



PNB HOUSING FOR ALL
APPLICATION FORM FOR HOME LOAN
UNDER PRADHAN MANTRI AWAS YOJANA-MIDDLE INCOME GROUP

| | |
|---|--|
| Application / Loan account No. | |
| Source of application (Direct / ULBs/Designated Agency / Others) | |
| Name of ULB / Designated Agency / Others | |

PHOTOGRAPH
OF
APPLICANT
Signature or
Thumb
Impression

PHOTOGRAPH
OF
CO-
APPLICANT
Signature or
Thumb
Impression

To,
THE BRANCH MANAGER
PNB

I/We request for a loan of Rs._____ for Purchase/Repurchase/
Construction of Flat/House. I/We furnish our particulars as below:

A. PERSONAL INFORMATION

| | PARTICULARS | APPLICANT | CO-APPLICANT |
|----|---|--------------------------------|--------------------------------|
| 1. | Name (in block letters) (as per Aadhar ID Card) | | |
| 2. | Father's/Husband's name | | |
| 3. | Mother's Name | | |
| 4. | Relationship of Applicant with Co-Applicant | | |
| 5. | Age & Date of Birth | _____ yrs. _____ DD/MM/YYYY | _____ yrs. _____ DD/MM/YYYY |
| 6. | Sex | MALE/FEMALE/ TRANSGENDER | MALE/FEMALE/ TRANSGENDER |

| | PARTICULARS | APPLICANT | | CO-APPLICANT | |
|-----|--|--|--------|--|-----------|
| 7. | Category | SC/ST/OBC/GEN/Minority/ PWD/Others | | SC/ST/OBC/GEN/Minority/PWD /Others | |
| 8. | Religion | HINDU/MUSLIM/CHRISTIAN /SIKH/JAINISM/BUDHISM/Z OROASTRIANISM/OTHER | | HINDU/MUSLIM/CHRISTIAN/SI KH/JAINISM/BUDHISM/ZOROA STRIANISM/OTHER | |
| 9. | Marital status | [Married / unmarried/Others] | | [Married / unmarried/Others] | |
| 10. | No. of Dependents [Household Size] | Children | Others | | |
| 11. | Unique Identification No. Aadhaar No. | | | | |
| 12. | Nationality & Identification Proof | | | | |
| 13. | Employment Category | Salaried / Self Employed / Others | | Salaried / Self Employed / Others | |
| 14. | Residential Address with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof | | | | |
| 15. | Tel. No. & Mobile No. | | | | |
| 16. | Period of stay at the above Address | | | | |
| 17. | Educational/ Professional Qualification | Non-Matriculate/ Matriculate/ Under graduate / Graduate/ Others | | Non-Matriculate/ Matriculate/ Under graduate / Graduate/ Others | |
| 18. | Household Annual Income (in Rs.) | | | | |
| 19. | Income | Source | Proof | Source | Proof |
| 20. | Household Income Category | MIG-I / MIG-II | | | |
| 21. | Existing Loan Details (if any) | Loan 1 | Loan 2 | Loan 1 | Loan 2 |
| 22. | Type and Size Carpet area | House / Flat | | Upto 160 sq.m. / upto 200 sq.m | |
| 23. | Ownership details of existing house | Owned | Rent | Inherited | Otherwise |
| 24. | Property Address with Pin Code | | | | |

B. EMPLOYMENT STATUS

| | PARTICULARS | APPLICANT | CO-APPLICANT |
|----|--|-----------------------------------|-----------------------------------|
| 1. | Particulars | Self-employed/ salaried/others | Self-employed/ salaried/others |
| 2. | Name of Employer/ Nature of Business/ Profession | | |
| 3. | Address with telephone number of Employer /Business/ Profession | | |
| 4. | If employed Designation and Employee number | | |
| 5. | No of years in present occupation/ Business/profession | | |
| 6. | Total Length of service | | |
| | Date of Retirement | DD/MM/YYYY | DD/MM/YYYY |

