



vkokl \_\_.k vkosbu QkeZ  
**HOUSING LOAN APPLICATION FORM**

i h- , .M , l - c d d k d k z , t z u g h a g A  
r F k k  
vkos d k s l s l h / k s g h 0 ; o g k j f d ; k t k r k g A  
P&S Bank has no Agents  
And  
Deals Directly with Applicants

vkosbu Ø- l a-----  
Application Serial No.....

çfØ; k Ohl #----- fnuk d ----- vk | {kj-----  
PROCESSING FEES RS.....DATE.....INITIAL.....

LohNfr d r k z-----LohNfr l a----- fnuk d -----  
SANCTIONED BY.....VIDE SANCTIONED NO. .... DATED.....

**vkosbu & N i ; k l k o / k u h i o d i < s v i v k / v k o s b u v l o h d k j d j f n , t k ; s s**  
**INSTRUCTIONS (PLEASE READ CAREFULLY) INCOMELETE APPLICATIONS ARE**  
**LIABLE TO BE REJECTED.**

- 1- N i ; k f o o j f . k d k v k s d k s l k o / k u h i o d i < A  
Please read the Brochure carefully.
- 2- vkosbu QkeZ bl fy , m i y c / k d j k ; k x ; k g s r k f d v k o s b u i j f o p k j d j u s g s q i h - , l - c h - l E c f l / k r f o o j . k ç k l r d j  
l d A b l e s l H k h l p u k , a ' k k f e y u g h a d h t k l d r h v k s ; f n d k z , s h l p u k g s t k s f u . k z d k s ç H k k f o r d j l d r h g a  
r k s m l d k m Y y ç k v x ç . k i = k e s f d ; k t k , A  
The application form is provided so that PSB can obtain relevant details for the consideration of your application. It cannot cover all circumstances and if there are any matter which may have a bearing on the decision, these should be set out in a covering letter.
- 3- N i ; k c M s v { k j k e s f y [ k e v k b i d j A  
Please write or type In Block Letters.
- 4- t g k a y k x u g k s l / 2 l g h d k f p l l g y x k ; A  
Tick (3) Where applicable.
- 5- b l e s l e l r f o o j . k H k j A ; f n y k x u u g k s r k s b y k x u u g h d f y [ k A  
All details must be filled in. If not applicable, please write N/A.

6- vkosd ;g l fuf'pr dj ysfvdk vkosu gj çdkj l si yjk gsrFkk l elr vi fkr çyfk l plic) djdsvkosu i-k ds l kfk yxk fn; sx, gA

Applicants should ensure that the application is complete in every respect and all the required documents listed below are submitted with the application.

7- i h- , .M , l - çd dksfcuk dkj.k crk; sfdl h Hkh Lrj ij fdl h Hkh vkosu i-k dksvLohdkj djusdk vf/kdkj gA

P&S Bank reserves the right to reject any application at any stage without assigning any reason.

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**vkosu OkZ dsl kfk l gk; d nlrkos çLrç fd, tk, %**

**Supporting Documents to be Submitted with the Application.**

---

**I Hkh vkosdksj ykxw**

**APPLICABLE TO ALL APPLICANTS:**

1- ; fn vkosd fdlgh vl; 0; fDr; kasl svkohl h; vf/kxg.k djusgsqfoUkh; l gk; rk çktr djrk gsrksmudsuke] i rkl jkf'k rFkk i uHkkkrku 'krksdk mYyfk djA

If the applicant proposes to obtain financial assistance for acquisition of residential accommodation from any other person(s), their names and addresses with amounts and repayment terms.

2- vi kVz ekfyd l gdkjh l fefr@l çk dk vkcu i-k rFkk mi fu; eA

Allotment letter and Bye-laws of the co-operative society/association of apartment owners.

3- çLrkfor fuekZk@[kjhn@foLrkj@uohdj.k dh vupkfnr Mkbx dh çfrA

Copy of approved drawings of proposed construction/purchase/extension/renovation.

4- çLrkfor vkohl h; bdkbz ds fy, fcØh dkj@vkdh/BV@bfltfu; j l s fcØh dkj@foLrR ykxw eY; kduA

Aggreement for sale/detailed cost estimate from approved Architect/Engineer for the proposed dwelling unit.

5- ; fn vkosd dh ukdjh LFkkurj.kh; gsrksLFkkbz i rk tgka vkosu l Ecl/kh i-kpkj fd; k tk l dA

If the applicant's job is transferable, permanent address where correspondence relating to the application can be mailed.

6- ykxw çfØ; k Ohl

Applicable Processing Fees.

7- vk; qdk çek.kA

Proof of Age.

8- vki dh i uHkkkrku {kerk l Ecl/kh dks vl; tkudkjh tksi h-, l -ch- dksekeysdk eY; kdu djusesl gk; d gkA Any other information regarding your repayment capacity which would assist P & S Bank in appraising the case.

9- 2 yk[k #i ; srFkk vf/kd eY; ds[kjhnstkusokysedku@lyV ftl dsfy, \_\_.k vkosu çLrç fd; k x; k gS ds l Ecl/k esvk; dj foHkkx jkjk tkjh vk; dj Dyh; j çek.k i-kA

Income-tax clearence certificate issued by income-tax Deptt, in respect of house/flat being purchased worth Rs. 2 lacs and above for which loan application is being submitted.

**dsy ukdjh i k vkosdksj**

**APPLICABLE TO EMPLOYED APPLICANTS ONLY.**

1- jk\$ xkj dsl R; ki u dsl kfk ek-k Hkkx & 1 dksHkjA

Verification of Employment with only part - 1 filled in.

2- uohure osu i phosus çek.ki-k ftl esl elr dVkr; ksdk mYyfk gkA

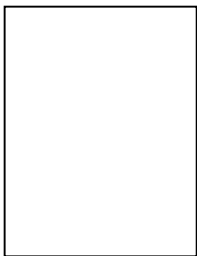
Latest salary slip/salary certificate showing all deductions.

