



Application-cum-Appraisal/Sanction Form for Personal Loan

Branch Office: _____

Date of Application: _____

Part – I Applicant/Co- Applicant information

1. Applicant's Name		Last:	First:	Middle:		
2. Father's/Husband's Name						
3.	a) Residence*: Present	City/Location _____ District _____ Pin Code _____ Country _____		Recent Self Attested Photograph of the applicant		
	b) Residence*: Permanent	City/Location _____ District _____ Pin Code _____ Country _____				
	c) Office:	City/Location _____ District _____ Pin Code _____ Country _____				
	d) E-Mail id					
	e) Mobile:					
		4. Category of Applicant (Tick appropriate)				
		Physical Handicapped Y/N				
		Ex-Serviceman Y/N				
		Minority Y/N				
		5. Telephone No. (With STD code)				
		a) Residence: _____				
		b) Office: _____				
6.(a) Income Tax Pan No.*						
(b)(ii) Voter ID No.*	Any one of these					
(iii) Passport No.*						
(iv) Driving Licence No.*						
7. Individual Type:		<input type="radio"/> Salaried	<input type="radio"/> Professional	<input type="radio"/> Self Employed	<input type="radio"/> Other	
8. a) Age (yrs)						
b) Date of Birth (dd/mm/yyyy)*:						
c) Gender (male/female)						
d) Marital Status		<input type="radio"/> Single		<input type="radio"/> Married		
e) Number of dependents in the household						
f) Earning Member of family, if any, excluding applicant						
g) Banking with us		Yes/No, if yes, a/c no. /Customer Id.				
9. Qualification/Education*		<input type="radio"/> Matriculation	<input type="radio"/> Intermediate	<input type="radio"/> Graduation	<input type="radio"/> PG	<input type="radio"/> Ph.D.
10. Whether relative of Staff /Director of bank		<input type="radio"/> Yes		<input type="radio"/> No		
11. a) Residence Ownership		<input type="radio"/> Owned (self /spouse)		<input type="radio"/> Owned (Parents)	<input type="radio"/> Other	
b) Is the house mortgaged		Yes		No		
c) Value of House		<input type="radio"/> At cost`		<input type="radio"/> Market value`		
12. a) Years at current residence*						
b) Period of stay at Present Posting						
13. a) Collateral security provided?		<input type="radio"/> Yes		<input type="radio"/> No		
b) Type of collateral		<input type="radio"/> Property	<input type="radio"/> NSC/LIC Policy/Govt. security	<input type="radio"/> Shares	<input type="radio"/> Other	
c) Value of collateral (₹)		`	`	`	`	
14 a) Vehicle		<i>Two Wheeler</i>		<i>Four Wheeler</i>		
b) Make and age of vehicle						
c) Number						

15. Profession, Please Specify					
16. Additional information (in case of Army Officers)	IC NO.				
	RANK				
	IDENTITY CARD/PAY BOOK NO				
	PAY ACCOUNT NO.				
	NAME OF THE UNIT				
17. If Self Employed / Professional	His/her firm is	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Pvt. Ltd. Co.	<input type="checkbox"/> Others
	No of yrs in Business/ Profession				
	Line of Activity				
	Income in Last 3years(`)*	Current Year:	Last year :	Year before last :	
18. If Salaried Employer information and annual income details.	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			
	Salary account with PNB	Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No			
	Name of the employer	Address _____			
	Years with current employer	_____ Years ; Since when: _____			
	Years with previous employer(s)	_____ Years; From _____ To _____			
	Total Length of Service	_____			
	Date of Retirement	_____			
Designation	Since: . _____				
Annual Income (`)*	Gross: _____	Net: _____			
19. If Other	Occupation				
	Total Annual Income (`)*	Gross: _____ . Net _____ .			
20. Annual deductions (statutory savings, IT etc in `)*					
21. Other loans taken (including previous loans from PNB):					
Limit (`) :		_____			
Present Outstanding (`) :		_____			
Whether regular:		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Monthly Repayment (`) :		_____			
22. Statement of Assets and Liabilities (Amount in `)					
Liabilities			Assets		
Outstanding Loans/Advances	Amount			Amount	
		Immovable properties:			
		Land			
Bank		Building			
Employer		Movable properties:			
Provident fund		Cash			
Relatives and friends		Deposits with banks			
Others		Investment in Govt. Securities			
		Others			
Total		Total			
Net Worth (Actual in `)					
23. Spouse Information:					
a) Name of the spouse:		_____ Office Tel No. : _____			
b) Occupation/Profession:		_____ Office Address : _____			
c) Annual Income*:		Gross: _____ Net: _____			
d) Is she/he furnishing guarantee?		<input type="checkbox"/> Yes <input type="checkbox"/> No			
e) Income Tax PAN no.		_____			
24. Details of Personal Loan requested from PNB:					

