

## 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 re-write 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

#### Salaried Employees

Duly filled Application Form with Photograph
Age Proof (PAN Card, Passport or any other Certificate from Statutory Authority)
Residence Proof (Passport, Driving License, Telephone Bill, Ration Card, Election Card or any other Certificate from Statutory Authority)
Educational Qualification Proof (Latest Degree)
Latest Salary-slips for last 3 months
Form 16 for last 2 years
Last 6 months Bank Statements (Salary Account)
Processing Fee Cheque in favour of 'PNB Housing Finance Ltd.'
Photocopy of Title Documents of the Property, Approved Plan

#### Self Employed/Professionals

Duly filled Application Form with Photograph
Age Proof (PAN Card, Passport or any other Certificate from Statutory Authority)
Residence Proof (Passport, Driving License, Telephone Bill, Ration Card, Election Card or any other Certificate from Statutory Authority)
Educational Qualification Proof - Latest Degree (for Professionals)
Certificate & Proof of business existence along with Business Profile
Last 3 years Income Tax returns (Self & Business) with Profit & Loss Account & Balance Sheets duly certified/audited by a Chartered Accountant
Last 12 months Bank Account Statements (Self & Business)
Processing Fee Cheque in favour of 'PNB Housing Finance Ltd.'
Photocopy of Title Documents of the Property, Approved Plan etc.

All documents have to be self-attested.

## 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 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. I purchased a property 3 months back; can I get a Home Loan re-finance?

Yes, you can avail re-finance at applicable Home Loan rates within 6 months from the date of property purchase.

### 5. 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.

### 6. 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.

### 7. 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.

### 8. Can I pre-pay my home loan? Are there any charges applicable?

Yes, an individual borrower can pre-pay their loan without any pre-payment charges any time during the loan tenure if the same is under floating rate scheme. For loan under other schemes, pre-payment charges may be applicable, please refer to the schedule of charges under "Fair Practice Code" section on our website, [www.pnbhousing.com](http://www.pnbhousing.com).

### 9. What does Fixed Rate of Interest mean?

PNB Housing offers a pure Fixed Rate of Interest from the day of first disbursement for a fixed period; thereafter residual loan amount automatically moves to a floating rate of interest which prevails at that time.

### 10. How do I get my Income Tax Certificate?

You can download the Income Tax Certificate anytime by login on to 'Customer Portal' through our website – [www.pnbhousing.com](http://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 login on to <https://customerservice.pnbhousing.com/myportal/> and register yourself in order to enjoy hassle free online post disbursement loan services.

### 12. How do I replenish exhausted PDCs?

1. Kindly submit the Post Dated Cheques to your nearest PNB Housing branch before the EMI due date to avoid any late payment charges.
2. Repayment of loan is preferred through ECS.

### 13. Does the property need to be insured?

Property insurance is mandatory in order to protect your property against uncertainties like earthquake, fire or any damage and destruction due to natural and man-made calamities, during the tenure of the loan.

Fair Practice Code is available for reference in  
all our branches and also on our website: [www.pnbhousing.com](http://www.pnbhousing.com)

## Acknowledgement

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 \_\_\_\_\_ Phone \_\_\_\_\_

Service Branch \_\_\_\_\_ Email \_\_\_\_\_

Signature \_\_\_\_\_



2. Employment Details		Applicant		Co-Applicant	
2.1	Occupation	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed
2.2	Designation				
2.3	Employment No.				
2.4	Name Address of Employer/ Business Concern	_____ Pin <input type="text"/>		_____ Pin <input type="text"/>	
2.5	Office Phone with STD code Extn. No.	<input type="text"/>		<input type="text"/>	
2.6	Official Email Id				
2.7	Total Years in Present Occupation	_____ Years		_____ Years	
2.8	Total Work Experience	_____ Years		_____ Years	
2.9	Retirement Age	_____ Years		_____ Years	
2.10	Total Monthly Income	₹ _____			
	Other Income	₹ _____			
	<b>Total</b>	₹ _____			
2.11	Monthly Expenses	₹ _____			
2.12	I can Pay Monthly EMI upto	₹ _____			

### 3. Loan Details

Amount Requested ₹ _____	Loan Period _____ Years
Rate of Interest Scheme Fixed Rate: 3 Years <input type="checkbox"/> 5 Years <input type="checkbox"/> 10 Years <input type="checkbox"/>	Floating <input type="checkbox"/> Other <input type="checkbox"/> Please specify _____
Purpose of Loan : Plot Purchase <input type="checkbox"/> House Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot + Construction <input type="checkbox"/> Commercial Property Purchase <input type="checkbox"/>	Loan Against Residential Property <input type="checkbox"/> Loan Against Commercial Property <input type="checkbox"/> Loan Against Plot <input type="checkbox"/> Lease Rental Discounting <input type="checkbox"/> Top Up <input type="checkbox"/> Other _____
Balance Transfer of Existing Loan Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes, Outstanding Loan Amount ₹ _____	Name of Financial Institution _____ Running Since _____
<b>In case of Lease Rental Discounting, please provide</b>	
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 <input type="text"/>	2) Loan Disbursement <input type="text"/>
<b>Requirement of Funds (Not applicable for LAP)</b>	<b>Sources of Funds (Not applicable for LAP)</b>
Total Purchase Price ₹ _____	Loan required from PNBHFL ₹ _____
Construction Cost ₹ _____	Amount already spent ₹ _____
Other Cost ₹ _____	Saving from Bank/ Investment ₹ _____
<b>Total</b> ₹ _____	<b>Total</b> ₹ _____
<b>If NRI, please provide Power of Attorney details</b>	
POA Name _____	Landline No. _____
Address _____	Mobile No. _____
_____	Email _____
_____	Relation with POA _____
<b>If Company is Applicant / Co-Applicant, please provide</b>	
Company's Registration No./CIN No. _____	Date of Incorporation _____
Company's PAN No. _____	



**8. Reference: (Name & Address of two references not related to you)**

1. Name	2. Name
Relation	Relation
Address	Address
Landline	Landline
Mobile	Mobile
Email	Email

**9. Preferred Address for Communication**

Present Residential Address <input type="checkbox"/>	Permanent Address <input type="checkbox"/>
Office Address <input type="checkbox"/>	Property Address (to be Financed) <input type="checkbox"/>

**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 .....

**For Office Use Only**

Sourced by (Tick ✓ as applicable)	<input type="checkbox"/> DSA	<input type="checkbox"/> DST	<input type="checkbox"/> Direct
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 <input type="checkbox"/> Contact Centre <input type="checkbox"/> Other		File No. _____	

**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 PNBHFR 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 Authorize PNB Housing or its agent to carry out CIBIL report, to make references and enquiries relating to information in this application from 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 without assigning any reason at its sole discretion; 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).

Applicant’s Signature

Co-Applicant’s Signature

Date :

Place :



**2. Employment Details****Co-Applicant**

2.1	Occupation	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed
2.2	Designation		
2.3	Employment No.		
2.4	Name Address of Employer/ Business Concern	_____ _____ _____ Pin <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
2.5	Office Phone with STD code Extn. No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2.6	Official Email Id		
2.7	Total Years in Present Occupation	_____ Years	
2.8	Total Work Experience	_____ Years	
2.9	Retirement Age	_____ Years	
2.1	Total Monthly Income	₹ _____	
	Other Income	₹ _____	
	<b>Total</b>	₹ _____	
2.11	Monthly Expenses	₹ _____	

**3. Financial Information**

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

**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

Date :

Place :

Co-Applicant's Signature

Date :

Place :