



**pnb** Housing Finance Limited

Ghar Ki Baat



Regd. Office : 9th floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi - 110 001 Website : [www.pnbhfl.com](http://www.pnbhfl.com)

## 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 in 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 Limited, for your personal record.

### LOAN DOCUMENTS CHECKLIST

Salaried Employees	Self Employed/Professionals
Duly filled Application Form with Photograph	Duly filled Application Form with Photograph
Age Proof (PAN Card, Passport, Any other Certificate from Statutory Authority)	Age Proof (PAN Card, Passport, Any other Certificate from Statutory Authority)
Residence Proof (Passport, Driving License, Telephone Bill, Ration Card, Election Card, Any other Certificate from Statutory Authority)	Residence Proof (Passport, Driving License, Telephone Bill, Ration Card, Election Card, Any other Certificate from Statutory Authority)
Educational Qualification Proof (Latest Degree)	Educational Qualification Proof - Latest Degree (for professionals)
Latest Salary-slips for last 3 months	Certificate & Proof of business existence along with Business Profile
Form 16 for last 2 years	Last 3 years Income Tax returns (self and business) with Profit & Loss Account & Balance Sheets duly certified/audited by a Chartered Accountant
Last 6 months Bank Statements (salary account)	Last 12 months Bank Account Statements (self & business)
Processing Fee Cheque in favour of 'PNB Housing Finance Ltd.'	Processing Fee Cheque in favour of 'PNB Housing Finance Ltd.'
Photocopy of Title Documents of the Property, Approved Plan etc.	Photocopy of Title Documents of the Property, Approved Plan etc.

\*\* All documents have to be self-attested.

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

1. Name	2. Name
Relation	Relation
Address	Address
Landline No.                      Mobile No.	Landline No.                      Mobile No.
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 PNBHFL?**

- Existing customer of PNBHFL                       Friend/Relative                       Builder  
 Service Associate                       Advertisement                       Other

If other, please specify .....

**DECLARATION:**

I/We apply for sanction of loan against the security of mortgage of property and such other securities as may be required by the company. I/we declare and confirm 1. That all the particulars and information given in the application form are true, correct and complete and upto date in all respects. 2. That any material and relevant information to this application have not been withheld/concealed. 3. That no insolvency proceedings have been initiated against me/us nor have ever been adjudicated insolvent. 4. That there had never been awarded an adverse judgement or decree in court case involving breach of contract, tax malfeasance or other serious misconduct and never been a defaulter with PNBHFL/PNB/other financial institution. 5. That if any discrepancy is found or observed from the information given above and the documents produced in support thereof, PNBHFL shall have sole discretion to cancel the sanction at any stage and recall the loan if already disbursed. The processing fee shall be liable for forfeiture. 6. PNBHFL shall have a right not to refund the registration/upfront/processing/any other fees. 7. I/We undertake to inform PNBHFL regarding any change in any of the above information submitted including change in address, income and telephone numbers. 8. To pay processing charges as applicable and charged by PNBHFL. 9. Having read and understood the terms and conditions relating to Housing Finance Scheme and hereby agree to be bound by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding. 10. I/We Authorize PNBHFL or its agent to carry out CIBIL report, to make references and enquiries relating to information in this application from which PNBHFL considers necessary and indemnify the concerned institutions for any action against disclosures. 11. I/We permit PNBHFL to contact me with respect to its product and services offering. 12. PNBHFL reserves the right to reject the loan application without assigning any reason.

**Applicant's Signature**

Date :

Place :

**Co-Applicant's Signature**

**Regd. Office :**  
**PNB Housing Finance Limited**  
**(Subsidiary of Punjab National Bank)**  
 9th floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg,  
 New Delhi - 110 001 Website : www.pnbhfl.com



1. Personal Details		Applicant	Co-Applicant
1.1	Name (Full)	Mr. /Ms	Mr. /Ms
1.2	Father's / Husband's Name		
1.3	Mother's Maiden Name		
1.4	Date of Birth	DD <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> YY <input type="text"/> <input type="text"/>	DD <input type="text"/> <input type="text"/> MM <input type="text"/> <input type="text"/> YY <input type="text"/> <input type="text"/>
1.5	Current Residence	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		City _____ State _____	City _____ State _____
	Pin <input type="text"/>	Pin <input type="text"/>	
	Current Residence	Self Owned <input type="checkbox"/> Family <input type="checkbox"/> Rented <input type="checkbox"/> Company lease <input type="checkbox"/> Other <input type="checkbox"/>	Relation with applicant
1.6	Permanent Residence	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>
		City _____ State _____	City _____ State _____
	Pin <input type="text"/>	Pin <input type="text"/>	
1.7	Phone with STD Code	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
1.8	Mobile No.	<input type="text"/>	<input type="text"/>
1.9	Email Id (personal)		
1.10	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other
1.11	No. of dependents	<input type="checkbox"/> Children <input type="checkbox"/> Other	<input type="checkbox"/> Children <input type="checkbox"/> Other
1.12	Category	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> Other	<input type="checkbox"/> Gen <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> Other
1.13	Religion		
1.14	PAN	<input type="text"/>	<input type="text"/>
1.15	Qualification		
1.16	Are You a Citizen of India	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Status	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident	<input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident

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 _____
TL Name _____	TL Code _____
SM Name _____	SM Code _____
Login Fee ₹ _____	Bank Name _____
Cheque No. _____	Date _____

Applicant  
Please paste  
passport size  
photograph here  
with signature  
across

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

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	Off. Ph. with STD code Extn. No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.6	Official Email Id				
2.7	Total yrs in present occupation	<input type="text"/> years		<input type="text"/> years	
2.8	Total Work Experience	<input type="text"/> years		<input type="text"/> years	
2.9	Retirement Age	<input type="text"/> years		<input type="text"/> years	
2.10	Total Monthly Income	₹			
	Other Income	₹			
	<b>Total</b>	₹			
2.11	Monthly Expenses	₹			
2.12	Can pay monthly EMI upto	₹			

3. Loan Details	
<b>Amount Requested</b> ₹ _____	<b>Loan Period</b> <input type="text"/> years
<b>Rate of Interest Scheme</b> Fixed for 10 years <input type="checkbox"/> Floating <input type="checkbox"/> Other <input type="checkbox"/> Please specify _____	
<b>Purpose of loan :</b> 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"/> Lease Rental Discounting <input type="checkbox"/> Top Up <input type="checkbox"/> Other _____	
<b>Balance transfer of existing loan</b> 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 ₹ _____	
<b>Requirement of Funds</b>	<b>Sources of Funds</b>
Total Purchase Price ₹ _____ Construction cost ₹ _____ Other cost ₹ _____ <b>Total</b> ₹ _____	Loan required from PNBHFL ₹ _____ Amount already spent ₹ _____ Saving from Bank/ Investment ₹ _____ <b>Total</b> ₹ _____
<b>If NRI, please provide Power of Attorney details</b> POA Name _____ Address _____	Landline No. _____ Mobile No. _____ Email _____ Relation with POA _____
<b>If Company is Applicant / Co-applicant, please provide</b> Company's Registration No./CIN _____ Date of Incorporation _____ Company's PAN _____	

#### 4. Bank Account Details

Name of Account holder	A/c type	Bank Name	Branch Name	A/C No.

#### 5. Financial Information

##### Saving / Investment

##### Loan Taken

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

#### 6. Details of Property (to be purchased / constructed offered as security)

Address _____ _____ _____	Status of property Ready <input type="checkbox"/> Proposed <input type="checkbox"/> Under Construction <input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/>	Type of Property Flat <input type="checkbox"/> Independent unit <input type="checkbox"/> House <input type="checkbox"/> Other/ Land <input type="checkbox"/>
City Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
6.1 Estimated Market Value _____ Rural <input type="checkbox"/> Urban <input type="checkbox"/>		
6.2. Details of Property (to be purchased/ constructed offered as security) will be in the name of		
1. _____ 2. _____		

#### 7. Legal heirs of Applicant/ Co-Applicant

Name	Age	Address
1		
2		
3		
4		

- Has/Have the applicant(s) or spouse of applicant(s) earlier applied to PNBHFL for loan? Yes  No   
If yes, please provide details \_\_\_\_\_
- Has/Have the applicant(s) given guarantee(s) for any borrower(s) of PNBHFL? Yes  No   
If yes, please specify \_\_\_\_\_

## 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 based on 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 PNBHFL 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, PNBHFL 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 Salaried, Self-employed professional or Businessman. Your loan eligibility will be determined by PNBHFL on the basis of factors such as income, age, qualification, number of dependents, co-applicant's income, assets, liabilities, stability, 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 % of property value can be funded?

We can fund upto 80% of the property value in case of home loan and upto 60% in case of loan against property. However, PNBHFL funding norms may change from time to time.

### 4. I have purchased a property 3 months back; can I get a home loan?

Yes, you can avail refinance at applicable home loan rate within 6 months from the date of property purchase.

### 5. What is EMI and Pre-EMI?

Your loan is repaid through Equated Monthly Instalment, which includes principal and interest component. EMI repayment starts from subsequent month of full loan disbursement, while Pre-EMI is the simple interest, payable every month till the time loan is fully disbursed.

### 6. How does floating rate change during the loan tenure?

Floating rate is linked with our reference rate PNBHFR and may change from time to time as per market conditions.

### 7. In case of change in 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.

### 8. 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.

### 9. Can I prepay my home loan? Are there any charges applicable?

Yes, you can prepay your home loan any time during the loan tenure without any charges, however prepayment norms may change from time to time.

### 10. What does 10 years fixed rate of interest mean?

PNBHFL offers a true fixed rate of interest from the day of first disbursement for a period of 10 years (120 months); thereafter residual loan amount automatically moves to a floating rate of interest which prevails at that time.

### 11. How do I get my loan statement and Income Tax certificate?

We send income tax statement to all our customers after end of every financial year. However, you may also contact your nearest PNBHFL branch to get the required documents or place a request on our website for the same.

### 12. How do I replenish exhausted PDC's?

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

### 13. Does the Property being funded have 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.pnbhfl.com](http://www.pnbhfl.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 \_\_\_\_\_