- 3- Information about retirement benefits.
- 4- Any other information regarding your repayment capacity which would assist P&S Bank in appraising the case.

**APPLICABLE TO SELF EMPLOYED APPLICANTS ONLY.**

- 1- Balance Sheets and Profit & Loss Accounts of the business alongwith copies of individual income tax returns for the last three years certified by a Chartered Accountant.
- 2- A note on the nature of business, form of organisation, clients, suppliers etc.

|  |  |  |
|--|--|--|
| <p>Recent Photograph of the applicant (with signature)</p> | <p>Recent Photograph of the applicant (with signature)</p> | <p>Loan Amount</p> <p># ; S<br/>Rs.<br/>(Rupees .....)<br/>.....</p> |
|  |  | <p>Name of Applicant</p>   |
|  |  | <p>Form issued on</p>  |
|  |  | <p>Form issued by</p>  |



**ਵਲੋਡ I ਏ/ਯ 0; ਫਿਰਰ I ਪੁਕ**  
**PERSONAL INFORMATION OF APPLICANT**

ਉਕੇ  
 Name

ਤਿਲੇ ਫਰਫਕ  
 Date of Birth:

I ਓਕ ਫੁਓਫੁਕ ਚਿ ਵਕ; q  
 ਯੋਸੁ ਫਕਫ; ਕਫਫ, 1/2

Age of retirement  
 (for salarised class)

'ਕਫਕ; ਕਫ ਰਕ% 0; ਓਲ k;  0; ਕਿ ਕj  ਉਕਫjਹ  i ਨੁਕੇ   
 Qualification..... Occupation Business Service Designation

Lor% jk\$ xkj  vU;   
 Self-Employed Others

ਫਲਫਰ% ਫੁਓਕਿ ਹ  vਫੁਓਕਿ ਹ  ਓਕਫਗਫ ਫਲਫਰ% vਫੁਓਕਫਗਰ  ਫੁਓਕਫਗਰ  vU;   
 Status: Resident Non-Resident Marital Status: Single Married Other

Jskh  vU; ਫਿਰ ਫਕਰ  vU; ਫਿਰ ਫੁਫਕਰ  vU;   
 Category SC ST Others

ਏਕਫਿ ਫਓਕਫ"ਕਫ ਵਕ; 1/4#-1/2

Monthly/Yearly Income (Rs.) Monthly Expenditure (Rs.)

ਵਕੋਡ ; k I g ਵਕੋਡ 1/4; ਫਨ ਫਕਫ ਗਫਰਕਫ ਚਿ ਫਕਫ#i; s----- ਚਿ ਫਦ'ਰ ਵਨਕ ਫj I ਫਰਕ ਗਫ  
 Instalment applicant and Co-applicant (if any) can pay to Bank Rs. ....

vਕਫJਰਕਫ ਚਿ ਫ; ਕ% cPps   vU;    
 No. of Dependents: Children Others

ਓਰਏਕੁ ਵਕੋਕਲ  v i ਉਕ  ਫਫਕ; ਸi j  i ਫਯੋਕ  ਫੁ; ਕਫਰਕ   
 Present accommodation: Own Rented Family Employer

; ਫਨ ਫਫਕ; ਸਫਿ ਗਫਰਕਫਫਿ ਫ ਫਫਕ; ਕ #-----  
 If rented, monthly rent Rs.....

ਫੁ; ਕਫਰਕਫ; ਓਲ k; I ਫਫਕ ਫਕ ਉਕੇ%-----  
 Name of Employer/Business concern: .....

I ਫਫਯੋਕ; ਕਿ ਫਫਯੋਕ I ਫਫਕ ਏਫ ਓਕ ਫਫਯੋਕ%-----  
 No. of years of service put in the organisation/business concern:.....

|                                    |  |  |  |
|------------------------------------|--|--|--|
| vkokl h; i rk<br>Residents Address |  | fu; kBrk@; ki kfjd l lFkku dk i rk<br>Address of Employer/Business Concern |  |
| fi u dkk%<br>Pin Code              |  | Qks%<br>Phone  |  |
| fi u dkk%<br>Pin Code              |  | Qks%<br>Phone  |  |

fi rk@i fr dk uke o i rk  
Father's/Husband's Name & Address \_\_\_\_\_

\_\_\_\_\_

**[kjm@uezk dh tksolyh l Ei fÜk dk C; k]k**  
**DETAILS OF PROPERTY TO BE PURCHASED/CONSTRUCTED:**

|   |  |  |
|---|--|--|
| I Ei fÜk dk i rk<br>Address of Property | D; k vkokl h; bdkbz gS<br>Is the Dwelling Unit?                  | i êsdh l ektr u gksolyh 'krs<br>Unexpired terms of lease:  |
| .....                                   | <input type="checkbox"/> r\$ kj gS<br>Ready                      | o"kz<br>..... Years  |
| .....                                   | <input type="checkbox"/> çLrkfor gS<br>Proposed                  |  |
| .....                                   | <input type="checkbox"/> fuekZkk/khu gS<br>Under Construction    | çdkj Type  |
| .....                                   | <input type="checkbox"/> p; u ugha fd; k x; k gS<br>Not Selected | <input type="checkbox"/> çxyk<br>Bungalow                  |
| .....                                   | <input type="checkbox"/> D; k Hkfe gS<br>Is the Land             | <input type="checkbox"/> jksgkml<br>Row House              |
| .....                                   | <input type="checkbox"/> Yh gkSM gS<br>Freehold                  | <input type="checkbox"/> vi kV@<br>Apartment               |
| .....                                   | <input type="checkbox"/> yht gkSM gS<br>Leasehold                | <input type="checkbox"/> 1jyV<br>Flat                      |
|   | dk; Z l Ei lu gksdk ekg<br>Month of Completion                   | I Ei fÜk ij çfr ekg [kpZ<br>Expenses per month on Property |
|   | ekg----- o"kz-----<br>Month ..... Year .....                     | #-----<br>Rs. ....   |

|   |  |  |  |
|---|--|--|--|
| fLFkr vl; Lokfe; ksd suke<br>Status Name(s) of other owners | fodkl l xBu dse[;<br>0; fDr@ekfyd dk uke<br>Name(s) of owner/Key person in the Developers organisation | I gdkjh l fevr dk l nL;<br>Member of Cooperative Society | vi kV@ ekfyd l @k dsl nL;<br>Member of Association of Apartment owners |
| <input type="checkbox"/> , dy Lokhe<br>Sole-Owner           |  | <input type="checkbox"/> fo   eku<br>Existing            | <input type="checkbox"/> fo   eku<br>Existing                          |
| <input type="checkbox"/> l g Lokhe<br>Co-Owner              |  | <input type="checkbox"/> çLrkfor<br>Proposed             | <input type="checkbox"/> çLrkfor<br>Proposed                           |

I fefr@vi kV/b ekfyd I ak  
dk uke o irk

; fn I fefr ; k vi kV/b  
ekfyd I ak usm/kkj fy; k  
gvk gS; k fdl h òks  
I sm/kkj yssdk çLrko gS  
rksNi; k òks rFkk jkf'k  
dk mYy\$ k djA

I fefr@ ak ds  
i at h d j . k dk C; k\$ k

I fefr@ ak  
I nL; ksch I a; k

Name and address of  
Society/Association of  
Apartment Owners (AAO)

If the Society or  
AAO has borrowed or  
Proposes to borrow from any  
source please indicate  
the source and amount

Particulars of  
Registration of  
Society/Association

No. of Members in  
Society/Association

#- .....

Rs. ....

### iwZ0; kol k; d

fi Nys5 o"lz dk foj .k@; k\$ k ¼; fn vko' ; d gksrksvyx I si "B I yku djA

### PAST OCCUPATIONAL

History (For 5 Years) Attach Separate Sheet if necessary

| fu; kBrk@; ol k;<br>dk uke    | fdl in ij gñifjorú<br>djusdsdkj .k@<br>çklr fi Nyk osu   | vof/k  |
|-------------------------------|--|--------|
| Name of Employer/<br>Business | Position Held/Reasons<br>for change/Last Salary<br>Drawn | Period |

vkosd  
Applicant

I g vkosd ¼; fn dks gS rks  
Co-Applicant (if any)

mÜkj k/kdkfj; ksch uke o irs  
Name & Address of Legal Heirs:

1.

2.

3.

### çd foj .k

#### BANK DETAILS

| [kkrk /kkj d dk uke<br>Name of Account<br>Holder | pkym; k cpr [kkrk<br>Current or Savings A/c. | çd dk uke<br>Name of Bank | çd dk i rk<br>Address of Bank | [kkrk I a<br>A/c. No. |
|--|--|---------------------------|-------------------------------|-----------------------|
| 1.   |  |                           |                               |                       |
| 2.   |  |                           |                               |                       |

\_\_ .k dk mÍ S;

Purpose of Loan

fuellk

Construction

[kjh

Purchase

foLrkj@ejTer

Extension/Repairs

vupkfur ykx ----- #-  
Estimated Cost Rs. ....

vupkfur òks ----- #-  
Estimated Sources Rs. ....

- 1- dly [kjhn eir; ylxr@fuekzk  
Total purchase price cost/construction  
Cost.....
- 2- çkl fixd rffk vll; ylxr  
Incidental and other  
Costs.....
- 3- vldfledrk ¼1\$2 ds; kx dk 5Á½  
Contingency (5% of 1+2)
- 4- fuf/k; ksdh vupfur vko'; drk  
¼1 l s3 dk ; kx½ dly -----  
Estimated Requirements of funds  
(Sum of 1 to 3) Total .....

- 1- i h , .M , l - çid l sçkffkr \_\_.k  
Loan Requested from P&S Bank .....
- 2- çid cpr  
Saving from Bank
- 3- fuostkçdk fui Vku  
Disposal of Investments
- 4- i gysl s[kpç jkf' k ¼ðkç½  
Amount already spent (source)
- 5- Hkfo"; fuf/k ¼ykçk; k tkusokyk@  
ykçk; k tkusokykç½  
Provident Fund (refundable/.....  
non-refundable .....
- 6- vll; ¼Li "V djç  
Others (specify) .....
- 7- fuf/k; ksdh vupfur mi yç/krk  
¼1 l s6 dk ; kx½ dly -----  
Estimated availability of funds  
(sum of 1 to 6) Total .....

**en ¼d½ ¼[½vFlok ¼x½dskjstskh vki dseleyeaykugk**

**COMPLETE ITEM (A), (B) OR (C) WHICHEVER IS APPLICABLE IN YOUR CASE**

¼d½ fuekZ k dsfy,  
(A) For Construction

Hkfe dk [kjh eW; #-  
Purchase Price of Land  
Rs. ....

Hkfe dk {ksQy oxZhvJ  
Area of Land Sq. M. ....

fuekZk dh vuþfur ykx # -  
Estimated cost of Construction  
Rs. ....

çLrkfor fufer {ksQy oxZhvJ  
Proposed Built-up Area  
Sq. M. ....

¼[½ vkokl bdkb; ksdh l d; k  
No. of Dwelling Units

D; k fuekZk gsq l {ke çkf/kdkjh l s  
LohÑfr çktr dj yh xbl gS gkæugha  
Has sanction for construction from  
the competent authority been  
obtained? Yes/No.

; fn gkarkS; kjk nA  
(If yes, give details) .....

.....

.....

fuekZk dh uohure fLFkr  
Stage of Construction .....

.....

.....

¼[½ [kjh dsfy,  
¼fuekZk/khu Hkouksdh [kjh l fgr½  
(B) For Purchase (Including purchase  
when Building in under Construction)

vkokl bdkbZ dk [kjh eW; #-  
Purchase price of Dwelling Unit  
Rs. ....

fufer {ksQy oxZhvJ  
Built Up Area Sq. M. ....

D; k vkokl bdkbZ çd gS gkæugha  
Is the Dwelling Unit Booded?  
Yes/No  
¼; fn gkarksvnk dh xbl jkf' k½ #-  
(If yes amount paid) Rs. ....

orZku ekfyd  
Present Owner

; fn vkokl bdkbZ çd ugha dh xbl gS  
rksl EHkkoh LFkku n'kk; A  
If the Dwelling unit has not been  
booked, indicate intended  
Location .....

vkokl LFkku dk {ksQy-----oxZhvJ  
Area of Dwelling Unit Sq. M. ....

vuþfur eW; #- -----  
Estimated Value Rs. ....

D; k l {ke çkf/kdkjh l sdk; Z l eki u  
çek.ki-k çktr fd; k x; k gS gkæugha  
Has the Completion certificate from  
the Competent Authority been  
obtained?  
Yes/No

¼; fn gkarkS; kjk rFkk LohÑfr dh  
frfFk nA-----  
(If yes, give Particulars and date of  
Sanction) .....

.....

.....

¼x½ foLrkjæejfer dsfy,  
(C) For Extension/Repair

<kpsdh vof/k  
Age of Structure

Hkfe dh ey ykx # -  
Original Cost of Land Rs. ....

fuekZk ykx # -  
Construction Cost Rs. ....

foLrkj ykx # - -----  
Cost of Extension Rs. ....

foLrkj gsqcuk gw k {ks-----oxZhvJ  
Built up Area of Extension  
Sq. M. ....

foLrkj dk C; kjk  
Particulars of Extension .....

foLrkj dh mi ; kSrk  
Intended Use of Extension .....

D; k l {ke çkf/kdkjh l sLohÑfr  
çktr dj yh gS gkæugha  
Has the sanction from competent  
authority been obtained? Yes/No



**foUk; fLFkr**  
**FINANCIAL POSITION**

| i fj l Ei fUk; ka<br>Assets  | nsrk, a<br>Liabilities  |
|--|---|
| <b>fooj.k</b><br><b>Particulars</b>  | <p>Ńi ; k uhpfsu; kBrk] Hkfo"; fuf/k l sçLrkfor@fy, x, l elr _ .kksvkj vU; nsrkvks, oa çr; sl _ .k ij ns C; kt dk mYyŞk dja ; g HkH mYyŞk djşfd fdl ekg es _ .kssdh pdkh dh tkuh gš rFkk ekf d fd'r dh jkf' k D; k gA</p> <p>Please indicate below all loans proposed/taken from employer, provident fund etc. and all other liabilities including interest against each loan. Also indicate the months during which the loans are to be repaid alongwith amount of monthly instalment.</p> |
| 1- cpr [kkrk<br>Saving Bank  | fooj.k<br>Applicant's Share in Provident Particular   |
| 2- vpy l Ei fUk %fooj.k nš<br>Immovable Property (specify)   | 1- çd<br>Bank   |
| 3- Hkfo"; fuf/k esorÈku 'kŞ] Hkfo"; fuf/k es vkos dk vdk<br>Current balance Provident Fund .....<br>Fund .....   | 2- Hkfo"; fuf/k<br>Provident Fund   |
| 4- vU; i fj l Ei fUk; ka %fooj.k nš<br>Other Assets (specify)<br><br>(i) .....<br>(ii) .....   | 3- ØM/V l kŞk; Vh<br>Credit Society   |
| 5- thou chek i klyfl ; ka<br>Life Insurance Policy (ies)<br><br>i kS/y %j kf' k½<br>Postal (Amount)<br><br>i fj i Dork fnukd<br>Maturity date(s)<br><br>ok'kd çhe; e<br>Annual Premium ..... | 4- i fjokj , oafe-ktu<br>Family & Friends   |
| i klyfl h %i klyfl ; kš dk vH; i Zk eY;<br>Surrender value of the policy(ies) .....  | 5- vU; %fooj.k nš<br>Other (specify)  |
|  | 6- Ńi ; k n'kkz š<br>Please indicate:   |
|  | (i) pkywcdk; k 'kŞ<br>Current outstanding balance.....  |
|  | (ii) çfrekg ns fd'r %C; kt l fgr½<br>Instalment payable per month (including interest)  |
|  | (iii) vof/k<br>Term   |
|  | (iv) vU; 'krš<br>Other conditions   |

**I keU;**  
**General**

gka      ugha  
Yes      No

D; k edku ; k Ńly/ i jk gkasi j Lo; a dsdçt sesj gskA  
Is the house or flat intended for sell occupation immediately upon completion

D; k vkosd%dkš ; k vkosd%dkš dh i Ruh ; k vkosd%dkš dsfdl h ukckfyx çPpsdk vi uk dkš vkokl h; LFkku gS% ; fn gka  r  C; kŞk nš  
Does the applicant(s) or the spouse of the applicant(s) or any minor child of the applicant(s) own any residential accommodation? (if yes given details)

[kjh dsekeyse] D; k l eLr l Ei fÜk dj v | ru çnÜk gA  
In case of purchase, have all property taxes been paid upto date?

D; k l Ei fÜk dk fof/kd gd nkSj fgr gS  
Is the legal title to the property clear?

D; k i h-, l -ch- dksl Ei fÜk dk çFke ç/ku çklr gksk\   
Will PSB be able to obtain a first mortgage of the property?

D; k vkosd Hkkjr dk dks ukxfjd gA   
Is/Are the applicant(s) a citizen(s) of India?

D; k vkosd ; k vkosd dsi fr@i Ruh usbl l si dZ i h-, .M , l - çd es .k dsfy, vkosu fd; k gS   
Has/Have the applicant(s) or spouse of the applicant(s) earlier applied to P&S Bank for loan? (if yes give details)

¼; fn gk rks; kjk nks

D; k vki vl; dks çfrHkr@vrfje çfrHkr mi yC/k dj kuseal efkz gA   
What other security/interim security will you be able to provide?

D; k vkosd dks usi h-, l -ch- ds d l h \_ kh¼; k dsfy, xkj h¼V; k nh gA   
Has/Have the applicant(s) given guarantee(s) for any borrower(s) of PSB? (please specify) (if yes give details)

(if yes give details)

tkudkj% nkstkudkjksdsuke o i rs  
References: Name & Address of two references.

- 1. .... 2. ....
- .....
- .....
- .....

i h-, l -ch- nkstkudkjksd h vi sk djrk gA i h-, l -ch- vko'; drk i Musij bul sl h/ksi N&rkN dj l drk gA ; g tkudj vki dk fu; kBrk ysk ijh(kd v/; ki d gsk drk gS tksi NysS ; k vf/kd o"ksl svki dkstkurk gksydu vki dk fj' rskj u gA  
PSB requires you to list two references. PSB will make such enquires as it deems necessary from them directly. They may be your employer, auditor, teacher who has known you for a period of 5 years or more but is not related to you.

I g vkosd dk uke &   
¼; fn dks gS rks   
Name of Co-applicant   
(if any)

eS ?kSk. k djrk gA fd bl vkosu QkeZ esfn; sx; sfoj .k@l puk, a l R; j l gh rFkk i wkZ gS blgha dsvk/kkj ij i h-, l -ch- }kjk \_ .k LohNir fd; k tk l drk gA eS i f"V djrk gA fd esfo#) fnokfy; ki u dh dksZ dkj bkbZ ugha gFkh rFkk ep-sdHkh fnokfy; k ?kSk r ugha fd; k x; kA bl ds vfrfjDr eS i f"V djrk gA fd esfoj. kdk dksi <+fy; k gS rFkk fo"k; oLrq dksl e> fy; k gA elus; g Hkh tku fy; k gS fd çfØ; k Qhl ykS/kbZ ugha tk, xhA eS l ger gA fd i h-, l -ch- , \$sgoksysl drk gS rFkk ; fn vko'; d l e>srksvkosu dsl çk esi NrkN dj l drk gA eS vi us 0; ol k; @jks xkj esfd l h Hkh ifjorZ dh l puk i h-, l -ch- dks nssdk opu nsk gA bl dsvfrfjDr eS l ger gA fd eS \_ .k l e; & l e; ij ykxw gksokysi h-, l -ch- dh fu; eS }kjk fu; f-kr jgskA

I declare 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 PSB may decide to grant to me. I confirm that I have/had no insolvency proceedings against me not have I ever been adjudicated insolvent. I further confirm that I have read the brochure and understood the contents. I also understand that the processing fee is not refundable. I agree that PSB may take up such references and make such enquiries in respect of this application, as it may deem necessary. I undertake to inform PSB regarding any change in my occupation/employment. I further agree that my loan shall be governed by the rule of PSB which may be in force from time to time.

fnukad -----  
Date .....

vkosd ds glrk{kj  
Applicants Signature.

Jh@Jherh-----dsvkosu i =k dk vucl/k&l g vkosd dk foofj.k  
 Details of Co-applicant-Annexure to the Application of Shri/Smt.....(Individuals)

|                           |   |  |  |  |   |   |  |  |  |  |                          |  |  |  |
|---------------------------|---|--|--|--|---|---|--|--|--|--|--------------------------|--|--|--|
|                           | uke%<br>Name                                |  |  |  |   |   |  |  |  |  |                          |  |  |  |
|                           | tUe frffk%<br>Date of Birth                 |  |  |  |   | I ek fuofUk dh vk; q<br>Age of Retirement |  |  |  |  |                          |  |  |  |
|                           | flFkr%<br>Status                            |  |  |  |   | fuokl h<br>Resident                       |  |  |  |  | vfuokl h<br>Non-resident |  |  |  |
| obkfgd%<br>Marital Status | <input type="checkbox"/> vfookfgr<br>Single |  |  |  | <input type="checkbox"/> fookfgr<br>Married |   |  |  | <input type="checkbox"/> vU;<br>Others |  |                          |  |  |  |

vkfJrksd h I d; k%  
No. of Dependents

|                  |  |  |               |  |  |
|------------------|--|--|---------------|--|--|
| cPps<br>Children |  |  | vU;<br>Others |  |  |
|------------------|--|--|---------------|--|--|

ekfl d@okf"kd vk; \_\_.k  
 dh fd'r gsftruh jkf'k dk  
 vki vdknku dj l drsg  
 Monthly/Yearly income Amount  
 can contribute towards  
 instalment of the loan

#- Rs. .... ekfl d 0; ; #-  
 Monthly Expenditure Rs. .... you

'kfk; k; rk  
 Qualifications

0; ol k; %  
 Occupation

ukdjh  
 Service

Lor% jks xkj  
 Self-Employed

fi rkei fr dk uke@Name of Husband/Father.....  
 vkosd l sl @Relationship with applicant.....  
 fu; kBrk@; ki kfjd l xBu dk uke , oa i rke@Name of Employer/Organisation with address.....  
 .....  
 .....

**cd foofj.k**  
**BANK DETAILS**

| [kkrk/kkjh dk uke<br>Name of Account Holder | pkym; k cpr [kkrk<br>Current of Savings A/c | cd dk uke<br>Name of Bank | cd dk i rk<br>Address of Bank | [kkrk l d; k<br>A/c No. |
|---|---|---------------------------|-------------------------------|-------------------------|
| 1.  |   |                           |                               |                         |
| 2.  |   |                           |                               |                         |

**foUkh; fLFkr**

**FINANCIAL POSITION**

| i fj l Ei fUk; ka<br>Assets   | nsrk, a<br>Liabilities   |
|---|--|
| <b>fooj.k</b><br><b>Particulars</b>   | Ńi ; k uhpfsu; kBrk] Hkfo"; fuf/k vkfn l sçLrkfor@fy, x, l eLr __.kksvkj vU; nsrkvks, oa çk; sl __.k ij ns C; kt dk mYyşk dja ; g Hkh mYyşk djaşfd fd l ekg es __.kşdh pdkşh dh tkuh gš rFkk ekfl d fd'r dh jkf'k D; k gA                                  |
| 1- cpr [kkrk<br>Saving Bank   | Please indicate below all loans proposed/taken from employer, provident fund etc. and all other liabilities including interest against each loan. Also indicate the months during which the loans are to be repaid alongwith amount of monthly instalment. |
| 2- vpy l Ei fUk %fooj.k nš<br>Immovable Property (specify)  | fooj.k<br>Particular   |
| 3- Hkfo"; fuf/k esoržku 'kš] Hkfo"; fuf/k es vkos dk vāk<br>Current balance Provident Fund .....<br>Applicant's Share in Provident Fund ..... | 1- çd<br>Bank  |
| 4- vU; i fj l Ei fUk; ka %fooj.k nš<br>Other Assets (specify)   | 2- Hkfo"; fuf/k<br>Provident Fund  |
| (i) .....   | 3- ØšV l kš; Vh<br>Credit Society  |
| (ii) .....  | 4- i fjokj , oafe-ktu<br>Family & Friends  |
| 5- thou chek i klyfl ; ka<br>Life Insurance Policy (ies)  | 5- vU; %fooj.k nš<br>Other (specify)   |
| i kš/y %j kf' k½<br>Postal (Amount)   | 6- Ńi ; k n'kkš š<br>Please indicate:  |
| i fj i Dork fnukd<br>Maturity date(s)   | (i) pkywcdk; k 'kš<br>Current outstanding balance.....   |
| okE"kd çhfe; e<br>Annual Premium .....  | (ii) çfrekg ns fd'r %C; kt l fgr½<br>Instalment payable per month (including interest)   |
| i klyl h %i klyfl ; kš dk vH; i młz eV;<br>Surrender value of the policy(ies) .....   | (iii) vof/k<br>Term  |
|   | (iv) vU; 'krš<br>Other   |
|   | conditions   |

es ?kkš. kk djrk gřfd bl vkosu Okel esfn; sx; sfooj.k@l puk, a l R; ] l gh rFkk i młz gš blgha dsvk/kkj ij i h-, l -ch- }kjk \_\_.k LohŃr fd; k tk l drk gA es i fV djrk gřfd esşfo#) fnokfy; ki u dh dksł dkj bkbz ugha gšFkh rFkk epşdHkh fnokfy; k ?kkškr ugha fd; k x; kA bl ds vřrfjDr es i fV djrk gřfd esşfoojf.kdk dksi <+fy; k gšrFkk fo" k; olrqdksl e> fy; k gA esş; g Hkh tku fy; k gšfd çfØ; k Qhl ykš/kbz ugha tk, xhA es l ger gřfd i h-, l -ch- , şsgokysyl drk gš rFkk ; fn vko' ; d l e>srksvkosu dsl çk es i ŃrkŃ dj l drk gA es vius 0; ol k; @jksxkj esfd l h Hkh ifjorž dh l puk i h-, l -ch- dksnşsdk opu nsk gřA bl dsvřrfjDr es l ger gřfd esş \_\_.k l e; & l e; ij ykxw gšsokysi h-, l -ch- dh fu; eks}kjk fu; f-kr jgskA

I declare 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 PSB may decide to grant to me. I confirm that I have/had no insolvency proceedings against me not have I ever been adjudicated insolvent. I further confirm that I have read the brochure and understood the contents. I also understand that the processing fee is not refundable. I agree that PSB may take up such references and make such enquiries in respect of this application, as it may deem necessary. I undertake to inform PSB regarding any change in my occupation/employment. I further agree that my loan shall be governed by the rule of PSB which may be in force from time to time.

fnukd .....  
Date .....

I g&vkosd dsgrk{kj  
Co-Applicants Signature.



.....  
 .....  
 .....  
 .....

'kk[kk .....  
 B.O.....  
 fnukd .....  
 Date .....

egks;  
 Dear Sirs,

vki dsvf/kfyf[kr deþkjh usfoÙkh; I gk; rk gsq geavkosu fd; k gA blgsgeI sl fo/ktud : i I s\_.k çkr djusdsfy, vki I s vujk& gsf d bl OkeZ dk iKV&II Hkj dj geavkos; A vki I s; g Hkh vujk& gsf d budsefI d osu I s\_.k dh fd'r dh dVks'h djusrFkk ml dk Hkqrku ih- , .M , I- çd dksdjusdsfy, I gefr nsrkfd budsvkosu ij 'khi?z dkjzkbz dh tk I dA ge vki dks I fpr dj&sd \_k dc forfjr fd; k x; k rFkk rnuq kj dVks'h çkjEHk dh tk, xhA

Your employee nam herein has applied to us for financial assitance. Inorder to facilitate his/her getting a loan from us, you are requeste to complete part II of this form and return this form to us.  
 To enable us to process his/her application faster, we request you to agree to deduct the loan instalment from his/her monthly salary and remit it to P&S Bank. We shall inform you when the loan disbursed and the deduction is due to commence.

Yours faithfully,

çkf/kÑr gLrk{kh  
 Authorised Signatory

fgnk; rak vkosd & dey iKV&I dksijk djarfk bl OkeZ dksvkosu i-ç dsl Fk yk&k; A **Qlby Ia**  
 Instructions : Applicant : Complete only Part-I and return this form with the application **File No.**

**iKV&I vujk&**  
**Part-I Request**

eÙsih- , .M , I- çd I s\_.k gsq vkosu fd; k gsrFkk I fpr fd; k gsf d eÙvki dk deþkjh gA osu I s\_.k fd'r dh dVks'h rFkk ih- , .M , I- çd dks Hkqrku , oa eÙ ukdjh I s I çf/kr tkudkjh ds IR; ki u ds fy, eÙ vki dks çkf/kÑr djrk gA  
 I have applied for a loan from P&S Bank and have stated that I am now employed by you. My signature below authorises verification of my information in respect of my employment and for deduction of loan instalment from my salary for onward remittance to P&S Bank.

| vkosd dk uke<br>Name of applicant | deþkjh dk uecj ¼; fn dksZ gsrk&<br>Employee Number (if any) | foHkx<br>Department | vkosd dsgLrk{kh<br>Signature of applicant |
|-----------------------------------|---|---------------------|---|
|                                   |   |                     |   |

**ikvii orëku jkëxkj dk I R; ki u**

**PART-II VERIFICATION OF PRESENT EMPLOYMENT**

| jkëxkj vkosd<br>Employment Data  |   | okë"kd osu<br>Annual Pay Data   |   | fVli .kh<br>Remarks |
|--|---|---|---|---------------------|
| 1- vkosd<br>Applicant's :<br>¼d½ dk; xg.k dh frffk<br>(a) Date of Joining<br>¼[k½ LFkkbz uk½jh dh frffk<br>(b) Date of confirmation :<br>¼x½ l sk fuofÜk dh vk; q<br>(c) Retirement age:<br>¼?k½ 'kë(kd ; kë rk<br>(d) Qualification :<br>¼M½ tle frffk<br>(e) Date of birth |   | eiy osu<br>Basic Pay  | #0<br>Rs.                               |                     |
| 2- orëku in<br>Present Designation :   |   | deh'ku ¼; fn dksz gS rks<br>Commissions (if any)  | #0<br>Rs.                               |                     |
| 3- jkëxkj esfujrj cus<br>jgusdh l Hkk0; rk<br>Probability of<br>continued employment   | vPNI@Bhd@cjk<br><br>Good/Fair/Poor  | vU; HkÜks<br><br>Other Allowance<br>(pl. specify)<br><br>; kë<br>Total  | #0<br><br>Rs.<br><br>#0<br>Rs.          |                     |
| 4- ; fn cksl ] vkëj Vkke]<br>deh'ku ykxw gS rks<br>vi ëkr jkf'k<br>If bonus, overtime and<br>commision are<br>applicable the amount<br>i.e. expected to continue   | cksl #0-----<br>vkëj Vkke #0-----<br>deh'ku #0-----<br>Bonus Rs.....<br>Overtime Rs.....<br>Commission Rs.....  | Hkfo"; fuf/k esorëku cSyt<br>¼depkjh dk vdkë<br>Current Balance in<br>Providend Fund<br>(Employee's share)<br><br>Gratuity<br>vU;<br>Others | #0<br><br><br>Rs.<br><br>Rs.<br><br>Rs. |                     |
| 5- D; k vkosd usfufu<br>l s_ .k gsq vkos<br>fd; k gS<br>Has applicant applied<br>for taken a loan from<br><br>d½ dâ uh l s<br>a) the company?  | ; fn gk rksNi ; k<br>cdk; k jkf'k n'kkz s<br>jkf'k ekfl d fd' r<br>If yes, Please<br>indicate outstanding<br>Amount Monthly<br>Instalment<br><br>#0 #0<br>Rs..... Rs..... |   |   |                     |

|  |  |   |           |   |
|--|--|---|-----------|---|
| [k] Hkfo"; fuf/k   | #0 #0  |   |           |   |
| b) Providend fund?   | Rs..... Rs.....  |   |           |   |
| x½ de p kfj; ksdh l gdkjh<br>ØM V I k s kbVh\  | #0 #0  |   |           |   |
| c) Co-operative credit society of employees?   | Rs.....Rs.....   |   |           |   |
| ?k½ D; k bu _ . ksdh<br>pdkh fu; fer : i l s<br>dh tk jgh gA   | gka <input type="checkbox"/> ugha <input type="checkbox"/> | fu; kBrk }kjk fd; s<br>x, vU; ekfæd ykHk ; k<br>vuykHk dk C; kjk ; gkans                    | #0<br>Rs. |   |
| d) Has he/she been regular in repayment of these loans?  | Yes <input type="checkbox"/> No <input type="checkbox"/>   | Details of any other monetary benefit or perquisit given by employer may be indicated here. |           |   |
| 6- D; k vkosd fdjk; sds<br>edku l svi usedku<br>ed.Fkkurfrjr gkA   | of) #0<br>deh #0   |   |           | D; k dEi uh _ .k<br>; k fd' r ekf l d<br>osu l sdkV dj<br>rFkk ml dk Hkqrku<br>ih- , .M , l - cid<br>dksdjshA               |
| Should the applicant transfer from rented to his own accomodation  | Increase Rs.....<br>Or<br>Decrease Rs.....                 |   |           | gkæugha<br>Indicate whether the Co. will deduct the Loan instalment from monthly salary and remit it to P&S Bank.<br>Yes/No |
| D; k bl l sdepkjh ds<br>edku fdjk; shkUkkæes<br>i fjorU gkA<br>will his house rent allowance change  | gka <input type="checkbox"/> ugh <input type="checkbox"/>  |   |           |   |
| mi jkBr l puk vki ds vujkæ i-k dsmUkj æsxksuh; : i l smi yC/k l sdjkbz xbz gA<br>The above information is provided is strict confidence in response to yoru request. |  |   |           |   |

- 7- ¼d½ D; k vkosd ds ikl dEi uh dk edku gS
- (a) Is the applicant occupying accomodation provided by the company
- gkæugha  
Yes/No
- ¼[k½ ; fn gkarkSD; k vkosd vi uk edku çktr  
djusdsi 'pkr-bl l fo/kk dkstkjh j [kA\
- (b) If yes, will the benefit continue after the applicant acquires his own accomodation
- gkæugha  
Yes/No

fu; kBrk ds glrk{kj , oaekgj  
SIGNATURE OF EMPLOYER AND STAMP

Qks@Phone

fnukd@Date

bl Okezesnh xbz l puk xksuh; gS bl svkosd dks; k vl; i kvhZ dkscrk; scxj l h/kk ih- , .M , l - cid dksHkæ tkuk pkfg,  
The information on this form is confidential. It is to be transmitted directly to P.S.B. without passing through the hands of Applicant or any othe party.

