

Sourcing Branch

RONDHWA

Servicing Branch



(Co-Applicant)



(Pratibha)

1. Personal Details

1.1	Name (Full)	PARVATI JITENDRA KHANDELWAL (First Name)		JITENDRA KRISHNAKUMAR KHANDELWAL (Middle Name)		JITENDRA KRISHNAKUMAR KHANDELWAL (Last Name)	
1.2	C-NC Number						
1.3	Father's/Husband's Name	RAMPRASAD SHARMA					
1.4	Mother's Maiden Name						
1.5	Date of Birth	DD	MM	YY	DD	MM	YY
1.6	Communication Address	W/O JITENDRA KRISHNAKUMAR KHANDELWAL, S. NO. 18, SHREE DATTANIVAS, KATRAJ, PUNE, MAHARASHTRA, PIN 411046					
1.7	Address Type	Self Owned ☒ Family ☐ Rented ☐ Company Lease ☐ Other ☐		Rural ☐ Semi-Urban ☐ Urban ☐ Metro ☐		Relation with Applicant	
		Rural ☐ Semi-Urban ☐ Urban ☐ Metro ☐		Rural ☐ Semi-Urban ☐ Urban ☐ Metro ☐		Rural ☐ Semi-Urban ☐ Urban ☐ Metro ☐	
		Rural ☐ Semi-Urban ☐ Urban ☐ Metro ☐		Rural ☐ Semi-Urban ☐ Urban ☐ Metro ☐		Rural ☐ Semi-Urban ☐ Urban ☐ Metro ☐	
1.8	Phone with STD Code	7359695239					
1.9	Mobile No.	8459617550					
1.10	Email ID (Personal)	p.khandelwal2013@gmail.com					
1.11	Gender	Male ☐ Female ☒		Male ☐ Female ☒		Male ☐ Female ☒	
1.12	Marital Status	Single ☐ Married ☒ Other ☐		Single ☐ Married ☒ Other ☐		Single ☐ Married ☒ Other ☐	
1.13	No. of Dependents	Children ☐ Other ☐		Children ☐ Other ☐		Children ☐ Other ☐	
1.14	Category	General ☐ OBC-NCL* ☐ OBC* ☐ SC* ☐ ST* ☐		General ☐ OBC-NCL* ☐ OBC* ☐ SC* ☐ ST* ☐		General ☐ OBC-NCL* ☐ OBC* ☐ SC* ☐ ST* ☐	
1.15	Any Disabilities	Yes ☐ No ☒		Yes ☐ No ☒		Yes ☐ No ☒	
1.16	Type of Impairment						
1.17	Percentage of Impairment						
1.18	UIDID Number						

*OBC-NCL - Other Backward Classes - Non-Creamy Layer *OBC - Other Backward Classes | *SC - Scheduled Caste | *ST - Scheduled Tribes

4. Financial Information

Saving/Investment

Saving/Investment		Loan Taken					
Particulars	Applicant	Co-Applicant	Source of Loan	Purpose of Loan	Q/S Amount	EMI	Balance Term (Months)
Saving in Bank			Applicant Bank I Bank II Employer Other				
Immovable Property			Co-Applicant Bank I Bank II Employer Other				
Other Assets (specify)							
1.							
2.							
3.							

5. GST Details

Applicant

Co-Applicant

[illegible]

6. Bank Account Details

Name of Account Holder	A/c Type	Bank Name	Branch Name	A/c No.
Parvati Jitendra Khanderwal	Saving			

7. Details of Property (Offered as Security)

Address	Status of Property	Type of Property	Type of Transaction
PUNE, PUNE, PUNE	Ready	Flat	Direct Allotment
	Proposed	Independent Unit	Resale
	Under Construction	House	
	Freehold	Other/Land	
City Pin Code	411048		

7.1	Estimated Market Value	7000000
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Rural Urban

7.2. Details of Property (Offered as Security) will be in the name of

7.3 Has/Have the applicant(s) or spouse of applicant(s) earlier applied to PNB Housing for loan?
If yes, please provide details

