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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 	
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

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 leligible 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.
13.	Who is eligible for PMAY 2.0 (Interest Subsidy Scheme)? Any loan which fulfils the below criteria will be eligible to apply for PMAY2.0 (ISS)

Eligibility Checklist		
Disbursed on or after September 01, 2024 Carpet Area <= 120 square meters (1291.67 square feet)		
Loan Amount <= 25 Lakhs	Female Ownership - Women should be owner/co-owner in the proposed property.	
Property Value (including land for P+C) <= 35 Lakhs	Loan Type (Only Housing Loans)	
Loan Tenor >= 60 months (5 years)	Not Booked as Balance Transfer	
Household Income (all family members) < 9 lakhs	Family member should not own a pucca house anywhere in India	

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 Ioan 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 Ioan appraisal process.			
Further we confirm having received the upfront processing fee cheque of ₹			
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		

F		imited Baat	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		
1.6	Communication Address	City State Pin Display Block/Taluka	City State Pin Discrete Block/Taluka Discrete Discrete Discrete
		Self Owned Family Rented Company Lease Other	Relation with Applicant
	Address Type	Rural Semi-Urban Urban Metro	Rural Semi-Urban Urban Metro
1.7	Permanent Residence Address Type	City State Pin City Block/Taluka Self Owned Family Rented Company Lease Other Rural Semi-Urban Urban Metro	City State Pin City Block/Taluka Self Owned Family Rented Company Lease Other Rural Semi-Urban Urban Metro
1.8	Phone with STD Code		
1.9	Mobile No.		
1.10	Email ID (Personal)		
1.11	Gender	Male Female Others	Male Female Others
1.12	Marital Status	Single Married Widow Other	Single Married Widow Other
1.13	No. of Dependants	Children Other	Children Other
1.14	Category	General OBC-NCL* OBC* SC* ST*	General OBC-NCL OBC SC ST
1.15	Any Disabilities	YesNo	Yes No

*OBC-NCL - Other Backward Classes - Non-Creamy Layer | *OBC - Other Backward Classes | *SC - Scheduled Castes | *ST - Scheduled Tribes

Loan Application Form

1.	Personal Details	Applicant	Co-Applicant
1.16	Whether Manual Scavenger	Yes No	Yes No
1.17	Religion	Hindu Muslim Sikh Christian	Hindu Muslim Sikh Christian
		Buddhist Jain Zoroastrian Other	Buddhist Jain Zoroastrian Other
1.18	PAN/Form 60	Form 60	Form 60
1.19	Aadhaar Card No.		
1.20	LEI No. (For non-individual borrowers only)		
1.21	Qualification		
1.22	Residential Status	Resident Non-Resident	Resident Non-Resident
2.	Employment Details	Applicant	Co-Applicant
2.1	Occupation	Salaried Self Employed Business Professional	Salaried Self Employed Business Professional
		Homemaker Non-Salaried Others	Homemaker Non-Salaried Others
2.2	Distinct Occupation	If Salaried: Government Employee Private Sector Employee	If Salaried: Government Employee Private Sector Employee
		Public Sector Employee	Public Sector Employee
		If Self-Employed: Freelancer Contractor	If Self-Employed: Freelancer Contractor
		If Business: Small Business Medium Business Large Business	If Business: Small Business Medium Business Large Business
		If Professional: Doctor Lawyer Engineer Architect	If Professional: Doctor Lawyer Engineer Architect
		Finance professional Teacher/Professor Artist	Finance professional Teacher/Professor Artist
		Management Consultant Other Professionals	Management Consultant Other Professionals
		If Homemaker: Homemaker	If Homemaker: Homemaker
		If Non-Salaried: Farmer Transport Driver Street Vendors	If Non-Salaried: Farmer Transport Driver Street Vendors
		Fisherman Daily Wage Worker Artisan	Fisherman Daily Wage Worker Artisan
2.3	Whether Ex-Servicemen	Yes No	Yes No
2.4	Designation		
2.5	Employment No.		
2.6	Name Address of Employer/	Din Din	Din Din
27	Business Concern		Pin Pin
2.7	Office Phone with STD Code Extn. No.		
2.0	Official Email Id		
2.8 2.9	Total Years in Present Occupation	Years	Years
2.10	Total Work Experience	Years	Years
2.11	Retirement Age	Years	Years
2.12	Total Monthly Income	₹	₹
	Other Income	₹	₹
	Total	₹	₹
2.13	Monthly Expenses	₹	₹