Jh@Jherh----- ds ----- #i; s-----  
 ds\_.k vkosu i=k dsl c@k esxkj@hdkrk dk C; k; k@

Particulars of the Guarantor in respect of the Application of Shri/Smt.....  
 for a loan of Rs..... under.....

1- xkj@hdkrk dk uke  
 Name of the Guarantor : .....

2- fi rk dk uke@i fr dk uke  
 Father's Name/Husband's Name : .....

3- xkj@hdkrk dk vkosd dsl kfk l Ec@k  
 Guarantor's relationship to the applicant : .....

4- vk; q  
 Age ..... Date of Birth .....

5- i rk or@ku V;hQks  
 Address: Present Telephone  
 LFkkb; dk; k; y;  
 Permanent Office  
 fuokl  
 Residence

6- xkj@hdkrk dk 0; ol k; %; fn ukdjh esg; rksfu; kBrk  
 dk uke] fu; kBrk ds0; ol k; dh cNfr] xkj@hdkrk  
 dk i n@LFkr ; fn 0; ol k; esg; rksml dh Bhd  
 cLfr%  
 Occupation of the guarantor (if in service, name of  
 employer, nature of business carried on by the  
 employer, Post or status held by the Guarantor, if in  
 business, exact nature thereof)

7- xkj@hdkrk dh vl; L=kkksl fgr vk;  
 Guarantor's income along with other sources.

8- %d% D; k xkj@hdkrk vk; dj nsk g%  
 (a) Is the guarantor assessed to income Tax?





## Financial Position of Guarantor

Date \_\_\_\_\_

The Manager  
Punjab & Sind Bank  
New Delhi

Dear Sir,

### Reg. : MY ASSETS AND LIABILITIES

I hereby append below the details of my assets & liabilities as required by you in connection with credit facilities being reward/sanctioned by your bank to Mr./Ms.

1. Details of Assets & Liabilities of \_\_\_\_\_  
(Whether guarantor/partnet/Individual  
Director etc.)
2. Nature of Business \_\_\_\_\_
3. Address : Business \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Tel. No. \_\_\_\_\_  
Reisdence \_\_\_\_\_  
\_\_\_\_\_  
Tel. No. \_\_\_\_\_

#### 4. ASSETS

- a) Cash & bank Balance \_\_\_\_\_
- b) Investments (in shares, debenture  
and other securities attach list) \_\_\_\_\_
- c) Value of immovable property in his  
own name Address \_\_\_\_\_
- d) List of Policies \_\_\_\_\_  
No. Premium Paid \_\_\_\_\_
- d) Value of movable property in his  
own name (give detail and regd.  
no. vehicle etc.) \_\_\_\_\_  
\_\_\_\_\_
- e) Any other assets/PP contribution  
Deposit etc. (give details) \_\_\_\_\_  
\_\_\_\_\_
- f) Invesment/capital in business  
(give name of the firm) \_\_\_\_\_  
Total Assets Rs. \_\_\_\_\_

#### LIABILITIES

5. a) Dues to market \_\_\_\_\_
- b) Dues to Bank \_\_\_\_\_
- c) Liabilities due to Income Tax etc. if any \_\_\_\_\_
- d) Other (Specify) Total Liabilities Rs. \_\_\_\_\_

6. Worth = Assets - Liabilities

\_\_\_\_\_

7- Income for last three years :

\_\_\_\_\_

20..... to 20.....

\_\_\_\_\_

20..... to 20.....

\_\_\_\_\_

20..... to 20.....

Reference :

Give two name with address

1. \_\_\_\_\_

S/o \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

S/o \_\_\_\_\_

\_\_\_\_\_

I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank/ financial Insitution against me or any of the firm or companies inwhich I am a Partner/Director/Guarantor.

Signature of the guarantor





ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥  
**ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ**  
**Punjab & Sind Bank**  
**ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ**  
 (भारत सरकार का उपक्रम/A Government of India Undertaking)

**ਚੈਕ ਲਿਸਟ ਲੋਨਾਂ ਲਈ**  
**CHECK LIST FOR LOANS**

- 1. ਫਰਮ/ਫਰਮ ਵਰਤੋਂ ਲਈ ਫਰਮ ਫਿਲ ਕਰਕੇ ਅਤੇ ਏਨੇਕਸ਼ਰ ਵਾਲੇ ਫਰਮ  
 Loan application on prescribed form alongwith Annexure specified.
- 1. ਠਿਕਾਣੇ ਦੀ ਪੁਸ਼ਟੀ ਕਰਨ ਵਾਲੇ ਫਰਮ  
 Copy of proof of residence
- 1. ਤਿੰਨ ਸਭ ਤੋਂ ਹਾਲ ਹੀ ਫੋਟੋਗ੍ਰਾਫ  
 Three latest photographs
- 1. ਠਿਕਾਣੇ ਦੀ ਜ਼ਮੀਨੀ ਰਿਕਾਰਡਾਂ ਦੀ ਕਾਪੀ  
 Copies of revenue records of land holding
- 1. ਨਾ-ਭਾਰਤੀ ਫਰਮ ਵਾਲੇ ਫਰਮ  
 Non-encumbrance certificate
- 1. ਜੇਕਰ ਲੋਨ ਦੀ ਗਾਰੰਟੀ ਦੀ ਜ਼ਰੂਰਤ ਹੋਵੇ ਤਾਂ ਗਾਰੰਟੀ ਦੀ ਵੇਰਵੇ ਦਿਓ  
 Details of collateral security/Guarantees, wherever required Project report
- 1. ਹੋਰ ਖਾਸ ਚੀਜ਼ਾਂ ਦੀ ਜ਼ਰੂਰਤ  
 Other Specific requirement

1. ....

2. ....

3. ....

