



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 Purchase/ Construction of new house
Coverage	All Statutory towns as per Census 2011 Planning area as notified with respect to the Statutory Town and which surrounds the concerned municipal area also covered
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	- 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.	