a. Purpose of Loan		
b. Amount of Loan		
25. Repayment Period (yrs)		
26. Monthly installment a) Amount (Rs.) b) Mode	<input type="radio"/> Advance Cheques	<input type="radio"/> Standing instructions
27. Guarantor: Whether available?	<input type="radio"/> Yes , Furnish details in Part II	<input type="radio"/> No

28. Name, Address and telephone numbers of two references	
REFERENCE 1	REFERENCE 2
a)	b)
29. Pending court cases of Banks/Financial Institutions against Applicants/As Partner/ As Director: (Enclose details on an annexure, if needed)	

30 I request for sanction of loan of ` _____ as Personal Loan on the basis of information given above.

It is declared that:

The information given in the loan application is true and nothing has been concealed. The undersigned undertakes to inform the Bank any change in my residence / office address and to provide any further information that the Bank may require. The undersigned has been informed of the charges / fee to be levied by the Bank and agrees to pay upfront fee, documentation charges, etc. as applicable and charged by the bank. The undersigned 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.

Yours faithfully,

Signature and name of applicant

Note: All columns of the form should be properly filled up and supporting documents duly signed by applicant wherever required should be attached, particularly those marked with a *. If there is a co-applicant, he/she should fill up another form. If there is guarantor, he/she should also fill up the guarantor information (Part II)

Part – II Guarantor information

						Recent Self-attested Photograph of Guarantor
1. Name 2. Father's/Husband's Name 3. Address a. Residence* b. Office. c. Permanent Address d. E-mail Id e. Mobile 4. Telephone No.: Residence (with STD code) Office 5. Age (yrs.) 6. Date of Birth (dd/mm/yyyy):* 7. Gender (male/female) 8. Qualification 9. Is he/she is an Income-tax payer? 10. Income Tax PAN no.* 11. Voter ID No.* 12. Passport No.* 13. Driving Licence No.*	Location/City _____ District _____ Pin Code _____ Country _____					
	Location/City _____ District _____ Pin Code _____ Country _____					
	Location/City _____ District _____ Pin Code _____ Country _____					
	14. Type of guarantor		<input type="radio"/> Self Employed <input type="radio"/> Salaried <input type="radio"/> Professional <input type="radio"/> Others			
15. (a) If Self Employed/ Professional	His/her firm is	<input type="radio"/> Proprietorship <input type="radio"/> Partnership <input type="radio"/> Pvt. Ltd. Co. <input type="radio"/> Others				
	Years in Business					
(b) If Salaried	Total Income in Last 2 yrs (₹)	Last year:		Year before last:		
	He/she works for	<input type="radio"/> Private sector <input type="radio"/> Public sector (including govt. enterprise) <input type="radio"/> Others				
	Designation					
	Name & Address of the employer					
	Years with current employer					
	Salary a/c with PNB	Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No				
Total Annual Income (₹)		Last Year:		Year before last:		

16. Statement of assets and liabilities of the guarantor			
Liabilities		Assets	
Outstanding Loans and Advances	Amount		Amount
		Immovable properties:	
		Land	
Bank		Building	
Employer		Movable properties:	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
Total		Total	
Net Worth (Actual in `)			

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

17. Having fully apprised myself of the particulars submitted in loan application dated _____ for _____ (mention purpose) loan of ` _____ to be considered by the Bank to Shri/Smt./Miss _____

 _____ So
 n/Wife/Daughter of Shri _____

_____, I have agreed to furnish my guarantee for repayment of the loan. I hereby declare that I know the above mentioned applicant (s) very well for the last _____ no. of years. The information furnished by me is true and correct to the best of my knowledge & belief.

(Signature and name of Guarantor)

Date:

Place: