

Application-cum-Appraisal/Sanction Form for Personal Loan

Branch Office: _____

Date of Application: _____

Part – I Applicant/Co- Applicant information

1. Applicant's Name		Last:	First:	Middle:
2. Father's/Husband's Name				
3. a) Residence*: Present b) Residence*: Permanent c) Office: d) E-Mail id e) Mobile:	City/Location _____ District _____ Pin Code _____ Country _____		Recent Self Attested Photograph of the applicant	
	City/Location _____ District _____ Pin Code _____ Country _____			
	City/Location _____ District _____ Pin Code _____ Country _____			
	City/Location _____ District _____ Pin Code _____ Country _____			
	4. Category of Applicant (Tick appropriate)			
	Physical Handicapped Y/N			
	Ex-Serviceman Y/N			
	Minority Y/N			
	SC/ST Y/N			
	5. Telephone No. (With STD code)			
a) Residence: _____				
b) Office: _____				
6.(a) Income Tax Pan No.*		Aadhar No.*		
(b)(ii) Voter ID No.* (iii) Passport No.* (iv) Driving Licence No.*	Any one of these			
7. Individual Type:		☐ Salaried	☐ Professional	☐ Self Employed
		☐ Other		
8. a) Age (yrs)				
b) Date of Birth (dd/mm/yyyy)*:				
c) Gender (male/female/Transgender)				
d) Marital Status		☐ Single	☐ Married	
e) Number of dependents in the household				
f) Earning Member of family, if any, excluding applicant				
g) Banking with us		Yes/No, if yes, a/c no. /Customer Id.		
9. Qualification/Education*		☐ Matriculation	☐ Intermediate	☐ Graduation
		☐ PG	☐ Ph.D.	
10. Whether relative of Staff /Director of bank		☐ Yes		
		☐ No		
11. a) Residence Ownership		☐ Owned (self /spouse)	☐ Owned (Parents)	☐ Other

b) Is the house mortgaged	Yes	No			
c) Value of House	o At cost `		o Market value `		
12. a) Years at current residence*					
b) Period of stay at Present Posting					
13. a) Collateral security provided?	o Yes		o No		
b) Type of collateral	o Property	o NSC/LIC Policy/Govt. security	o Shares	o Other	
c) Value of collateral (`)	`	`	`	`	
14 a) Vehicle	Two Wheeler		Four Wheeler		
b) Make and age of vehicle					
c) Number					
15. Profession, Please Specify					
16. Additional information (in case of Army Officers)	IC NO.				
	RANK				
	IDENTITY CARD/PAY BOOK NO				
	PAY ACCOUNT NO.				
	NAME OF THE UNIT				
17. If Self Employed / Professional	His/her firm is	o Proprietorship	o Partnership	o Pvt. Ltd. Co.	o Others
	No of yrs in Business/ Profession				
	Line of Activity				
	Income in Last 3 years (`)*	Current Year:	Last year :	Year before last :	
18. If Salaried Employer information and annual income details.	He/she works for	o Govt./Public Sector ☐ Public Ltd.Co. ☐ Private Ltd.Co. ☐ Others			
	Salary account with PGB	Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No			
	Name of the employer			Address	
	Years with current employer	_____ Years ; Since when: _____			
	Years with previous employer(s)	_____ Years; From _____ To _____			
	Total Length of Service Date of Retirement				
	Designation Annual Income (`)*	Gross: _____		Since: . _____ Net: _____	
19. If Other	Occupation				
	Total Annual Income (`)*	Gross: _____ Net _____.			
20. Annual deductions (statutory savings, IT etc in `)*					
21. Other loans taken (including previous loans from PGB):					
Limit (`) :					
Present Outstanding (`) :					
Whether regular:		o Yes ☐ No			
Monthly Repayment (`) :					
22. Statement of Assets and Liabilities (Amount in `)					
Liabilities		Assets			
Outstanding Loans/Advances	Amount		Amount		
		Immovable properties:			

		Land	
Bank		Building	
Employer		Movable properties:	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in Govt. Securities	
		Others	
Total		Total	
Net Worth (Actual in `)			

23. Spouse Information: a) Name of the spouse: b) Occupation/Profession: c) Annual Income*: d) Is she/he furnishing guarantee? e) Income Tax PAN no.	Office Tel No. : _____ Office Address : _____ Gross: _____ Net: _____ Yes No	

24. Details of Personal Loan requested from PGB:		
a. Purpose of Loan		
b. Amount of Loan		
25. Repayment Period (yrs)		
26. Monthly installment a) Amount (Rs.) b) Mode		
	☐ Advance Cheques	☐ Standing instructions
27. Guarantor: Whether available?	☐ Yes , Furnish details in Part II	☐ No

28. Name, Address and telephone numbers of two references		
REFERENCE 1		REFERENCE 2
a)	b)	
29. Pending court cases of Banks/Financial Institutions against Applicants/As Partner/ As Director: (Enclose details on an annexure, if needed)		

30 I request for sanction of loan of ` _____ as Personal Loan on the basis of information given above. It is declared 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 and name of applicant

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 with in 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)

*Sl. No. of the acknowledgement format should be the same as indicated in the register for receipt of credit proposals.

Note: All columns of the form should be properly filled up and supporting documents duly signed by applicant wherever required should be attached, particularly those marked with a *. If there is a co-applicant, he/she should fill up another form. If there is guarantor, he/she should also fill up the guarantor information (Part II)

Part – II Guarantor information				Recent Self-attested Photograph of Guarantor
1. Name				
2. Father's/Husband's Name				
3. Address a. Residence*				
		Location/City_____		
		District_____ Pin Code_____		
		Country_____		
b. Office.				
		Location/City_____		
		District_____ Pin Code_____ Country_____		
c. Permanent Address				
		Location/City_____		
		District_____ Pin Code_____ Country_____		
d. E-mail Id				
e. Mobile				
4. Telephone No.: Residence				
(with STD code) Office				
5. Age (yrs.)				
6. Date of Birth (dd/mm/yyyy):*				
7. Gender (male/female/Transgender)				
8. Qualification				
9. Is he/she is an Income-tax payer?				
10. Income Tax PAN no.*				
11. Aadhar No. *				
12. Voter ID No*.				
13. Passport No.*				
14. Driving Licence No.*				
15. Type of guarantor		☐ Self Employed ☐ Salaried ☐ Professional ☐ Others		
16. (a) If Self Employed/ Professional		His/her firm is ☐ Proprietorship ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others		
Years in Business				
Total Income in Last 2 yrs() Last year:		Year before last:		
(b) If Salaried		☐ Private sector ☐ Public sector (including govt. enterprise) ☐ Others		
He/she works for Designation				
Name & Address of the employer				
Years with current employer				
Salary a/c with PGB		Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No_____		
Total Annual Income ()		Last Year: Year before last:		

16. Statement of assets and liabilities of the guarantor			
Liabilities		Assets	
Outstanding Loans and Advances	Amount		Amount
		Immovable properties:	
		Land	
Bank		Building	
Employer		Movable properties:	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
Total		Total	
Net Worth (Actual in `)			

(Enclose photocopies of documentary evidence in support of the above)

17. Having fully apprised myself of the particulars submitted in loan application dated _____ for _____ (mention purpose) loan of ` _____ 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 & belief.

(Signature and name of Guarantor)

Date:

Place: