

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 Employee	- 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 of Association - PAN Card of Company - List of Shareholders along with share holding pattern on company letterhead - 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)
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	- Last 12 months' bank statements - 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 Amendments - 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, Coparcener - For KYC of Karta/ Coparcener, 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 form with across signature on photograph
• Processing 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

FAQs

1. What is the process of applying for a Home Loan?

Step 1: Submit your loan application along with the 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 up to 90% of the property value in case of Home Loan and up to 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 the 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 logging 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 logging 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 PMAY2.0 (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 Tenure >= 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 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 ₹ _____, 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 _____

Branch Name _____ Date _____

Application ID _____

Scheme _____

Applicant
please paste passport size
photograph here with
signature across

Co-Applicant
please paste passport size
photograph here with
signature across

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.		
Aadhaar No.	XXXXXXXXXX	XXXXXXXXXX
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	☐ General ☐ OBC-NCL* ☐ OBC* ☐ SC* ☐ ST*	☐ General ☐ OBC-NCL* ☐ OBC* ☐ SC* ☐ ST*
Any Disability	☐ Yes ☐ No	☐ Yes ☐ No
Type of Impairment		
Percentage of Impairment		
UDID Number		
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 ☐ Postgraduate ☐ Others	☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Others
Residence Address (Present 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
Contact details	STD Code: _____ Tel. Res: _____ Mobile No. XXXXXXXX	STD Code: _____ Tel. Res: _____ Mobile No. XXXXXXXX
Years of Current Residence	____ Years _____ Months	____ Years _____ Months
Residence Ownership	☐ Self-Owned ☐ Rental ☐ Parental ☐ 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 ☐ Self-Employed Non-Professional	☐ Salaried Individual ☐ Self-Employed Professional ☐ Self-Employed Non-Professional
Nature of Employer/Business	☐ Business ☐ Professional ☐ Homemaker ☐ Non-Salaried ☐ Others	☐ Business ☐ Professional ☐ Homemaker ☐ Non-Salaried ☐ Others
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 ☐ Finance Professional ☐ Architect ☐ Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Other Professionals If Homemaker: ☐ Homemaker If Non-Salaried: ☐ Farmer ☐ Transport Driver ☐ Street Vendors ☐ Fisherman ☐ Daily Wage Worker ☐ Artisan	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 ☐ Finance Professional ☐ Architect ☐ Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Other Professionals If Homemaker: ☐ Homemaker If Non-Salaried: ☐ Farmer ☐ Transport Driver ☐ Street Vendors ☐ 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
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: _____ Pincode: _____ Email: _____ STD Code: _____ Tel. (Off): _____ Extn.: _____	City: _____ State: _____ Country: _____ Pincode: _____ Email: _____ 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-APPLICANT			
	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 (Yrs) _____ Repayment Mode: ☐ 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: ☐ Residence ☐ Commercial ☐ Residential cum Office ☐ Multi Tenanted & Mix Usage ☐ New

Address of Property: _____

Area of Property/Land (In sq. feet) _____ Built-Up Area (In sq. feet): _____

Name of Project: _____ Name of Builder/Seller/Owner: _____

Cost of Purchase/Construction: _____ Stamp Duty Cost: _____ Registration Cost: _____ Other Costs: _____

Total Cost: _____ Own Contribution: _____

No. of dwelling units owned by the borrower (excluding current property): _____

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):

PMAY*

Do you want to apply for PMAY (ISS) 2.0? ☐ Yes ☐ No

PMAY DECLARATION:

1. I/We understand that we have to apply online on PMAY-HFA (Urban) within 7 days of loan sanction, to be considered for PMAY 2.0 Interest Subsidy Scheme.
2. I/We understand 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. I/We understand that in case I/we have expressed our desire to avail subsidy, the processing is contingent on me/we applying for PMAY Subsidy on time.
4. I/We understand that the grant of subsidy is subject to eligibility and verification of details & 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").
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 PNBHFL reserves the right to charge different PNBHFL 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 authorise 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. 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(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 utilise 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 purposes 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. The borrower understands 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

☐ Co-Applicant

27. The channel has not collected any commission/brokerage or any other fee by way of cash or cheque other than the cheque no. _____ towards _____ in favour of _____.

28.

a. More particularly, I/We hereby consent to the Company updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time as also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be my/our responsibility to ensure that the data is correct and updated and to immediately intimate in writing in case of any changes to the data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry.

b. I/We hereby provide my explicit consent and authorisation to the company to change/update my personal information (like mobile number, email ID, addresses and other identity documents and critical information etc.) provided herein by me in this Application Form in the records of CKYCRR if there is any mismatch.

☐ Applicant

☐ Co-Applicant

29. I/We confirm that in case PNBHFL or its agents need to connect with me/us, I/we may be contacted ordinarily at _____, (mention address of choice or mention NA).
Otherwise I/we may be contacted at the Residence address (Present Address) as mentioned in the application form and if I/we are unavailable there then at the place of Address (Office Address) as mentioned in the application form.

Place _____

Date _____

Signature of Applicant _____

Signature of Co-Applicant _____

SOURCING DETAILS (FOR OFFICIAL USE ONLY)

Channel ☐ SELF ☐ CONNECTOR ☐ DMA ☐ Others	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 _____