroastrian Other			
Category					
Any Disability	Yes No	Yes No			
Whether Manual Scavenger	Yes No	Yes No			
Weaker Section					
Gender	☐ Male ☐ Female ☐ Others	Male Female Others			
Marital Status	Single Married Widow Others	Single Married Widow Others			
No. of dependants	Children	Children			
Education	Matriculate Undergraduate Graduate	Matriculate Undergraduate Graduate			
Residence address (Present address)	Postgraduate Others	Postgraduate Others			
	City: State: Country: Pincode: Block/Taluka: Email:	City: State: Country: Pincode: Block/Taluka: Email:			
Address Type	Rural Semi-Urban Urban Metro	Rural Semi-Urban Urban Metro			
Contact details	STD Code: Tel. Res: Mobile No.	STD Code: Tel. Res:			
Years of current residence	YearsMonths	YearsMonths			
Residence ownership	Self-owned Rental Parental Employer provided Employer provided Monthly Rent ₹	Self-owned Rental Parental Employer provided Monthly Rent ₹			
Permanent Address					
	City: State: Country: Pincode: Block/Taluka: Email:	City: State: Country: Pincode: Block/Taluka: Email:			
Address Type	Rural Semi-Urban Urban Metro	Rural Semi-Urban Urban Metro			
Occupation	Salaried Individual Self-employed Professional	Salaried Individual Self-employed Professional			
	Self employed Non-Professional	Self employed Non-Professional			
Nature of Employer/Business	Business Professional Homemaker Non-Salaried Others	Business Professional Homemaker Non-Salaried			
Distinct Occupation	If Salaried: Government Employee Private Sector Employee Public Sector Employee	If Salaried: Government Employee Private Sector Employee Public Sector Employee			
	If Self-Employed: Freelancer Contractor	If Self-Employed: Freelancer Contractor			
	If Business:	If Business:			
	If Homemaker:	If Homemaker:			
	Fisherman Daily Wage Worker Artisan	Fisherman Daily Wage Worker Artisan			
Whether Ex-Servicemen	☐ Yes ☐ No	Yes No			

Personal & Employment Details (to be filled by the applicant & co-Applicant)

	APPLICANT			CO-APPLICANT		ANT
Employer/Business Name						
Designation						
Period in Current Employment/Business	Years	Months		Years	Months	
Total Employment Period	Years	Months		Years	Months	
Monthly Income	Rs	_		Rs	_	
Other Income	Rs	Source:		Rs	Source:	
Household Annual Income	Rs			Rs		
Address (Office Address)						
	City:	State:	Country:	City:	State:	Country:
	Pincode:	Email:		Pincode:	Email:	
	STD Code:	Tel. (Off):	Extn.:	STD Code:	Tel. (Off):	Extn.:

INVESTMENT DETAILS (Please provide value in Rs.)

	APPLICANT	CO-APPLICANT
Bank Saving		
Immovable Property		
Shares & Securities		
Insurance		
PF/PPF Balance		
Others		
Other Assets	Car Two Wheeler	Car Two Wheeler

OTHER LOANS TAKEN

	APPLICANT					CO	-APPLICA	NT
	Source*	EMI (₹)	Outstanding (₹)	Balance Months	Source*	EMI (₹)	Outstanding (₹)	Balance Months
House								
Car								
Personal								
PF/Bank								
Others								
	*Mention source as Bank/ Employer/ Family/ Others from where loan has been taken.							

BANK A/C DETAILS

	APPLICANT	CO-APPLICANT
Name of A/C Holder		
Name of Bank		
Branch		
A/C No.		
A/C Type		
Operative Since		
IFSC Code		

LOAN DETAILS						
Amount Rs.	Term (Y	rs)	Repayment Mo	de: PDC ECS	Others	
Purpose of Home Loan:	Home Loan-Purchase	☐ Home Loan-BT	☐ Plot Loan	Top-Up	☐ Plot + Construction	Construction
	Home Extension	Home Improvement				
Purpose of Non Home Loan:	Business Purpose	Working Capital	Medical Expenses	Marriage Expenses	Repay existing loans	Children Education
	Buy Car/other White goods	Personal use				
Loan Status:	Primary Origination	Balance Transfer	Pool Buyout	Co-Lending	Others	
DETAILS OF PROPERTY Property Type: Resid	ence Commercial	Residential		Multi Tenanted & Mix Usage	☐ New	
Area of Property/Land (In so	ı. feet)		Built Up Area (In sq. feet): _			
Name of Project:			Name of B	Builder/Seller/Owner:		
Cost of Purchase/Construction: Stamp Duty Cost:		Registration Cost:		Other Costs:		
Total Cost:		Own Contribution:				
No. of dwelling units owned	hv the horrower (excluding current	nronerty):				