C. HOUSEHOLD INCOME STATEMENT

| | PARTICULARS | APPLICANT | CO-APPLICANT |
|----|---|------------------|---------------------|
| 1. | Gross salary/Income per month (as per salary sheet / I.T.Return, form No.16) | | |
| 2. | Deductions | | |
| | Income Tax | | |
| | Professional Tax | | |
| | Provident Fund | | |
| | Insurance Premium | | |
| 3. | Other deductions including loan EMIs | | |
| 4. | Net Salary / Income p.m. | | |
| 5. | Other Income if any | | |

D. DETAILS OF BANK ACCOUNTS

| | PARTICULARS | APPLICANT | CO-APPLICANT |
|----|--|------------------|---------------------|
| 1. | Name of the Bank/Branch | | |
| 2. | Account Number/s [Attach last 6 months statement] | | |
| 3. | Since When | | |

E. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED/ CONSTRUCTED/ OTHERS

| | | |
|----|---|---|
| 1. | Address of the plot/flat /house with Pincode | |
| 2. | Names and address of the seller /builder / housing society/housing board /housing dev. Authority. | |
| 3. | Area Of The House/Plot/Flat/Others/Please specify | |
| | (Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House) | Land Area (Sq. m.) |
| | | Built Up Area (Sq.m.) |
| | | Carpet Area (Sq. m.) |
| 5. | In Case Of Lease Hold Property Unexpired Period Of Lease | _____ Years |
| 6. | Age Of Flat/House In Case Of Repurchase | _____ Years |
| 7. | Location Code(Location Code should be based on Census 2011) | |
| 8. | Loan Purpose | (a)Purchase New Unit (b) Construction New Unit (c) Repurchase Existing Unit |

All Statutory Towns as per Census 2011 and towns notified subsequently will be eligible for coverage under CLSS for MIG

Note: Planning Area as notified with respect to the Statutory Town and which surrounds the concerned municipal area will also be covered under the Scheme.

F. LOAN DETAILS: Purchase of Flat/House / Construction of House/ Repurchase of flat/house

| 1. | Estimate Of Uses Of Funds | Amount (Rs) | Estimate Of Sources Of Funds | Amount (Rs) |
|----|--|-------------|------------------------------|-------------|
| 2. | Cost Of Purchase /Construction/Repairs/ Improvement/Extension. | | Loan Requested | |
| 3. | Registration Fees | | Savings In Bank | |

| | | | | |
|----|--------------------------------|--|--|--|
| 4. | Stamp Duty | | Encashable Investments | |
| 5. | Any Other Costs | | Amount Already Spent | |
| 6. | Incidental Costs | | Loan From Relatives | |
| 7. | Insurance | | Other Source (If Any) | |
| 8. | Total | | Total | |
| 9. | Option For Payment of Interest | | Fixed Rate Basis / Floating Rate Basis | |
| 10 | Mode of Repayment | | ECS/ SI/ PDC/ NECS/ CASH | |
| 11 | Number of Years | |MonthsYears | |
| 12 | Existing Loans / borrowing | | Asset owned | |

G. REFERENCE

| | Name, Address & Contact Nos. | Relation |
|----|------------------------------|----------|
| 1. | | |
| 2. | | |

DECLARATION

- I. I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects.
- II. I /We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue.
- III. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion.
- IV. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies.
- V. I/We further acknowledge Bank has right to seek any information from any other source in this regard.
- VI. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us.
- VII. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We do not own a *pucca* house either in my/our name or in the name of any member of my/our family in any part of India.
- VIII. I/We have not availed of central assistance under any housing scheme from Government of India.
- IX. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee.

- X. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion.
- XI. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks / Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/& its agents liable for use of this information.

