



पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK

HL 501

(भारत सरकार का उपक्रम) / (A Government of India Undertaking)

Branch _____

LOAN APPLICATION FORM PSB HOUSING LOAN

The Branch Manager
Punjab & Sind Bank

APPLICANT

Recent Passport
size photograph
signed across.

CO-APPLICANT

Recent Passport
size photograph
signed across.

GUARANTOR

Recent Passport
size photograph
signed across.

Dear Sir,

I/ We request you that a loan of Rs.....
(Rupees.....only) may be granted
to me for Purchase of House/Plot 'or' Construction of House 'or' Repair/ Renovation/ Extension of House
against the total project cost of Rs.....
(Rupees..... only) for a period of.....months
against the security of mortgage of property and such other securities as may be required by the Bank.

Necessary particulars for consideration of this application are given below:

Personal and Employment Details		
	APPLICANT	CO-APPLICANT
		Relationship with the Applicant _____
Name	Mr. [] Mrs. [] Ms. [] First Name: _____ Middle Name: _____ Surname: _____	Mr. [] Mrs. [] Ms. [] First Name: _____ Middle Name: _____ Surname: _____
Date of Birth	___/___/___ (dd/mm/yy) Age: _____	___/___/___ (dd/mm/yy) Age: _____
S/o/ D/o/ W/o	_____	_____
Marital Status	_____	_____
Current Residential Address (enclose proof)	_____ _____ _____ Pin _____	_____ _____ _____ Pin _____
Telephone No.	_____	_____
Mobile No.	_____	_____
email	_____	_____

PAN/TAN No. (Enclose copy)		
Aadhaar No. (Enclose copy)		
Category	SC [] ST [] Others []	SC [] ST [] Others []
No. of Dependents	Children _____ Others _____	Children _____ Others _____
Present accommodation If Rented, monthly rent	Own [] Rented [] Family [] Employer [] Rs. _____	Own [] Rented [] Family [] Employer [] Rs. _____
Qualification	Graduate [] Post Graduate [] Other _____	Graduate [] Post Graduate [] Other _____
Occupation	Business [] Service [] Self-Employed [] Others []	Business [] Service [] Self-Employed [] Others []
Name of Employer/ Business Office Address (Present)	_____ _____ _____ Pin _____	_____ _____ _____ Pin _____ -
Office Phone No.	_____ Ext. _____ Fax _____	_____ Ext. _____ Fax _____
Designation		
Department	Name: Emp. No.:	Name : Emp. No.:
No. of years in present service	_____ Yrs _____ Months Years to Retirement _____ Yrs	_____ Yrs _____ Months Years to Retirement _____ Yrs
Previous Employment/ Business Details (if less than two years in current Employment Business)	_____ _____ _____ Pin _____ Tel _____	_____ _____ _____ Pin _____ Tel _____
Total Work Experience		

FINANCIAL DETAILS

	APPLICANT	CO-APPLICANT
Annual Income (Enclose last 3 years ITR with computation of income Also enclose last 2 months salary slips)	Year 1: Year 2: Year 3:	Year 1: Year 2: Year 3:
SALARY DETAILS Gross Monthly Salary: Statutory deductions: (PF/Income Tax etc.) Net Salary after deduction:	Rs. _____ Rs. _____ Rs. _____	Rs. _____ Rs. _____ Rs. _____

Details of loans outstanding Loan and amt. of existing instalments, if any	Loan Amt.	Instalment Amt.	Loan Amt.	Instalment Amt.
	a. Rs.		Rs.	
	b. Rs.		Rs.	
	c. Rs.		Rs.	
	Total			
Income available for repayment	=Net Salary – Existing Loan installments = Rs.		=Net Salary – Existing Loan installments = Rs.	
Net worth as per credit report enclosed	Rs.		Rs.	

BANK ACCOUNT DETAILS

Name of Account Holder	Name of Bank	Branch Name	Nature of A/C	Account No.
1.				
2.				
3.				

