

APPLICATION FORM for HOME LOAN

For office use only

Branch: _____

Reference no.: _____

Received on: ____/____/____

Recent Photograph
of Applicant

Recent Photograph
of Co-Applicant

Personal Details

Information	Applicant	Co-Applicant
	Relation with Applicant: ☐ Parent ☐ Spouse ☐ Other	
	☐ Sh. ☐ Smt. ☐ Km. ☐ Others Specify others _____	☐ Sh. ☐ Smt. ☐ Km. ☐ 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)* ☐ Passport no. ☐ Voter ID ☐ Driving License ☐ UID		
Date of Birth* and Gender	☐ Male ☐ Female ☐ Transgender	☐ Male ☐ Female ☐ Transgender
Category	☐ Physical ☐ Ex-Serviceman ☐ Minority ☐ Handicapped ☐ None of these ☐ SC/ST	☐ Physical ☐ Ex-Serviceman ☐ Minority ☐ Handicapped ☐ None of these ☐ SC/ST
Educational Qualification*	☐ Undergraduate ☐ Graduate ☐ PG ☐ Professional course ☐ Other	☐ Undergraduate ☐ Graduate ☐ PG ☐ Professional course ☐ Other
Marital Status and No. of dependents in the household	☐ Single ☐ Married No. of Dependents ☐ ☐	☐ Single ☐ Married No. of Dependents ☐ ☐
Email address		
Phone details (STD code – Tel res.)		
Mobile No.		
Relative of Staff/ Director of bank?	☐ Yes ☐ No	☐ Yes ☐ No
Residential Address	Applicant	Co-Applicant
Residence Address* (Present)		
City: _____ State: _____ Pin: _____ Country: _____		City: _____ State: _____ Pin: _____ Country: _____
Residence Address* (Permanent) ☐ Same as above		
City: _____ State: _____ Pin: _____ Country: _____		City: _____ State: _____ Pin: _____ Country: _____
Status of current residence	☐ Owned (Self/spouse/ dependent children) ☐ Owned (Parents) ☐ Rented by Self/Spouse ☐ Leased by company/govt. ☐ Other	☐ Owned (Self/spouse/ dependent children) ☐ Owned (Parents) ☐ Rented by Self/Spouse ☐ Leased by company/govt. ☐ Other
Years at current residence*	☐ ☐ Years ☐ ☐ Months	☐ ☐ Years ☐ ☐ Months
Address for correspondence	☐ Current Residence ☐ Permanent Residence ☐ Office	☐ Current Residence ☐ Permanent Residence ☐ Office

*Supporting documents duly signed by the applicant should be attached

Work and Financial Details

Information	Applicant	Co-Applicant		
Employment Nature	☐ Salaried ☐ Self employed ☐ Professional ☐ Other	☐ Salaried ☐ Self employed ☐ Professional ☐ Other		
If professional	☐ CA ☐ Doctor ☐ Engineer/Architect ☐ Lawyer ☐ Small/Marginal farmer ☐ Other agriculturist ☐ Other	☐ CA ☐ Doctor ☐ Engineer/Architect ☐ Lawyer ☐ Small/Marginal farmer ☐ Other agriculturist ☐ Other		
Nature of Organization	☐ Govt./PSU ☐ Public Ltd. Co. ☐ Pvt. Ltd. ☐ Proprietorship ☐ Partnership ☐ Other	☐ Govt./PSU ☐ Public Ltd. Co. ☐ Pvt. Ltd. ☐ Proprietorship ☐ Partnership ☐ Other		
Period in Current Employment/ Business	Years Months	Years Months		
Total Employment/ Business Period	Years Months	Years Months		
Date of Retirement (If salaried)	Years Months	Years Months		
Name of Organization/Business				
Designation				
Office Address	City: State: Pin: Country:	City: State: Pin: Country:		
Phone details (STD code – Tel off.)				
If Self Employed/Professional				
Income in last 3 Financial years*(Rs.) (As per Income Tax Return)	FY1 (20__ - 20__)	FY 1 (20__ - 20__)		
	FY 2 (20__ - 20__)	FY 2 (20__ - 20__)		
	FY 3 (20__ - 20__)	FY 3 (20__ - 20__)		
If Salaried/Other				
Annual Income* (Rs.)	Gross	Gross		
	Net	Net		
Spouse's financial information*	☐ IT assessee & paid tax last yr ☐ Earns but not formally ☐ IT assessee but no tax paid ☐ Does not earn	☐ IT assessee & paid tax last yr ☐ Earns but not formally ☐ IT assessee but no tax paid ☐ Does not earn		
Bank Account Details (Details of PGB a/c if applicable)	Account I	Account II	Account I	Account II
Name of Bank				
Branch				
A/c No. (details of salary a/c. for salaried)				