2. Employment Details Applicant	Co-Applicant
2.14 Household Annual Income ₹	
2.15 I can pay Monthly EMI upto ₹	₹
3. Loan Details	
Amount Requested ₹	Loan PeriodYears
Type of Home Loan : Floating Fixed (Years) 2 3	Other Please specify
Purpose of Loan : House/Plot Purchase Business Purpose Working Capital	Medical Expenses Marriage Expenses Repay Existing Loans
Children Education Buy Car/Other White Goods Personal Use	Construct a Commercial Property Construct a Housing Property
Loan Status: Primary Origination Balance Transfer Pool Buyout	Co-Lending Others
If Yes, Outstanding Loan Amount ₹ Name of Financial Instit	ution Running Since
In case of Lease Rental Discounting, please provide	
Address of property given on Lease	
Name of Lessee(s)	
Details of Lease : Area Rent per sq. ft	Gross/Net Rent (₹)
Preferred Date 1) Loan Sanction D D M M Y Y Y Y 2) Loan Disbursement D	D M M Y Y Y Y
Requirement of Funds (Not applicable for LAP)	Sources of Funds (Not applicable for LAP)
Total Purchase Price ₹	Loan required from PNBHFL ₹
Construction Cost ₹	Amount already spent ₹
Other Cost ₹	Saving from Bank/Investment ₹
Total ₹	Total ₹
If NRI, please provide Power of Attorney details	
POA Name	Landline No.
Address	Mobile No.
	Email
	Relation with POA
If, (please select) Company Partnership Firm LLP Society	Trust is Applicant/Co-Applicant, please provide below details of the selected option:
Registration No./CIN Date of Registration/I	ncorporation PAN
Details of Partners (in case of Partnership Firm)	

4. Financial Information

Saving/Investment			Loan Taken				
Particulars	Applicant	Co-Applicant	Source of Loan	Purpose of Loan	0/S Amount	EMI	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 Employer				
3.			Other				

5. GST Details	Applicant	Co-Applicant
GST Identification Number		
To be considered for Invoice Generation (Tick any 1 box)		

6. Bank Account Details

Name of Account Holder	A/c Type	Bank Name	Branch Name	A/c No.

7. Details of Property (Offered as Security)				
Address	Status of Property	Type of Property	Type of Transaction	
	Ready	Flat	Direct Allotment	
	Proposed	Independent unit	Resale	
	Under Construction	House		
City Pin Code	Freehold Leasehold	Other/Land		
7.1 Estimated Market Value				
Rural Urban				
7.2. Details of Property (Offered as Security) will be in the name of				
ii				
7.3 Has/Have the applicant(s) or spouse of applicant(s) earlier applied to PNB Housing for loan? Yes No If yes, please provide details				
7.4 Have you taken the loan before? If yes, please specify	4 Have you taken the loan before? Yes No			
7.5 No. of dwelling units owned by the borrower (excluding current property)				

8. Reference: (Name & Address of tw o 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
If other, please specify	
10. PMAY*	
Do you want to apply for PMAY (ISS) 2.0 Yes No	
DECLARATION: 1.1/we understand that we have to apply online on PMAY-HFA(Urban) within 7days of loan sanction, to be considered for PMAY 2.0 Interest Subsidy Scheme. 2.1/we understand subsidy, the processing is contingent on me/we applying for PMAY Subsidy on time. 4.1/we understand that the grant of subsidy is subject to eligibility and verification of details	that failure to apply on time may result in me / we not getting the subsidy. PNBHFL will not be held responsible for this delay. 3.1 / we understand that in case I / we have expressed our desire to avail & documents (as submitted).
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").

1/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 1/we ever been adjudicated insolvent; 4. That there has never been a 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 thereol, 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 lee shall be liable to be forfeited; 7. PNB Housing shall have under no obligation to refund the registration/upfront/processing/any other fee in any event; 8.1/We undertake to inform 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; 11.1/we agree that PNBHFL reserves the right to charge different PNBRRP based on the category of customers their risk profile and product type on such reset date and reset frequency as decided by PNBHC; 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; T3. (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 dause; 14. PNB Housing reserves the right to reject the loan application. Customers shall be informed about the rejection accordingly 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 (3) and further allow PNB Housing to cross sell the other products and services offered by such other person (3); 16. I/We further agree to receive SMS alerts/whatsapp/enails/letters etc related to my/our application status and account activities as well as product use messages that PNB#FL 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 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 PNBHR. 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 GBL) and/or 'willu' defaulter' by RB; 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 / 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. PNBHE 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; 26.1 hereby consent to receiving information from Central KYC Registry through SMS/email on my registered number/email address. Applicant Co-Applicant

Except to the extend disclosed to PMBHE, no director or a relative/near relation (as specified by RB) of a director or a banking/NBFC (including PMBHE) or a relative/near relation (as specified by RB) of a senior official of PMBHE (as specified by RB) is: the Applicants(s), or a partner of our concern, or a trustee, member, director, employee or our concern, or of a subsidiary, or our holding company, or a paranter or my/our behalf (as babbatilial interest in our concern) or involving company.

