

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:		
2. Father's/Husband's Name						
3. (i)Address a) Residence Present*:		City/Location _____ District _____ Pin Code _____ Country _____		Recent Self Attested Photograph of the applicant		
b) Office		City/Location _____ District _____ Pin Code _____ Country _____				
(c) Residence Permanent		City/Location _____ District _____ Pin Code _____ Country _____		4. Category of Applicant (Tick appropriate) Physical Handicapped Y/N Ex-Serviceman Y/N Minority Y/N		
(d) E-mail Id						
(e) Mobile:						
5. Telephone No. :						
a) Residence:						
(with STD Code) b) Office:						
6. (a) Income Tax Pan No.*						
(b) (i) Voter ID No.*		Any one of these				
(ii) Passport No.*						
(iii) 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/third gender)						
d) Marital Status		<input type="radio"/> Single		<input type="radio"/> Married		
e) Number of dependents in the household						
f) Earning Member, if any, in family 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. Residence Ownership		<input type="radio"/> Owned (self/spouse)		<input type="radio"/> Owned (Parents)	<input type="radio"/> Other	
12. Years at current residence*						
13. Collateral security provided?		<input type="radio"/> Yes		<input type="radio"/> No		
14. Type of collateral		<input type="radio"/> Property	<input type="radio"/> NSC/LIC Policy/Govt. Security	<input type="radio"/> Shares	<input type="radio"/> Other	
15. Value of collateral (Rs.)		Rs.	Rs.	Rs.	Rs.	
16. Profession, Please specify						
17. (a) If Self Employed / His/her firm is		<input type="radio"/> Proprietorship	<input type="radio"/> Partnership	<input type="radio"/> Pvt. Ltd. Co.	<input type="radio"/> Others	

Professional	No of yrs in Business/ Profession Line of Activity	_____		
	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		
	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 with previous employer(s)	_____ Years ; Since when: _____		
<i>Length of Service</i> <i>Date of Retirement</i>	_____ Years; From _____ To _____			
Designation	_____ Since: _____.			
Total Annual Income (Rs.)*	Gross _____ Net: _____.			
(c) If Other	Occupation	_____		
	Total Annual Income (Rs.)*	Gross: _____ Net _____.		
(d) Annual deductions (statutory savings, IT etc in Rs.)*		_____		
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 (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 Rs.) - _____

20. Spouse Information: a) Name of the spouse: b) Occupation/Profession: c) Total Annual Income*: d) Is she/he furnishing guarantee? e) Income Tax PAN no.	_____ Office Tel No. :
	_____ Office Address

	Gross _____ Net: _____
<input type="radio"/> Yes <input type="radio"/> No	

21. Details of Car Loan requested from PNB:		
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="radio"/> Advance Cheques	<input type="radio"/> Standing instructions
24.Guarantor : Whether available ?	<input type="radio"/> Yes	<input type="radio"/> 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)	
27. Name of the applicant borrower in whose name vehicle to be got registered (Applicable only in case of joint borrowers)	

28. I/We request for sanction of loan of Rs. _____ for purchase of _____ (name of vehicle) on the basis 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

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 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)

ACKNOWLEDGEMENT

*Sl. No. _____

Date: _____

Received application from Mr/Ms/M/S _____
R/O/Office at _____ for a _____ (Type
of Loan) loan/ limit of Rs. _____ for _____
(State the purpose). The loan application will be disposed-off and acceptance/ rejection would
be intimated within ____ days from date of receipt of completed application form with
supporting documents.

Serial number and date of the acknowledgement should be quoted in all future
correspondence.

Officer/Manager (Loans)/Incumbent

(Seal of the Receiving Branch)

*Sl. No. of the acknowledgement format should be the same as indicated in the register for
receipt of credit proposals.

Part – II Guarantor information

1. Name						Recent Self-attested Photograph of Guarantor
2. Father's/Husband's Name						
3. Address a. Residence*						
		Location/City _____ District _____ Pin Code _____ Country _____				
b. Office.						
		Location/City _____ District _____ Pin Code _____ Country _____				
c. Permanent Address						
		Location/City _____ District _____ Pin Code _____ Country _____				
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/third gender)						
8. Qualification						
9. Is he/she is an Income-tax payer?						
10. Income Tax PAN no.*						
11. Voter ID No*.						
12. Passport No.*		Any one of 10,11 or 12				
13. Driving Licence No.*						
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.(Rs.)	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 (Rs.)	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 Rs.)			

(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 Rs.. _____ to be considered by the Bank to Shri/Smt./Miss _____

_____ Son/
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:

FOR OFFICE USE ONLY:

BO _____.

PNB Score ID : _____ PNB Score _____

Credit Information Report : _____ No. _____ Score _____
Borrower : _____
Guarantor : _____

Any Adverse report, if so detail thereof :

Whether KYC norms in respect of all Applicants/co a applicants/guarantors Have been complied with :

Is the applicant/co-applicant/s are Eligible for concessions under Women Empowerment Scheme :

Whether it is a take over of Loan from Bank/ FI :

Comments/recommendations of Appraising Officer
(Mention the date of visit at Borrower(s) residence/work place)

Recommended for sanction of a Car/Vehicle Loan of Rs. _____ favouring Sh./Smt./Km. _____ for purchase of _____ (Name of the Vehicle) from _____ (Name of the Supplier) subject to terms & conditions mentioned above. The loan is proposed to be guaranteed by Sh./Smt./Km. _____ / collaterally secured by _____ . The loan shall be repayable in _____ Equated Monthly Instalments (EMIs) of Rs. _____ commencing w.e.f. _____. The applicable rate of interest @ _____, upfront fee Rs. _____ and documentation charges Rs. _____ which be communicated through a Sanction Letter and acknowledgement may be obtained and kept on record.

(Signature and name of Appraising Officer)

Orders of the Sanctioning Authority

(Signature and name of sanctioning authority)

Place:

Date:

PNB 1055A (R)