Details of Property (to be purchased/constructed/ renovated/ extended)

Address of Property _____ _____ PIN _____	Ownership type: Sole Joint Present Owners Name: <i>(Name of Govt. authority/ Ind. seller/ builder/ society etc.)</i>
Nearest Landmark _____	Property Tax paid upto _____
Stage of construction: Completed / Under-construction	Proposed Owners Name:
If under construction, Expected date of completion / possession _____	Name 1:
i) Plot/ Unit area _____ Unit rate @ Rs. _____ per sq. _____	Name 2:
ii) Total Purchase price and / or construction cost- Rs. _____ (Enclose related documents) + Rs. _____	Mode of disbursement : a) Lump-sum – b) In stages –
iii) Registration /Stamp duty Rs. _____	Construction period _____ months
iv) Total Cost (ii+iii) Rs. _____	Moratorium period _____ months

Details of the Guarantor

a. Name	_____
b. S/o/ D/o/ W/o	_____
c. Residential Address (Enclose address proof)	_____
Owned / Rented/ parental	_____
d. Office/ Business Address (Enclose address proof)	_____
e. Telephone no./ Mobile No. (Enclose copy of latest bill)	_____
email	_____

f. PAN No. _____
(Enclose self attested copy)

g. Aadhaar No. _____
(Enclose self attested copy)

h. Annual Income: (Enclose last 3 years ITR along with computation of income)
 Year 1: Rs.....
 Year 2: Rs.....
 Year 3: Rs.....

i. Details of the Loans/ Deposit Accounts as on date:

Name of the Bank	Type of Loan/ Deposit Account/ Nature of Guarantee	Loan Balance Outstanding/ Deposit Balance / Existing Guarantees

References of the Applicant: (Name and Address of two referees who are not related to you)

Reference 1	Reference 2
Name: _____	Name: _____
Address: _____ _____	Address: _____ _____
_____ Pin _____	_____ Pin _____
Occupation: Tel No.: Mobile No. :	Occupation: Tel No.: Mobile No. :

Declaration:

I/ we hereby declare / confirm

- i. that all the particulars and information given in this application form are true, correct and complete and that they shall form the basis of any loan the Bank may decide to grant me/us.
- ii. that there are no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent.
- iii. that I/we have read the application brochure and understood the contents.
- iv. that I am not a defaulter of any Bank / Financial Institution and none of my account is settled by rebate in the past.
- v. that I/we understand that the processing fee is not refundable.
- vi. that I/we agree that the Bank may take up such references and make such enquiries in respect of this application, as it may deem necessary.

- vii. I/we undertake to inform PSB regarding any change in my occupation/ employment or any significant change which may affect repayment of my loan.
- viii. that I am not related to any officer/ director of the Bank.
- ix. I/we further agree that my loan shall be governed by the rule of the Bank which may be in force from time to time.
- x. that my activities are covered under the priority sector category and I confirm having knowledge that the bank has covered my loan under the priority sector category.

‘OR’

that I/We am/are not agriculturist(s) and the loans and advances that I / We have taken, or may hereafter take from the Bank have not been applied, and will not be applied by me/us for any purpose or object connected with or incidental to agriculturists and I / we hereby expressly waive and give up all rights, advantages and benefits conferred on the agriculturists by any enactment of the central or provincial Government for the relief of agriculturists.

(Please strike out the not applicable clause in point above).

- xi. that I shall not violate the sanctioned plan, construction shall be strictly as per the sanctioned plan and it shall be the sole responsibility of the executants to obtain completion certificate within 3 months of completion of construction, failing which the bank shall have the power and the authority to recall the entire loan with interest, costs and other usual bank charges.

Note : Any other required information may be obtained by the branch on separate sheet and may be enclosed with the application form.

OTHER CONDITIONS

1. (a) The bank has a right to adjust the whole or part of the amount due to the Bank from the deposits or other funds to be paid to or at the disposal of the constituent from whatsoever account or source.
(b) The Bank's lien on all deposits, pledged or hypothecated goods, ornaments and Bank's mortgaged rights regarding immovable property mortgaged with the Bank by a registered mortgaged deed or by deposit of title deed shall extend to any other sum from which the customer may be separately or jointly indebted or liable to the Bank at any of its offices.
2. All expenses incurred by the Bank in connection with any loan account, such as travelling expenses (according to Bank rules), Legal expenses of any sort, inspection or enquiry expenses and any other out-of-pocket expenses of any kind whatsoever shall be debited to the customer's loan account as amount advanced.
3. The Head Office of the Bank being at New Delhi, the said Bank will be at liberty to sue the borrower at New Delhi or their office where the account is maintained or transferred by the Bank at my request or in its absolute discretion.
4. When immovable property is offered as security, the applicant should submit with application the title deeds of the property and plans drawn to scale, showing complete boundaries, municipal Khasra Nos. etc. for search.
5. In each case the expenses of enquiry as to the value ,drawing up plan and examination of title deeds, inspection of Registrar's books or revenue papers etc will be recovered from the applicant in lump sum without any liability to account for it, whether the advance is sanctioned or not.
6. The security/ property given to the Bank to secure a loan will be insured at my/our cost during the continuance of loan transaction and till its adjustment for the full value of security through the Bank to its satisfaction .All insurance cost and other expenses connected with the insurance will be paid by the borrower or debited to his loan account as amount advanced.

