

PUNJAB NATIONAL BANK

Application-cum-Appraisal/Sanction Form for Personal Loan

Branch Office: _____ Date of Application: _____

Part – I Applicant information

1. Applicant's Name		Last:	First:	Middle
2. Father's/Husband's Name				
3. Address:	a) Residence*: Present	..... ..... .....		Photograph of the applicant
	b) Residence: Permanent:	..... ..... .....	
	c) Office:	..... .....	
4. Telephone No. :	a) Residence: b) Office: c) Mobile:	Present:	Permanent:.....	
. Income Tax Pan No.				
6. Individual Type:	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Other			
7. a) Age (yrs)				
b) Date of Birth (dd/mm/yyyy)*:				
c) Marital Status	<input type="checkbox"/> Single		<input type="checkbox"/> Married	
d) Number of dependents in the household				
8. Education*	<input type="checkbox"/> Matriculation	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Graduation	<input type="checkbox"/> PG <input type="checkbox"/> Doctors
9. Whether relative of Staff/Director of the Bank	<input type="checkbox"/> Yes		<input type="checkbox"/> No	
10. a) House Ownership	<input type="checkbox"/> Owned (self/spouse)		<input type="checkbox"/> Owned (Parents)	<input type="checkbox"/> Other
b) Is the house mortgaged	<input type="checkbox"/> Yes		<input type="checkbox"/> No	
c) Value of House	<input type="checkbox"/> At cost		<input type="checkbox"/> Market value	
11.a) Years at current residence*				
11.b) Period of stay at Present Posting				
12. Collateral security provided?	<input type="checkbox"/> Yes		<input type="checkbox"/> No	
13. a Type of collateral	<input type="checkbox"/> Property	<input type="checkbox"/> NSC/LIC Policy/Govt. security	<input type="checkbox"/> Shares	<input type="checkbox"/> Other
13. b Value of collateral (Rs)	Rs. _____	Rs. _____	Rs. _____	Rs. _____
14. a) Vehicle	Two Wheeler		Four Wheeler	
b) Make and age of vehicle				
c) Number				
15. Additional information (in case of Army Officers)	IC NO.			
	RANK			
	IDENTITY CARD/PAY BOOK NO			
	PAY ACCOUNT NO.			
16. Employer information and annual income details.	NAME OF THE UNIT			
	He/she works for	<input type="checkbox"/> Govt./Public Sector <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Private Ltd. Co. <input type="checkbox"/> Others		
	Name of the employer	.....		Address
	Years with current employer	..... Years ; Since when:.....		.....
	Years with previous employer(s)	..... Years; From.....		.....
		To.....		.....
Length of Service	.....		
Date of Retirement	.....		
Designation	.....		Since:	
Total Annual Income (Rs)*	Gross Salary:; Net Salary :			

(d) Annual deductions (statutory savings, IT etc in Rs)*	
17. Average savings balance in last 6 months)* :	
18. Other loans taken (including previous loans from PNB):	
Limit (Rs) :	.....
Present Outstanding (Rs) :	.....
Whether regular: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Monthly Repayment (Rs) :	.....

19. Statement of assets and liabilities			
Liabilities		Assets	
Outstanding Loans/Advances	Amount		Amount
		Immovable properties:	
		Land	
Bank		Building	
Employer		Moveable properties:	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
Total		Total	

20. Spouse Information:	
a) Name of the spouse:	..... Office Tel No. :
b) Occupation/Profession:	..... Office Address :
c) Total Annual Income*:	Gross:.....; Net:.....
d) Is she/he furnishing guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) Income Tax PAN no.	.....

21. Details of Personal Loan requested from PNB:	
a. Purpose of Loan	
b. Amount of Loan	
22. Repayment Period (yrs)	
23. Monthly instalment a) Amount (Rs.)	
b) Mode	<input type="checkbox"/> Advance Cheques <input type="checkbox"/> Standing instructions
24. Guarantor : Whether available ?	<input type="checkbox"/> Yes <input type="checkbox"/> No

25. Name, Address and telephone numbers of two references	
Reference 1	Reference 2

26. Details of any pending court cases of Banks/Financial Institutions Against Applicant: (Enclose details on an Annexure, if needed)
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27. I request for sanction of loan of Rs. _____ as Personal Loan on the basis of information given above.

I declare that all the particulars and information given in the application form are true, correct and complete and upto date in all respects and I have not withheld any information. I confirm that I have had no insolvency proceedings initiated against me nor have I ever been adjudicated insolvent. I confirm that I had never been awarded an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct and never been a defaulter with PNB/other financial institution. I authorise PNB or its agent to make references and enquiries relative to information in this application, which PNB considers necessary. I also authorise PNB or its agent to make information relating to my loan details and repayment history information to other Banks/financial institutions/credit Bureaus/agencies as may be required and shall not hold PNB liable for use of this information. I undertake to inform PNB regarding any change in my residence/employment and to provide any further information that PNB may require.

I have read and have been advised the terms and conditions relating the scheme for Personal Loan and I hereby agree to be bound by these rules or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me is still outstanding.

I also agree to pay upfront fee, documentation charges and interest as applicable and charged by the bank.

Yours faithfully,

Signature and name
of applicant

Note: All columns of the form should be properly filled up and supporting documents wherever required should be attached, particularly those marked with a *.

COMMENTS/RECOMMENDATIONS OF APPRAISING OFFICER
(mention the date of visit at Borrower(s) residence/work place)

(Signature and name of appraising officer)

ORDERS OF THE SANCTIONING AUTHORITY

(Signature and name of sanctioning authority)

Place:
Date:

Part – II Guarantor information

Name & address of the guarantor		.....		
Father's/Husband's Name		.....		
Age (yrs.)		.....		
Date of Birth (dd/mm/yyyy):		.....		
Is he/she an Income-tax payer?		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Income Tax PAN No.		.....		
Telephone No.:		.....		
Residence		.....		
Office		.....		
Mobile		.....		
Type of guarantor		<input type="checkbox"/> Self Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Others			
If Self Employed	His/her firm is	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Pvt. Ltd. Co.	<input type="checkbox"/> Others
	Years in Business	.....		
	Total Income in Last 2 yrs(Rs)	Last year:		Year before last:	
		
If Salaried	He/she works for	<input type="checkbox"/> Private sector <input type="checkbox"/> Public sector (including govt. enterprise) <input type="checkbox"/> Others			
	Designation	.....		
	Name & Address of the employer	.....		
	Years with current employer	.....		
	Total Annual Income (Rs)	Last Year:		Year before last:	
		
If Professional	He/she is	<input type="checkbox"/> CA	<input type="checkbox"/> Doctor	<input type="checkbox"/> Engineer	<input type="checkbox"/> Lawyer <input type="checkbox"/> Architect
	Years of experience	.....		
	Total annual income (Rs.)	Last Year:		Year before last:	
		

Statement of assets and liabilities of the guarantor			
Liabilities		Assets	
Outstanding Loans and Advances	Amount		Amount
		Immovable properties:	
		Land	
Bank		Building	
Employer		Moveable properties:	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
Total		Total	

(Enclose photocopies of documentary evidence in support of the above)

Having fully apprised myself of the particulars submitted in loan application dated for (mention purpose) loan to be considered by the Bank to Shri/Smt./Km. Son/Wife/Daughter of Shri, I have decided to furnish my guarantee for repayment of the loan in case of default. I hereby declare that I know the above mentioned applicant very well for the last no. of years / months. The information furnished by me is true and correct to the best of my knowledge & belief.

Date:
Place:

Signature of guarantor