☐ **No**

**7.4 Have you taken the loan before?
If yes, please specify**

☐ Yes

No

7.5 No. of dwelling units owned by the borrower (excluding current property)

1. Personal Details		Applicant		Co-Applicant	
1.19	Whether Manual Scavenger	☐ Yes	☐ No	☐ Yes	☐ No
1.20	Religion	☒ Hindu	☐ Muslim	☒ Hindu	☐ Muslim
		☐ Buddhist	☐ Jain	☐ Buddhist	☐ Jain
		☐ Sikh	☐ Zoroastrian	☐ Sikh	☐ Zoroastrian
		☐ Christian	☐ Other	☐ Christian	☐ Other
1.21	PAN/Form 60	Form 60 ☐		Form 60 ☐	
1.22	Aadhaar Card No.	A20P55257N		BC0APK129719	
1.23	LEI No. (For non-individual borrowers only)	XXXXXX4646		XXXXXX7116	
1.24	Qualification	POST GRADUATE		GRADUATE	
1.25	Residential Status	☒ Resident	☐ Non-Resident	☒ Resident	☐ Non-Resident

2. Employment Details		Applicant		Co-Applicant	
2.1	Occupation	☐ Salaried	☒ Self-Employed	☐ Salaried	☒ Self-Employed
		☐ Homemaker	☐ Non-Salaried	☐ Homemaker	☐ Non-Salaried
2.2	Distinct Occupation	☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee ☐ Freelancer ☐ Contractor ☐ Small Business ☐ Medium Business ☐ Large Business ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Architect ☐ Finance Professional ☐ Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Other Professionals ☐ Homemaker ☐ Farmer ☐ Transport Driver ☐ Street Vendors ☐ Fisherman ☐ Daily Wage Worker ☐ Artisan		☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee ☐ Freelancer ☐ Contractor ☐ Small Business ☐ Medium Business ☐ Large Business ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Architect ☐ Finance Professional ☐ Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Other Professionals ☐ Homemaker ☐ Farmer ☐ Transport Driver ☐ Street Vendors ☐ Fisherman ☐ Daily Wage Worker ☐ Artisan	
2.3	Whether Ex-Servicemen	☐ Yes	☐ No	☐ Yes	☐ No
2.4	Designation				
2.5	Employment No.				
2.6	Name Address of Employer/ Business Concern	PARVATI TUTORIAL CLASSES PRIVATE TUTORIAL CLASSES DATTANAGAR NE Pin 411046		RONAK FURNITURE SHOPING PRAKASH HINZAR ASHRICOOPERATION 411043	
2.7	Office Phone with STD Code Extn. No.	Pin 411046		Pin 411043	
2.8	Official Email Id	parvathadeval2015@gmail.com			
2.9	Total Years in Present Occupation	14 Years			
2.10	Total Work Experience	Years		Years	
2.11	Retirement Age	Years		Years	
2.12	Total Monthly Income	₹		₹	
	Other Income	₹		₹	
	Total	₹		₹	
2.13	Monthly Expenses	₹		₹	

8. Reference: (Name & Address of two references not related to you)

1. Name	KRESHNAK MARKHANDEWAL		
Relation	RELATIVE		
Address	GURVINDER SINGH FRIEND		
Landline	Mobile	Landline	Mobile
Email	9422066347		9866990599
	KRISH@GMAIL.COM		

9. Preferred Address for Communication

Present Residential Address	☐	Permanent Address	☐
Office Address	☐	Property Address (to be Financed)	☐

How did you come to know about PNB Housing?

☐ Existing Customer of PNB Housing	☐ Friend/Relative
☐ Service Associate	☐ Advertisement

If other, please specify

☐ Builder
☐ Other

10. PMAY*Do you want to apply for PMAY (ISS) 2.0 Yes ☐ No ☐**DECLARATION:**

- I/We apply for sanction of loan duly secured by the mortgage of the immovable property or such other securities as may be required by PNB Housing Finance Limited ("PNBHFL").
- I/We declare and confirm:
- I/We understand that we have to apply online on PMAY-HFA (Urban) within 7 days of loan sanction, to be considered for PMAY 2.0 Interest Subsidy Scheme.
 - I/We understand that failure to apply on time may result in me/we not getting the subsidy. PNBHFL will not be held responsible for this delay.
 - I/We understand that in case I/we have expressed our desire to avail subsidy, the processing is contingent on me/we applying for PMAY Subsidy on time.
 - I/We understand that the grant of subsidy is subject to eligibility and verification of details & documents (as submitted).

DECLARATION:

I/We apply for sanction of loan duly secured by the mortgage of the immovable property or such other securities as may be required by PNB Housing Finance Limited ("PNBHFL").

I/We declare and confirm:

- That all the particulars and information given in the application form are true, correct and complete and updated in all respects. I/We have read understood the said contents which have also been explained to us/me in vernacular;
- That no material & relevant information to this application has been withheld/concealed;
- That no insolvency or bankruptcy proceedings have been initiated against me/us nor have I/we ever been adjudicated insolvent;
- That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my/our ability to repay the loan;
- I/We have never been a defaulter with PNB Housing or any other financial institution;
- That if any discrepancy is found or observed from the information given above and the documents produced in support thereof, PNB Housing shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed. In such an event, the processing fee shall be liable to be forfeited;
- PNB Housing shall be under no obligation to refund the registration/upfront/processing/any other fee in any event;
- I/We undertake to inform PNB Housing regarding any change in respect of the above information submitted including change in address, income and telephone numbers, etc.;
- To pay processing charges as applicable and charged by PNB Housing;
- Having read and understood the terms and conditions relating to Housing Finance Scheme and hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me/us is still outstanding;
- I/We agree that PNBHFL reserves the right to charge different PNBHFL based on the category of customers, their risk profile and product type on such reset date and reset frequency as decided by PNBHFL;
- I/We authorise PNB Housing or its agent/service provider to carry out CIBIL/other bureau enquiries/reports, share customer data, make references and carry out any other third party vendor checks/verifications relating to information in this application form which PNB Housing considers necessary;
- I/We shall indemnify PNB Housing against any loss or damage (which PNB Housing may suffer) as a result of any action/claim raised by such institutions or any third party for making reference, conducting investigations and/or making disclosures in terms of the preceding clause;
- PNB Housing reserves the right to reject the loan application. Customers shall be informed about the rejection accordingly;
- I/We permit PNB Housing to contact me/us with respect to the products and services being offered by PNB Housing or by any other person(s) and further allow PNB Housing to cross-sell the other products and services offered by such other person(s);

2. Employment Details

Applicant

Co-Applicant

2.14	Household Annual Income	₹	
2.15	I can pay Monthly EMI up to	₹	

3. Loan Details

Amount Requested ₹ 3000000 Loan Period 15 Years

Type of Home Loan : Floating ☒ Fixed (Years) 2 ☐ 3 ☐ Other ☐ Please specify _____

Purpose of Loan : House/Plot Purchase ☐ Business Purpose ☐ Working Capital ☐ Medical Expenses ☐ Marriage Expenses ☐ Repay Existing Loans ☐
Children Education ☐ Buy Car/Other White Goods ☐ Personal Use ☐ Construct a Commercial Property ☐ Construct a Housing Property ☐
Loan Status: ☐ Primary Origination ☐ Balance Transfer ☐ Pool Buyout ☐ Co-lending ☐ Others ☐

If Yes, Outstanding Loan Amount ₹ _____ Name of Financial Institution _____ Running Since _____

In case of Lease Rental Discounting, please provide _____

Address of property given on Lease _____

Name of Lessee(s) _____

Details of Lease: Area _____ Rent per sq. ft. _____ Gross/Net Rent (₹) _____

Preferred Date 1) Loan Sanction ☐ 2) Loan Disbursement ☐

Requirement of Funds (Not applicable for LAP)

Sources of Funds (Not applicable for LAP)

Total Purchase Price	₹ <u>7000000</u>	Loan required from PNBHFL	₹ _____
Construction Cost	₹ _____	Amount already spent	₹ _____
Other Cost	₹ _____	Saving from Bank/Investment	₹ _____
Total	₹ _____	Total	₹ _____

If NRI, please provide Power of Attorney details

POA Name _____ Landline No. _____

Address _____ Mobile No. _____

_____ Email _____

_____ Relation with POA _____

If, (please select) ☐ Company ☐ Partnership Firm ☐ LLP ☐ Society ☐ Trust is Applicant/Co-Applicant, please provide below details of the selected option:Registration No./CIN _____ Date of Registration/Incorporation 01 FEB-2012 PAN AZOPSS257N