7. Property tax should be paid by the borrower from time to time and copies of proof be furnished to the bank regularly.
8. The property must be located in an area / colony approved by the competent authority.
9. It will be a condition for the grant of loan that construction is carried out on the basis of sanctioned plan by the competent authority and in case of leasehold rights, necessary permission is duly obtained from the lessor to create equitable or registered mortgage over the property.
10. No transfer of rights or interest in the property shall be voluntarily made prior to the discharge of entire amount of loan.
11. Agreement for sale / detailed cost estimate from Architect / Engineer for the proposed dwelling unit to be purchased / extended / renovated / constructed etc to be obtained.
12. In case there is any escalation in cost of project it would either be met by the borrower from his/her own sources or could be met by reassessing the loan within the laid down parameters for a higher amount.
13. Affidavit cum undertaking should be submitted by the borrower seeking housing loan as per opinion of the advocate in terms of requirement as per the respective states law.
14. In case of loan against security of land the branches may also seek reports from the local revenue authorities regarding the title deeds before sanction of loans of Rs 1 crore and above.

Applicant's Signature

Co-applicant's Signature

Guarantor's Signature

Place:

Date:

RECEIPT/ ACKNOWLEDGEMENT OF LOAN APPLICATION: Received on dt.

.....cut here.....

Receipt/Acknowledgment For Loan Application

Serial No. _____

Branch. _____

Date: _____

Received From Sh./ Smt. _____ application for Housing Loan for Rs..... along with documents as per check list. Processing fee of Rs..... shall be charged on the sanctioned amount. Disposal of the loan application shall be done within..... days however, subject to submission by you of complete/ additional information desired by the Bank required for appraisal of your loan application as under:

- 1. _____
- 2. _____
- 3. _____
- 4. _____

Signature of the Loan Officer

Signature of the Branch Manager

Name :

Name:

Date _____

Date _____



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PUNJAB & SIND BANK

(भारत सरकार का उपक्रम) / (A Government of India Undertaking)

DOCUMENTS REQUIRED FOR PSB HOUSING LOAN

COMMON DOCUMENTS/ PAPERS FOR ALL THE BORROWERS (Applicant / Co- Applicant & Guarantor):

1. Loan Application
2. Photographs each (Applicant & Co-applicant)
3. Photo ID Proof , Age Proof & proof of residence
4. Bank account statement indicating transactions for the last 6 months or photocopy of pass book, along with details of account i.e. No. and Nature of account; date of opening of the account.
5. Latest copy of telephone Bill (Landline or Post paid connection at Residence and Business place)
6. Copy of Aadhaar
7. Copy of PAN no., Copy of IT Assessment order/ IT Return along with computation for last 3 years
8. Any other document regarding repaying capacity.
9. Last 2 months salary certificates (for Salaried class) along with the particulars such as: - Perks and all the deductions; Date of joining; date of superannuation; Permanency of employment/Copy of PPO in case of pensioners.
10. Asset Liabilities statement on the prescribed format for Individual Applicants. Last three years Financial Statement for Applicants other than Individual Applicant.
11. Cheque for Processing fee and one cancelled cheque of the account from which EMI (PDC/ ECS) is to be given (for signature verification). The PDC/ ECS to be taken from the account where Salary/ business income is credited.
12. **Property details:**
 - a) Sale deed / Lease deed / conveyance deed with complete chain of documents
 - b) Legal Opinion / index inspection report on property
 - c) Valuation Report of property
 - d) Sanctioned Plan/ copy of approved drawings of proposed construction from competent authority.
 - e) Tax paid receipts, Agreement to sell, Proof of Bayana payment
 - f) In case of purchase from Individual his ID proof and / or Bank account details

Other papers / Documents:

For Purchase of house from Co-op society:

FROM SOCIETY:

- Copy of allotment letter in favour of society.
- Copy of Lease deed / Sale deed, if any in favour of society.
- Copy of registration certificate of society.
- Copy of Bye laws of society
- Possession letter issued to society.
- Approved site plan of proposed construction.
- List of members.
- Permission of mortgage/ NOC / to be obtained by society from HUDA/ PUDA/ DDA etc.
- Schedule of construction and payment demand.
- Status of payments made by society to development boards towards cost of land allotted.
- NOC from society regarding mortgage

FROM MEMBERS:

- Original share certificate issued by the society to member.
- Original receipt of payment issued by the society to individual member.
- Tripartite agreement to be executed by society, member and Bank.
- Allotment letter.