Place:

Date:

Signature 1

Signature 2

Vernacular witness, if applicable:

I _____ S/o,D/o,W/o _____
 hereby declare that the contents of this application form were read and explained to me in _____ by _____ and I have understood the same.

(Sign of borrower/s)

Witness Name _____ Signature _____

Address _____

PNB1215

Acknowledgement Receipt

Loan application No. _____ received on _____ (DD/MM/YYYY). Complete document set received on _____ (DD/MM/YYYY). Application will be disposed-off and acceptance/ rejection notification would be intimated within 15 days from date of receipt of completed application form with supporting documents.

Place:

Date:

Signature

Seal

MISSION – HOUSING FOR ALL BY 2022

**PRADHAN MANTRI AWAS YOJANA (PMAY)
SALIENT FEATURES OF THE CREDIT LINKED SUBSIDY SCHEME**

| | |
|--------------------------------|---|
| Scheme | Credit Linked Interest subsidy for MIG borrowers for <ul style="list-style-type: none"> • Purchase/ Construction of new house |
| Coverage | <ul style="list-style-type: none"> • All Statutory towns as per Census 2011 <p>Planning area as notified with respect to the Statutory Town and which surrounds the concerned municipal area also covered</p> |
| Credit linked interest subsidy | Subsidy will be credited to loan account upfront and EMI adjusted accordingly |
| Central Nodal Agency | NHB and HUDCO/ Bank has signed MOU with NHB |
| Beneficiary | <ul style="list-style-type: none"> • An Individual belonging to family comprising of husband, wife and unmarried children. • The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India. |

| Particulars | MIG-1 | MIG-2 |
|--|---|-------------------------------------|
| Household Income (Rs. p.a.) | Above 6.00 lakh upto 12.00 lakh | Above 12.00 lakh upto 18.00 lakh |
| Eligible Housing Loan amount for Interest Subsidy | 9.00 lakh | 12.00 lakh |
| Maximum Tenure for subsidy (yrs) | 20 | 20 |
| Interest Subsidy (% p.a.) | 4.0 | 3.0 |
| Discount rate for Net Present Value (NPV) Calculation of interest subsidy (%) | 9.00 | 9.00 |
| Dwelling Unit Carpet Area (Sq.mt) | 160 | 200 |
| Processing fees per application | Rs 2000 given by Govt No processing fees to be charged by bank till loans as above. Processing fees for loans above the exempted limit. | |

Place:

Date:

Signature 1

Signature 2

PUNJAB NATIONAL BANK- HOME LOAN

**Purchase/Repurchase of Flat/House / Construction of House
DOCUMENTS FOR SUBMISSION**

| | | |
|--------|---|--|
| | (Please tick whichever are enclosed) | |
| i. | Application Form duly filled in(Form no.-1215) | |
| ii. | Self-declaration – MIG Income certificate | |
| iii. | Self-Affidavit Income Certificate (only if the income is below taxable limit) | |
| iv. | Unique Identification - PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc. | |
| v. | Nationality Identification Proof | |
| vi. | Proof of category (belonging to SC/ST/OBC/Minority etc.) | |
| vii. | Copy of Address Proof | |
| viii. | Copy of Income Proof - Original Salary slip / salary Certificate /other income. | |
| ix. | Latest I.T. Return/ I.T. assessment Order/Form no 16 if applicable | |
| x. | Statement of Bank Accounts – last 6 months | |
| xi. | A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed. | |
| xii. | Valuation certificate from the approved Valuer, if not valued earlier. | |
| xiii. | The approved plan of Construction. | |
| xiv. | Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension. | |
| xv. | Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase. | |
| xvi. | Agreement for construction with Builder/Developer | |
| xvii. | NOC from Housing Society / Competent Authority | |
| xviii. | Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye-laws, loan is being availed for acquiring plot/house/flat for residential purpose only. | |
| xix. | Receipt of advance payment made to builder / seller. If any | |
| xx. | Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India. | |
| xxi. | Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended. | |