



Ghar Ki Baat



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 Employees | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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) | <ul style="list-style-type: none"> Educational Qualification Proof (Latest Degree) Pan Card of Applicant/ Co-Applicant |
| Whether Applicant/ Co- Applicant is a Sole Proprietor | <ul style="list-style-type: none"> For KYC of Proprietor, please refer OVD Section above | <ul style="list-style-type: none"> Last 3 years' income Tax returns with all Annexure (Duly authenticated of tax authority) Certificate & Proof of business along with Business profile | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Certificate of Incorporation LLP Agreement For KYC of limited Partner/ Authorised Personnel, please refer OVD Section above | <ul style="list-style-type: none"> A resolution from the partners of LLP and power of attorney granted to its managers, officers or employees to transact on its behalf | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Registration certificate Partnership Deed with all Amendment For KYC of Partner/ Authorised Personnel, please refer OVD Section above | <ul style="list-style-type: none"> 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 style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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
• 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 EM I/Pre-EM I 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. 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 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 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 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. | | |
| Aadhar No. | ⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗ | ⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗ |
| Date of birth | | |
| Mother's maiden name | | |
| Status | <input type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO | <input type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO |
| Nationality | | |
| Community* | <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Other | <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Other |
| Category | <input type="checkbox"/> General <input type="checkbox"/> OBC-NCL* <input type="checkbox"/> OBC* <input type="checkbox"/> SC* <input type="checkbox"/> ST* | <input type="checkbox"/> General <input type="checkbox"/> OBC-NCL* <input type="checkbox"/> OBC* <input type="checkbox"/> SC* <input type="checkbox"/> ST* |
| Any Disability | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Type of Impairment | | |
| Percentage of Impairment | | |
| UDID Number | | |
| Whether Manual Scavenger | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Weaker Section | | |
| Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others |
| Marital Status | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow <input type="checkbox"/> Others | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow <input type="checkbox"/> Others |
| No. of dependants | <input type="checkbox"/> Children | <input type="checkbox"/> Children |
| Education | <input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others _____ | <input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others _____ |
| Residence address (Present address) | City: _____ State: _____ Country: _____ Pincode: _____ Block/Taluka: _____ Email: _____ | City: _____ State: _____ Country: _____ Pincode: _____ Block/Taluka: _____ Email: _____ |
| Address Type | <input type="checkbox"/> Rural <input type="checkbox"/> Semi-Urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro | <input type="checkbox"/> Rural <input type="checkbox"/> Semi-Urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro |
| Contact details | STD Code: _____ Tel. Res: _____ Mobile No. ⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗ | STD Code: _____ Tel. Res: _____ Mobile No. ⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗⊗ |
| Years of current residence | _____ Years Months | _____ Years Months |
| Residence ownership | <input type="checkbox"/> Self-owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Employer provided <input type="checkbox"/> Employer provided <input type="checkbox"/> Monthly Rent ₹ _____ | <input type="checkbox"/> Self-owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Employer provided <input type="checkbox"/> Employer provided <input type="checkbox"/> Monthly Rent ₹ _____ |
| Permanent Address | City: _____ State: _____ Country: _____ Pincode: _____ Block/Taluka: _____ Email: _____ | City: _____ State: _____ Country: _____ Pincode: _____ Block/Taluka: _____ Email: _____ |
| Address Type | <input type="checkbox"/> Rural <input type="checkbox"/> Semi-Urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro | <input type="checkbox"/> Rural <input type="checkbox"/> Semi-Urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro |
| Occupation | <input type="checkbox"/> Salaried Individual <input type="checkbox"/> Self-employed Professional <input type="checkbox"/> Self employed Non-Professional | <input type="checkbox"/> Salaried Individual <input type="checkbox"/> Self-employed Professional <input type="checkbox"/> Self employed Non-Professional |
| Nature of Employer/Business | <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Homemaker <input type="checkbox"/> Non-Salaried <input type="checkbox"/> Others | <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Homemaker <input type="checkbox"/> Non-Salaried |
| Distinct Occupation | If Salaried: <input type="checkbox"/> Government Employee <input type="checkbox"/> Private Sector Employee <input type="checkbox"/> Public Sector Employee If Self-Employed: <input type="checkbox"/> Freelancer <input type="checkbox"/> Contractor If Business: <input type="checkbox"/> Small Business <input type="checkbox"/> Medium Business <input type="checkbox"/> Large Business If Professional: <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Engineer <input type="checkbox"/> Finance Professional <input type="checkbox"/> Architect <input type="checkbox"/> Teacher/Professor <input type="checkbox"/> Artist <input type="checkbox"/> Management Consultant <input type="checkbox"/> Other Professionals If Homemaker: <input type="checkbox"/> Homemaker If Non-Salaried: <input type="checkbox"/> Farmer <input type="checkbox"/> Transport Driver <input type="checkbox"/> Street Vendors <input type="checkbox"/> Fisherman <input type="checkbox"/> Daily Wage Worker <input type="checkbox"/> Artisan | If Salaried: <input type="checkbox"/> Government Employee <input type="checkbox"/> Private Sector Employee <input type="checkbox"/> Public Sector Employee If Self-Employed: <input type="checkbox"/> Freelancer <input type="checkbox"/> Contractor If Business: <input type="checkbox"/> Small Business <input type="checkbox"/> Medium Business <input type="checkbox"/> Large Business If Professional: <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Engineer <input type="checkbox"/> Finance Professional <input type="checkbox"/> Architect <input type="checkbox"/> Teacher/Professor <input type="checkbox"/> Artist <input type="checkbox"/> Management Consultant <input type="checkbox"/> Other Professionals If Homemaker: <input type="checkbox"/> Homemaker If Non-Salaried: <input type="checkbox"/> Farmer <input type="checkbox"/> Transport Driver <input type="checkbox"/> Street Vendors <input type="checkbox"/> Fisherman <input type="checkbox"/> Daily Wage Worker <input type="checkbox"/> Artisan |
| Whether Ex-Servicemen | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

*OBC-NCL - Other Backward Classes - Non-Creamy Layer | *OBC - Other Backward Classes | *SC - Scheduled Castes | *ST - Scheduled Tribes | *Information of Religion/Community/Caste etc. is for statistical purpose and not for any other use.

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 | <input type="checkbox"/> Car <input type="checkbox"/> Two Wheeler | <input type="checkbox"/> Car <input type="checkbox"/> 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): _____