In case of purchase from builders: `

- Allotment letter from Builder
- Original stamped agreement with the builder
- Original receipt of payment to the builder
- Copy of permission letter issued in favor of builder by competent authority
- The builder / developer /company would provide No Objection Certificate (NOC)/ permission of the mortgagee bank for sale of flats/ property, if required
- Tripartite agreement.

Charges & Fees: The prevailing charges may be obtained from Branch Incharge or Bank's website.

Borrower Contribution/Margin

i) For Purchase of Plot only, offered / allotted by Govt. authorities and/ or Builders who are Bank's borrowers:

- a) 25% of the Cost of plot up to a finance amount of Rs.100 lac upfront
- b) 40% of the Cost of plot for the finance amount over and above Rs.100 lac upfront

ii) For Construction or for Purchase of Plot & Construction:

- a) For purchase of plot: **40%** of the cost of land / plot (upfront)
- b) For construction:
 - **10%** of the value of construction, proportionate for loans up to Rs. 20 lacs
 - **20%** of the value of construction, proportionate for loans above Rs. 20 lacs & up to Rs.75 lacs
 - **25%** of the value of construction, proportionate for loans above Rs. 75 lacs

Note: Bank finance should not exceed 60% of Total cost of project.

iii) For Purchase of Built up dwelling unit:

- 10% of the total value of property for loans up to Rs. 20 lacs up-front
- 20% of the total value of property for loans above Rs. 20 lacs & up to Rs. 75 lacs up-front
- 25% of the total value of property for loans above Rs. 75 lacs up-front

iv) For Extension / Renovation /Repair:

- 10% of the total estimated cost, proportionate for loans up to Rs. 20 lacs

v) For Purchase of Flat from Society/ Builder:

- 10% of the total value of property, proportionate for loans up to Rs. 20 lacs
- 20% of the total value of property, proportionate for loans above Rs. 20 lacs & up to Rs. 75 lacs
- 25% of the total value of property, proportionate for loans above Rs. 75 lacs



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HL 502

(Borrower)

Branch _____

Date _____

The Branch Manager,
Punjab & Sind Bank

Dear Sir,

Reg: MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank to me/us.

1. Name of the applicant:

2. S/o/ D/o/ W/o:

3. a. Details of the main occupation:
including all connected and
associated occupations

3. b. Constitution:

4. DOB/ Year in which established:

5. Address: Business:

Tel. No.

Residence

Tel. No.

6. In case of Firm/Co./HUF

Full name of the Proprietor, partner, :
Karta and Co-partners, Directors, etc.
and their relationship with each other
if any (Brief report on the business
means / assets of partners, directors
to be given on the reverse)

7. Investment in business:

Rs.

8. Other Assets:

Fixed Assets- Property

Name of the Owner	Address of the Property	Value

Details of Vehicle(s)

Name of the Owner	Description of the Vehicle and Registration No.	Value

Deposit Account (s)

Nature of account(s)	Bank's Name	Account No.

Others

Cash in Hand/ Shares/ Holdings/ Capital	Description	Value

9. Liabilities:

Vehicle Loan(s)

Date of Sanction	Loan Amount	Outstanding Balance

Housing Loan(s)

Date of Sanction	Loan Amount	Outstanding Balance

Other Loans/Liabilities

Date of Sanction	Loan Amount	Outstanding Balance

10. Worth = Assets - Liabilities:

I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank / financial institution against me or any of the firms or companies in which I am proprietor / partner / guarantor / director.

Signature of the Borrower

VERIFIED BY

LOAN OFFICER

BRANCH MANAGER

HL 503



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PUNJAB & SIND BANK

(भारत सरकार का उपक्रम) / (A Government of India Undertaking)

(Guarantor)

Branch _____

Date _____

The Branch Manager,
Punjab & Sind Bank

Dear Sir,

Reg. : MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank to Mr./Mrs _____

(Applicant)

1. Name of the Guarantor:

2. S/o/ D/o/ W/o:

3. a. Details of the main occupation:
including all connected and
associated occupations

3. b. Constitution:

4. DOB/ Year in which established:

5. Address: Business:

Tel. No.

Residence

Tel. No.

6. In case of Firm/Co./HUF

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Deposit Account (s)

Nature of account(s)	Bank's Name	Account No.

Others

Cash in Hand/ Shares/ Holdings/ Capital	Description	Value

9. Liabilities:

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Date of Sanction	Loan Amount	Outstanding Balance

Housing Loan(s)

Date of Sanction	Loan Amount	Outstanding Balance

Other Loans/Liabilities

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Signature of the Guarantor

VERIFIED BY

LOAN OFFICER

BRANCH MANAGER