Applicant's Signature Date : Place :			Co-Applicant's Signature Date : Place :				
For Office Use Only							
Sourced by (Tick √ as applicable) DSA DST Direct HLA							
Channel Name	Channel Code	Connector Name	Connector Code				
DMA/Connector GST State							
TL Name	TL Code	SM Name	SM Code				
Login Fee ₹	Bank Name	— Cheque No. —————	Date				
Lead source Contact Centre Other		File No.					

A Housing Finance Company promoted by Punjab National Bank



1.18

PAN/Form 60

Supplementary Loan Application Form (In continuation to the Loan Application Form)

	Ghar Ki Bad	Co-Applicant Please paste passport size
	Sourcing Branch	phosport size photograph here with signature across
1.	Personal Details	Co-Applicant
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	
1.6	Communication Address	Block/Taluka City State Pin Image: City
	Address Type	Rural Semi-Urban Urban Metro
1.7	Permanent Residence	Block/Taluka City State Pin Image: City
	Address Type	Rural Semi-Urban Urban Metro
1.8	Relation with Applicant	
1.9	Phone with STD Code	Mobile No. Image: Contract of the second secon
1.10	Email ID (Personal)	
1.11	Gender	Male Female Other
1.12	Marital Status	Single Married Widow Other
1.13	No. of Dependants	Children Other
1.14	Category	General OBC (Other Backward Classes-Non-creamy Layer) OBC (Other Backward Classes) SC (Scheduled Castes) ST (Scheduled Tribes)
1.15	Any Disabilities	Yes No
1.16	Whether Manual Scavenger	Yes No
1.17	Religion	Hindu Muslim Sikh Christian Buddhist Jain Zoroastrian Other

Form 60

1.	Personal Details	Co-Applicant Co-Applicant
1.19	Aadhaar Card No.	
1.20	Qualification	
1.21	Are You a Citizen of India	Yes No
	Status	Resident Non-Resident

2.	Employment Details	Co-Applicant Co-Applicant				
2.1	Occupation	Salaried Self Employed Business Professional Homemaker Non-Salaried Others				
2.2	Distinct Occupation	If Salaried: Government Employee Private Sector Employee Public Sector Employee				
		If Self-Employed: Freelancer Contractor If Business: Small Business Medium Business Large Business				
		If Professional: Doctor Lawyer Engineer Architect Finance professional				
		Teacher/Professor Artist Management Consultant Other Professionals				
		If Homemaker: Homemaker				
		If Non-Salaried: Farmer Transport Driver Street Vendors Fisherman Daily Wage Worker Artisan				
2.3	Whether Ex-Servicemen	Yes No				
2.4	Designation					
2.5	Employment No.					
2.6	Name					
	Address of Employer/					
	Business Concern	Pin Pin				
2.7	Office Phone with STD code					
	Extn. No.					
2.8	Official Email Id					
2.9	Total Years in Present Occupation	Years				
2.10	Total Work Experience	Years				
2.11	Retirement Age	Years				
2.12	Total Monthly Income	₹				
	Other Income	₹				
	Total	₹				
2.13	Monthly Expenses	₹				
2.14	Household Annual Income	₹				

Saving/Investment			Loan Taken				
Particulars	Co-Applicant	Co-Applicant	Source of Loan	Purpose of Loan	0/S Amount		Balance Term (Months)
Saving in Bank			Co-Applicant Bank I				
Immovable Property			Bank II Employer				
Other Assets (specify)			Other Co-Applicant				
2.			Bank I Bank II Employer				
3.			Employer Other				

4. Bank Account Details

Name of Account Holder	A/c Type	Bank Name	Branch Name	A/c No.

DECLARATION:

I 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		Co-Applicant's Signature
Date :		Date :
Place :	A Housing Finance Company promoted by Punjab National Bank	Place :