Statement of Assets and Liabilities*

Information	Applicant	Co-Applicant
Assets		
Immovable Properties	Amount (Rs.)	Amount (Rs.)
Building/House		
Land		
Movable Properties		
Cash		
Deposits with banks		
Investment in government securities		
Others		
Total		

*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	☐ Yes ☐ No	☐ Yes ☐ No

Proposed Loan Details

Information	Applicant
Purpose for which loan is required (Details as per enclosure 'A' or 'B')	☐ Purchase of Plot/land ☐ Construction of house ☐ Purchase of Built house/Residential flat/under construction ☐ Carrying out Repairs/Renovation/Addition/Alteration to existing house/flat ☐ Take over loan from other bank/Fl
Total Cost of house/flat/construction and Applicant's contribution/Margin	Total Cost (Rs.) Applicant's contribution/Margin (Rs.)
Loan Amount applied (Rs.) and Rate of Interest option	☐ Floating ☐ Fixed
Repayment Period proposed	☐ ☐ Years ☐ ☐ Months Moratorium/Holiday Period: ☐ ☐ Months
Monthly Installment	Mode ☐ Advance Cheques ☐ Standing Instructions ☐ Electronic Clearing System

Other Information

Information	Applicant/Co-Applicant
Collateral security proposed	☐ Yes ☐ No Type of collateral ☐ Property ☐ NSC/LIC ☐ Policy/Govt. Security ☐ Shares ☐ Others
If yes	Value of collateral (Rs.)
Guarantor Available	☐ Yes ☐ No If yes, then furnish details in Part II
Pending court cases of Banks/Financial Institutions against Applicants/ As Partners/As Director:	☐ Yes ☐ No (Enclose details on an annexure, if needed)

Reference Details

	Reference I	Reference II
Name		
Address	 City: State: Pin: Country:	 City: State: Pin: Country:
Mobile No./Telephone		

*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: _____

*Sl. No. _____

ACKNOWLEDGEMENT

Date: _____

Received application from Mr/Ms/M/S _____ R/O/Office at _____ for a _____ (Type of Loan) loan/limit of Rs. _____ (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.

(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	

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.):

Place:

Date:

Signature of the applicant(s)

Personal and Employment Details

Personal Details										Employment Details										
First Name											Employment Nature									
Middle Name											☐ Salaried ☐ Self employed ☐ Professional ☐ Other									
Last Name											If professional									
Father's/Husband's Name											☐ CA ☐ Doctor ☐ Engineer/Architect ☐ Lawyer ☐ Small/Marginal farmer ☐ Other agriculturist ☐ Other									
Income Tax PAN No.*											Nature of Organization									
AADHAR No. *											☐ Govt./PSU ☐ Public Ltd. Co. ☐ Pvt. Ltd. ☐ Proprietorship ☐ Partnership ☐ Other									
Identification no.(tick any one)*											Period in Current Employment/Business									
☐ Passport no. ☐ Voter ID ☐ Driving License ☐ UID											☐ Years ☐ Months									
Date of Birth* and Gender											☐ Male ☐ Female ☐ Transgender									
Educational Qualification and Relationship with applicant											☐ Spouse ☐ Parents ☐ Son/Daughter ☐ Other									
Email Id											Name of Organization, Designation and Address									
										City: State:										
										Pin: Country:										
Address										Permanent Address										
Address																				
City: State:										City: State:										
Pin: Country:										Pin: Country:										
Phone details (STD code – Number)										Mobile No:										

Financial Details

Information	Guarantor	
Is he/she an Income tax payee	☐ Yes ☐ No	
Total Income in last 2 Financial years (Rs.)	FY 1 (20__ - 20__)	FY 2 (20__ - 20__)
Bank Account Details (Existing customer should give details of PGB account)		
Name of Bank		
A/c No. (details of salary a/c. for salaried)		
Branch		

Statement of Assets and Liabilities*

Liabilities		Assets	
Outstanding Loans/Advances	Amount (Rs.)	Immovable Properties	Amount (Rs.)
Bank(s)		Building/House	
Employer		Land	
Relatives /Friends		Movable Properties	
Provident Fund		Cash	
		Deposits	
		Investment in govt. securities	
Others		Others	
Total		Total	
Net Worth (Actual in Rs.)			

*Supporting documents duly signed by the guarantor should be attached

Having fully apprised myself of the particulars submitted in loan application dated for.....
..... (mention purpose) loan of Rs. to be considered by the bank to
Shri/Smt/Miss.....
Son/Wife/ Daughter of Shri..... I have agreed
to furnish my guarantee for repayment of the loan. I hereby declare that I know the above mentioned applicant(s) very
well for the last.....no. of years. The information furnished by me is true and correct to the best of
my knowledge and belief.

Yours faithfully,

Signature of Guarantor: _____

Name of Guarantor: _____

Date:

Place:

Note : In case there is more than one guarantor, he/she should fill up another form (Part-II Guarantor Information).