





## 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

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Customer Type	**Officially Valid Document (OVD) For Identity and Address Proof	Income Document	Common Document
Where Applicant Co-Applicant is an Individual Salaried Employees	<ul> <li>Passport</li> <li>Driving license</li> <li>Proof of possession of Aadhaar Number (Redact first eight no of Aadhaar)</li> <li>Voter's Identity Card issued by the Election Commission of India</li> <li>Job card issued by NREGA duly signed by an officer of the State Government</li> <li>Letter issued by the National Population Register containing details of the name and address</li> </ul>	<ul> <li>Latest Salary Slip for last 3 months/ Form 16 for last 2 years</li> <li>Last 6 months' bank statements (Salary Account)</li> <li>Certificate &amp; Proof of business along with Business profile</li> <li>Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant)</li> <li>Last 12 months' bank statements (Self &amp; Business)</li> </ul>	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
Whether Applicant/ Co- Applicant is a Company	<ul> <li>Certificate of Incorporation</li> <li>Memorandum of Association and Articles &amp; Association</li> <li>Pan card of Company</li> <li>List of Shareholders along with share holding pattern on company letter head</li> <li>For KYC of Director/Authorised Personnel, please refer OVD Section above</li> </ul>	<ul> <li>Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant)</li> <li>A resolution from the board of directors and power of attorney granted to its managers, officers or employees to transact on its behalf</li> </ul>	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
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	Pan card of Company     Proof of business existence along     with business Profile
Whether Applicant/ Co- Applicant is a Partnership Firm	<ul> <li>Registration certificate</li> <li>Partnership Deed with all Amendment</li> <li>For KYC of Partner/ Authorised Personnel, please refer OVD Section above</li> </ul>	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	<ul> <li>Registration Certificate, Bye laws- Society</li> <li>Trust Deed in Case of Trust</li> <li>Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority)</li> <li>For KYC of Trustee/ Authorised Personnel, please refer OVD Section above</li> </ul>	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	<ul> <li>HUF Deed</li> <li>Proof of registered office of HUF</li> <li>Latest electricity bill or any other certificate from statutory authority)</li> <li>Certificate &amp; Proof of business existence along with business Profile</li> <li>Photos of Karta, Co –Parcener</li> <li>For KYC of karta/ Co Parcener, please refer OVD Section above</li> </ul>	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)

<sup>•</sup> 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

<sup>•</sup> 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. I purchased a property 3 months back; can I get a Home Loan refinance?

Yes, you can avail re-finance at applicable Home Loan rates within 6 months from the date of property purchase.

#### 5. 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.

#### 6. 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.

#### 7. 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.

#### 8. 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.

#### 9. 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.

### 10. 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.

#### 11. 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.

#### 12. 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.

#### 13. 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 writ This is subject to furnishing of all the necessary documents as mentioned in this Application								
Further we confirm having received the upfront processing fee cheque of ₹		, 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	D						





# **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		-	

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

	APPLICANT			CO-APPLICANT					
Relation with Applicant									
Name									
Father's/ Spouse's Name									
PAN Card									
Passport/ Driving License No.									
Aadhar No.	MMMMMM								
Date of birth									
Mother's maiden name									
Status	Res	NRI	PIO	Res	NRI	PIO PIO			
Nationality				1					
Community*									
Category	SC	ST	OBC	SC	SI	OBC			
cutcyory	General	Others		Gener	<del>=</del>				
Weaker Section	Cilcidi	Utilicis		deilei	ui Utilci3				
Gender	Male	Female	Transgender	Male	Female	Transgender			
Marital Status	Single	Married	nansyenuer	Single	<del>_</del>	Iralisyelluei			
No. of dependants	siligle	ridilleu	Children	Siligle	ridifieu	Children			
	Matriculate	☐ Hadanandusta	_=	Matrice 1	ulata				
Education	Matriculate Postgraduate	Undergraduate Others	Graduate	Matric	ulate Undergraduate raduate Others	Graduate			
	City: Pincode:	State: Email:	Country:	City: Pincode:	State: Email:	Country:			
Contact details	STD Code:	Tel. Res:		STD Code:	Tel. Res:				
contact actums	Mobile No.			Mobile No.					
Years of current residence	Years	Months		Pioblic No.	Years Months				
Residence ownership	Self-owned	Rental	Parental	Self-o		Parental			
Residence ownership	Employer provided	Employer provided	Monthly Rent ₹		oyer provided Employer provided				
Permanent Address	Employer provided	Limpioyei provided	Piontiny Rent \	_	oyei provided Employei provided	i Fioritilly Relit \_			
	City:	State:	Country:	City:	State:	Country:			
	Pincode:	Email:	- Junia yi	Pincode:	Email:	country.			
Occupation	Salaried Individual	Self-employed Profess	ional		ed Individual Self-employed Pro	fessional			
occupation	Self employed Non-		iona		employed Non-Professional	ressional			
Nature of Employer/Business	Jen employed Non	Tioicoolonai		Jell (	ampioyed non-1 foressional				
Employer/Business name									
Designation									
Period in Current Employment/Business	Years	Months			Years Months				
	Years	<del></del>							
Total Employment Period		Months		D <sub>C</sub>	_YearsMonths				
Monthly Income	Rs	Causas		Rs					
Other Income	Rs	Source:		Rs	Source:				
Address (Office Address)									
	City:	State:	Country:	City:	State:	Country:			
	Pincode:	Email:	and ji	Pincode:	Email:	country.			
		LITIUIII							
	STD Code:	Tel. (Off):	Extn.:	STD Code:	Tel. (Off):	Extn.:			

 $<sup>{}^*</sup>Information of Religion/Community/Caste etc. is for statistical purpose and not for any other use. \\$ 

SOURCING DETAILS (FOR OFFICIAL USE ONLY)

CONNECTOR

\_\_\_ DMA

SELF

Name of the Sourcing Channel

Bank Saving Immovable Property Shares & Securities Insurance PF/PPF Balance	NT CO-APPLICANT									
Bank Saving Immovable Property Shares & Securities Insurance					APPLICA	NTTV		CO	-APPLICA	NT
Immovable Property Shares & Securities Insurance			Source*	EMI (₹)	Outstanding (₹)		Source*		Outstanding (₹)	
Shares & Securities Insurance		House		(.,				(.,	3(1)	
Insurance		Car								
		Personal								
		PF/Bank								
Others		Others								
	Vheeler Car Two Wheeler	Utileis	*M	ontion co	urce as Bank/ Emp	  ovor/ Eamily/ Oth	orc from w	horo loan	has boon takon	
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BANK A/C DETAILS										
	APPLICA	INI				CC	)-API	DI IC	ΔΝΤ	
Name of A/C Holder	ALTEICA	AIV I					<i>,</i> , , , ,	LIC	AITI	
Name of Bank										
Branch										
A/C No.										
A/C Type										
Operative Since										
IFSC Code										
Ir SC Code										
LOAN DETAILS										
Amount Rs.	Term (Yrs)		Repay	ment Mod	de: DDC	ECS	Others _			
							_			
Purpose of Loan: Home Loan-Purchase	Home Loan-BT	P	Plot Loan		Top-up	L	Plot + C	onstructio	DN	Construction
Home Extension	Home Improvement									
LAP against Residential I	Property AP against Commercial	l Property [	Purch	ase of Con	nmercial Property					
DETAILS OF PROPERTY										
Dronorty Typo: Dosidonco	Commercial Reside	ential cum Offic	ro		Multi Tenanted & N	liv Ilcano		low		
Property Type: Residence	Commercial Reside	ential culli villo	Le		multi felialiteu & r	iix usaye	r	vew		
Address of Property:										
Area of Property/Land (In sq. feet)		Built Up	Area (In sq	. feet):						
Name of Project:					uilder/Seller/Owne	r				
-										
Cost of Purchase/Construction:			кец	JISLI dLIVII V	.031.		01116	1 (0212		
Total Cost:	Own Contribution:				<del></del>					
10tul cost.										
	REFEREN	ICE I				R	8888	ENC	E II	
REFERENCE DETAILS	REFEREN	ICE I				R	EFER	ENC	EII	
REFERENCE DETAILS  Name	REFEREN	ICE I				R	EFER	RENC	E II	
REFERENCE DETAILS  Name Relationship	REFEREN	ICE I				R	EFER	RENC	E II	
REFERENCE DETAILS  Name	REFEREN	ICE I				R	EFER	RENC	EII	
Name Relationship Address		ICE I			ZID (ode.	R	EFER		E II	
REFERENCE DETAILS  Name  Relationship  Address  Contact details: STD Co	ode: Tel:	ICE I			STD Code:	R	EFER	Tel:	E II	
REFERENCE DETAILS  Name Relationship Address  Contact details: STD Co	ode: Tel: e No.	ICE I			Mobile No.		EFER		E II	
REFERENCE DETAILS  Name Relationship Address  Contact details: STD Co	ode: Tel:	ICE I					EFER		E II	
REFERENCE DETAILS  Name Relationship Address  Contact details: STD Co	ode: Tel: e No.	ICE I			Mobile No.		EFER		E II	
REFERENCE DETAILS  Name Relationship Address  Contact details: STD Co Mobile Email  DECLARATION:  I/We apply for sanction of loan duly secured by the mortgage of the	ode: Tel: e No. (If any):		g Finance Limite	d ("PNBHFL").	Mobile No. Email (If any		EFER		E II	
REFERENCE DETAILS  Name Relationship Address  Contact details: STD Co Mobile Email	ode: Tel: e No. (If any): immovable property or such other securities as may be req	tuired by PNB Housing	-		Mobile No. Email (If an	<i>(</i> ):		Tel:		plication has been
REFERENCE DETAILS  Name Relationship Address  Contact details: STD Co Mobile Email  DECLARATION:  I/We apply for sanction of loan duly secured by the mortgage of the live apply for sanction of loan duly secured by the mortgage of the will be application for withheld/concealed. 3. That no insolvency or bankruptcy proceeding withheld/concealed. 3. That no insolvency or bankruptcy proceeding	ode: Tel: e No. ((If any): immovable property or such other securities as may be req rm are true, correct and complete and updated in all respect s have been initiated against me/us nor have I/we ever been	uuired by PNB Housin, ts, I/We have read & t n adjudicated insolve	understood the sent. 4. That there	said contents v	Mobile No. Email (If any which have also been exple en an award or an adverse	ined to us/me in vernacu	ılar. 2. That no n	Tel:	vant information to this ap of contract, tax malfeasanc	e or other serious
REFERENCE DETAILS  Name  Relationship  Address  Contact details: STD Co  Mobile  Email  DECLARATION:  I/We apply for sanction of loan duly secured by the mortgage of the live declare and confirm:  1. That all the particulars and information given in the application for	ode: Tel:  e No.  (If any):  immovable property or such other securities as may be req  rm are true, correct and complete and updated in all respect s have been initiated against me/us nor have I/we ever bee loan. S. I/We have never been a defaulter with PWB Housing	tuired by PNB Housin ts, J/We have read & to adjudicated insolve or any other financic	understood the sent. 4. That there al institution. 6.	said contents v has never be That if any disc	Mobile No. Email (If any which have also been exple en an award or an adverse trepancy is found or obser	ined to us/me in vernacu judgement or decree in a red from the information	ılar. 2. That no n ı court case inve given above an	Tel:	vant information to this ap of contract, tax malfeasanc ents produced in support th	e or other serious ereof, PNB Housing shall
REFERENCE DETAILS  Name Relationship Address  Contact details:  STD Co Mobile Email  DECLARATION:  I/We apply for sanction of loan duly secured by the mortgage of the lower of the particulars and information given in the application for withheld/concealed. 3. That no insolvency or bankruptcy proceeding misconduct which shall adversely affect my/our ability to repay the I have the sole discretion to cancel the sanction at any stage and reapen PNB Housing regarding any change in respect of the above informat	ode: Tel: e No. ((If any): immovable property or such other securities as may be req rm are true, correct and complete and updated in all respect s have been initiated against me/us nor have I/we ever bee loan. 5. I/We have never been a defaulter with PNB Housing little hean if already disbursed, in wich an event, the process ion submitted including change in address, income and tele	quired by PNB Housin, ts, I/We have read & t or any other financia sing fee shall be liabll ephone numbers etc.	understood the sent. 4. That there al institution. 6. e to be forfeited 9. To pay proces	said contents v has never be That if any diso . 7. PNB Housir sing charges a	Mobile No.  Email (If any which have also been exple en an award or an adverse rrepancy is found or obser gg shall be under no oblige s applicable and charged I	ined to us/me in vernacu judgement or decree in a ved from the information ton to refund the registr.	ilar. 2. That no n court case inve given above an ation/upfront/p g read and undfo	Tel:  naterial & releviolving breach of the docume rocessing/any erstood the te	vant information to this ap of contract, tax malfeasanc nts produced in support th other fee in any event. 8.1 rms and conditions relating	e or other serious ereof, PNB Housing shall /We undertake to inform g to Housing Finance
REFERENCE DETAILS  Name Relationship Address  Contact details:  STD Co Mobile Email  DECLARATION:  I/We apply for sanction of loan duly secured by the mortgage of the lower of the particulars and information given in the application for withheld/concealed. 3. That no insolvency or bankruptcy proceeding misconduct which shall adversely affect my/our ability to repay the I have the sole discretion to cancel the sanction at any stage and reapen PNB Housing regarding any change in respect of the above informat	ode: Tel:  e No.  (If any):  immovable property or such other securities as may be req  rm are true, correct and complete and updated in all respect s have been initiated against me/us nor have I/we ever bee loan. 5. I/We have never been a defaulter with PNB Housing III the loan if already disbursed, in such an event, the process ion submitted including change in address, income and tele lions or by the revised additional terms and conditions which	uuired by PNB Housin ts, I/We have read & t a dijudicated insolve or any other financic sing fee shall be liabl phone numbers etc. h may at any time he	understood the sent. 4. That there al institution. 6. eto be forfeited 9. To pay procesereinafter be ma	said contents v has never be That if any diso . 7. PNB Housir sing charges a de while the lo	Mobile No.  Email (If any which have also been expli- en an award or an adverse crepancy is found or obser g shall be under no obligs a applicable and charged I ban availed by me/us is sti	ined to us/me in vernacu judgement or decree in a ved from the information tion to refund the registr y PNB Flousing, 10. Havin I outstanding, 11. I/we ag	ılar. 2. That no n ı court case invo given above an ation/upfront/p g read and undu ree that PMBHT.	Tel:  naterial & releviving breach of the docume rocessing/any restood the televistood the tel	want information to this ap of contract, tax malfeasanc ints produced in support th other fee in any event. 8. irms and conditions return right to charge different PP	e or other serious ereof, PNB Housing shall /We undertake to inform g to Housing Finance IBHFR based on the
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REFERENCE DETAILS  Name  Relationship  Address  Contact details:  STD Co  Mobile  Email  DECLARATION:  I/We apply for sanction of loan duly secured by the mortgage of the I/We declare and confirm:  1. That all the particulars and information given in the application for withheld/concealed. 3. That no insolvency or bankruptcy proceeding misconduct which shall adversely affect my/our ability to repay the I have the sole discretion to cancel the sanction at any stage and recal PNB Housing regarding any change in respect of the above informatic Scheme and hereby agree to be bound by the said terms and conditicated the same of the conducting investigations and/or making disclosures in terms of the person (s) and further allow PNB Housing to cross sell the other prod	immovable property or such other securities as may be req rm are true, correct and complete and updated in all respect s have been initiated against me/us nor have I/we ever bee donn. 5. I/We have never been a defaulter with PNB Housing III the loan if already disbursed, in such an event, the process ion submitted including change in address, income and tele ions or by the revised additional terms and conditions which it date and reset frequency as decided by PNBHFL 12. I/We which PNB Housing considers necessary, 13. I/We shall indee preceding clause. 14. PNB Housing reserves the right begin ducts and services offered by such other person (s). 16. I/We	tuired by PNB Housin; ts, I/We have read & n adjudicated insolve or any other financic sing fee shall be liable sphone numbers etc. h may at any time he authorize PNB Housin fur PNB Housing a; ct the loan applicatio further agree to rece	understood the sent. 4. That there al institution. 6. e to be forfeited 9. To pay proces ereinafter be mang or its agent/s gainst any loss on at its sole disceive SMS alerts/v	said contents v has never be That if any disc . 7. PNB Housir sing charges a de while the lo service provide or damage ( w vretion. 15. I/W whatsapp/ema	which have also been explient and which have also been explient an award or an adverse repancy is found or obserting shall be under no obligion as applicable and charged I ban availed by me/us is still be reformed to the r	ined to us/me in vernacu, judgement or decree in a reed from the information tition to refund the registre, y PNB flousing. 10. Havin loutstanding. 11. I/we agureau enquiries/reports, er) as a result of any action that me/us with restein/our application status ar	lar. 2. That no n court case invo given above an ation/upfront/p g read and undre ree that PMBHL share customer on / claim raises to the products in daccount activ	Tel:  naterial & relevitying breach of the docume rocessing/any erstood the tel data, make red by such instits and services sittles as well as:	vant information to this a pof contract, tax malfeasanc ents produced in support the other fee in any event. 8. I rms and conditions relating right to charge different PP eferences and carry out any tutions or any third party being offered by PNB Hous s product use messages th	e or other serious ereof, PNB Housing shall /We undertake to inform It to Housing Finance IBHFR based on the other third party vendor for making reference, ing or by any other at PNBHFL and/or its
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Sourcing Branch ID

Name of the Relationship Officer

Sign of Sales Manager

Others