

## PUNJAB NATIONAL BANK

### Application-cum-Appraisal/Sanction Form for Car Loan

Branch Office: \_\_\_\_\_

Date of Application: \_\_\_\_\_

#### Part – I Applicant/Co- Applicant information

1. Applicant's/Co-Applicant's Name Last: _____ First: _____ Middle: _____		Photograph of the applicant(s)
2. Father's/Husband's Name		
3. Address: a) Residence*: ..... ..... ..... ..... ..... ..... ..... ..... ..... .....		
b) Office: ..... ..... ..... ..... ..... ..... ..... ..... ..... .....		
4. Telephone No. : a) Residence: _____ b) Office: _____ c) Mobile: _____		
5. 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		
8. Education* <input type="checkbox"/> Matriculation <input type="checkbox"/> Intermediate <input type="checkbox"/> Graduation <input type="checkbox"/> PG <input type="checkbox"/> Ph.D.		
9. Whether relative of Staff /Director of the bank <input type="checkbox"/> Yes <input type="checkbox"/> No		
10. Residence Ownership <input type="checkbox"/> Owned (self/spouse) <input type="checkbox"/> Owned (Parents) <input type="checkbox"/> Other		
11. Years at current residence* _____		
12. Collateral security provided? <input type="checkbox"/> Yes <input type="checkbox"/> No		
13. Type of collateral <input type="checkbox"/> Property <input type="checkbox"/> NSC/LIC Policy/Govt. security <input type="checkbox"/> Shares <input type="checkbox"/> Other		
14. Value of collateral (Rs) Rs. _____ Rs. _____ Rs. _____ Rs. _____		
<b>Occupation/ Profession:</b>		
15. Profession <input type="checkbox"/> CA <input type="checkbox"/> Lawyer <input type="checkbox"/> Doctor <input type="checkbox"/> Engineer <input type="checkbox"/> Architect		
16.(a) 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 _____	
	Sales in Last 3 year(Rs)* Current Year: _____ Last year : _____ Year before last : _____	
	Income in Last 3years(Rs)* Current Year: _____ Last year : _____ Year before last : _____	
(b) If Salaried	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 with previous employer(s) _____ ..... Years; From..... To.....	
	Designation _____ Since: _____ Total Annual Income (Rs)* Gross: _____; Net: _____	
	Occupation _____ Total Annual Income (Rs)* Gross: _____ Net: _____	
(d) Annual deductions (statutory savings, IT etc in Rs)* _____		
17. Average savings balance in last 6 months (including NSCs, FDs, investments/deposits)*: _____		
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
		<b>Immovable properties:</b>	
		Land	
Bank		Building	
Employer		<b>Moveable properties:</b>	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
<b>Total</b>		<b>Total</b>	

<b>20. Spouse Information:</b>	
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.	.....

<b>21. Details of Car Loan requested from PNB:</b>			
a) Vehicle to be purchased :	Type :.....	Make:.....	Model:.....
b) Total Cost of the Vehicle:	Rs .....		
c) Margin/Applicant's Contribution:	Rs .....		
d) Loan amount	Rs .....		
e) Name & Address of the dealer to whom the payment is to be made	.....		
22.Repayment Period (yrs)	.....		
23.Monthly installment 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 Applicants/Partners/Directors: (Enclose details on an Annexure, if needed)
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27. I/We request for sanction of loan of Rs. \_\_\_\_\_ for purchase of \_\_\_\_\_ (name of vehicle) on the basis of information given above.

I/We 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/We have not withheld any information. I/We confirm that I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We confirm that I/We 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/We authorise PNB or its agent to make references and enquiries relative to information in this application which PNB considers necessary. I/We also authorise PNB or its agent to make information relating to me/our 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/We undertake to inform PNB regarding any change in my/our residence/employment and to provide any further information that PNB may require.

I/We have read and have been advised the terms and conditions relating the scheme for financing \_\_\_\_\_ (name of the vehicle) and I/We 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/us is still outstanding.

In case the loan is sanctioned I/We authorize Punjab National Bank, BO: \_\_\_\_\_ to remit the total cost of vehicle to M/s \_\_\_\_\_. I/We have deposited/agreed to deposit with the bank the difference between the total cost of vehicle and the amount of loan sanctioned and also agree to comply with all other prescribed formalities and also agree to pay processing charges as applicable and charged by the bank.

Yours faithfully,

Signature and name(s)  
of applicant(s))

**Note:** All columns of the form should be properly filled up and supporting documents wherever required should be attached, particularly those marked with a \*. **If there is a co-applicant, he/she should fill up another similar form.**

\_\_\_\_\_  
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 is 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
		<b>Immovable properties:</b>	
		Land	
Bank		Building	
Employer		<b>Moveable properties:</b>	
Provident fund		Cash	
Relatives and friends		Deposits with banks	
Others		Investment in govt. Securities	
		Others	
<b>Total</b>		<b>Total</b>	

(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./Miss ..... 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 (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.

Date:  
Place:

Signature of guarantor