REFERENCE DETAILS

	REFERENCE I	REFERENCE II
Name		
Relationship		
Address		
Contact details:	STD Code: Tel:	STD Code: Tel:
	Mobile No.	Mobile No.
	Email (If any):	Email (If any):

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 Housing Finance Limited ("PNBHFL"). 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 all respects, I/We have read & understood the said contents which have also been explained to us/me in vernacular, 2. That no material & relevant information to this application has been withheld/concealed. 3. That no insolvency or bankruptcy proceedings have been initiated against me/us nor have I/we ever been adjudicated insolvent. 4. That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other 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 any other financial institution. 6. That if any discrepancy is found or observed from the information given above and the documents produced in support thereof, PNB 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 fee shall be liable to be forfeited. 7. PNB Housing shall be under no obligation to refund the registration/upfront/processing/any other fee in any event. 8. I/We undertake to inform PNB Housing regarding any change in respect of the above information submitted including change in address, income and telephone numbers etc. 9. To pay processing charges as applicable and charged by PNB Housing. 10. Having read and understood the terms and conditions relating to Housing 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 any time hereinafter be made while the loan availed by me/us is still outstanding. 11. I/we agree that PNRHFI reserves the right to charge different PNRHFR based on the category of customers their risk profile and product type on such reset date and reset frequency as decided by PNBHFL. 12. I/We authorize PNB Housing or its agent/service provider to carry out CIBIL/other bureau enquiries/reports, share customer data, make references and carry out any other third party vendor checks/verifications relating to information in this application form which PNB Housing considers necessary. 13. I/We shall indemnify PNB Housing against any loss or damage (which PNB Housing may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and/or making disclosures in terms of the preceding clause, 14. PNB Housing reserves the right to reject the loan application at its sole discretion. 15. I/We permit PNB Housing to contact me/us with respect to the products and services being offered by PNB Housing or by any other person (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 SMS alerts/whatsapp/emails/letters etc related to my/our application status and account activities as well as product use messages that PNBHFL and/or its group companies will send, from time to time on my/our mobile no./emails/letters etc as mentioned in this Application Form. 17. I/We confirm that laws in relation to the unsolicited communications referred in 'National Do Not Call Registry' as laid down by Telecom Regulatory Authority of India' will not be applicable for such information/communication to me/us. 18. I/We further agree to comply with KYC norms of RBI and submit all relevant KYC data and information as may be requisitioned by PNBHFL from time to time. 19. I/We have not appointed/shall not appoint on our board of directors/board of trustees/governing body any 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 body which has been in default to PNBHFL or identified as a wilful defaulter by any bank or financial institution as per the parameters determined by RBI from time to time 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 per CIBIL) and/or 'wilful defaulter' by RBI. 20. I/We shall utilize the loan only for the purpose for which it is disbursed and no other purpose. 21. I/We shall create security and/or furnish guarantee in favour of PNBHFL as may be required. 22. I hereby submit voluntarily at my own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to PNBHFL for the purpose of establishing my identity / address proof. 23. The consent and purpose of collecting Aadhaar has been explained to me in local language. PNBHFL has informed me that my Aadhaar submitted to PNBHFL herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. 24. I confirm that I am not a US person or a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship. 25. Borrower understand that the Lender has adopted risk based pricing, which is arrived by taking into account broad parameters like Credit profile, CIBIL scores, Occupation, Loan Product and Loan amount. Any change in interest rate will take into account these factors and conduct of an account as well. 26. I hereby consent to receiving information from Central KYC Registry through SMS/email on my registered number/email address. 🔲 Applicant 0. Co-Applicant 27. The channel has not collectd any commission / brokerage or any other fee by way of cash or cheque other than the cheque no. towards Signature of Applicant Signature of Co-Applicant Place Date SOURCING DETAILS (FOR OFFICIAL USE ONLY) CONNECTOR Others SELF DMA Channel Sourcing Branch ID Name of the Sourcing Channel Name of the Relationship Officer I have checked the application form: Sign of Sales Manager Sign of Branch Manager