Details of Partners (in case of Partnership Firm) _____

16. I/We further agree to receive SMS alerts/Whatsapp/Emails/letters etc related to my/our application status and account activities as well as product use messages that PNBHFL and/or its group companies will send, from time to time on my/our mobile no./emails/letters etc as mentioned in this Application Form;
17. I/We confirm that laws in relation to the unsolicited communications referred in 'National Do Not Call Registry' as laid down by Telecom Regulatory Authority of India will not be applicable for such information/communication to me/us;
18. I/We further agree to comply with KYC norms of RBI and submit all relevant KYC data and information as may be requisitioned by PNBHFL from time to time;
19. I/We have not appointed/shall not appoint on our board of directors/board of trustees/governing body any person whose name appears on the defaulters list of the RBI and/or is also a director on the board of any other company/trust/society/governing body which has been in default to PNBHFL or identified as a wilful defaulter by any bank or financial institution as per the parameters determined by RBI from time to time and agrees to remove any person from its board of directors/board of trustees/governing body whose name has been identified as a defaulter (as per CIBIL) and/or 'wilful defaulter' by RBI;
20. I/We shall utilise the loan only for the purpose for which it is disbursed and no other purposes;
21. I/We shall create security and/or furnish guarantee in favour of PNBHFL as may be required;
22. I/We shall submit voluntarily at my own discretion, the physical copy of Aadhaar card/physical e-Aadhaar/masked Aadhaar/xml as issued by UIDAI (Aadhaar), to PNBHFL for the purpose of establishing my identity/address proof;
23. The consent and purpose of collecting Aadhaar has been explained to me in local language. PNBHFL has informed me that my Aadhaar submitted to PNBHFL herewith shall not be used for any purpose other than mentioned above, or as per requirements of law;
24. I confirm that I am not a US person or a resident for tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship;
25. The borrower understands that the Lender has adopted risk based pricing, which is arrived at by taking into account broad parameters like Credit profile, CIBIL scores, Occupation, Loan Product and Loan amount. Any change in interest rate will take into account these factors and conduct of an account as well;
26. I hereby consent to receiving information from Central KYC Registry through SMS/email on my registered number/email address. Applicant ☐ Co-Applicant ☐
27. More particularly, I/We hereby consent to the Company updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time as also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be my/our responsibility to ensure that the data is correct and updated and to immediately intimate in writing in case of any changes to the data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry.
28. I/We confirm that in case PNBHFL or its agents need to connect with me/us, I/we may be contacted ordinarily at _____ (mention address of choice or mention NA).
- Otherwise I/we may be contacted at the Residential address as mentioned in point 1.7 of the application form and if I/we are unavailable there, then at the place of business/occupation as mentioned in point 2.6 of the application form.

Except to the extent disclosed to PNBHFL, no director or a relative/near relation (as specified by RBI) of a director of a banking/NBFC (including PNBHFL) or a relative/near relation (as specified by RBI) of a senior official of PNBHFL (as specified by RBI) is: the Applicant(s), or a partner of our concern, or a trustee, member, director, employee of our concern, or of a subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.

Details of any such as referred to above: _____

Applicant's Signature

Date: 28/4/2026

Place: PUNE

Co-Applicant's Signature

Date: 28/4/2026

Place: PUNE

For Office Use Only

Sourced by (Tick ✓ as applicable) ☐ DSA ☐ DST ☐ Direct ☐ HLA

Channel Name

Channel Code

Connector Name

Connector Code

DMA/Connector GST State

TL Name

TL Code

SM Name

SM Code

Login Fee ₹

Bank Name

Cheque No.

Date

Lead source

☐ Contact Centre

☐ Other

File No.

A Housing Finance Company promoted by Punjab National Bank

1

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

PARVATI SHARMA
RAMPRASAD SHARMA
20/02/1964

Family/Date of Account Number
AZOPS6257N


Signature




Parvati

OSV
DEPT. SHCCKE
PH 1246

भारत सरकार
GOVERNMENT OF INDIA

जितेंद्र कुणकुमार खंडेलवाल
Jitendra Krishnakumar
Khandelwal

जन्म तारीख/ DOB: 08/01/1981
पुरुष / MALE

7116

माझे आधार, माझी ओळख

भारतीय विमान प्रधिकरण
INDIAN CERTIFICATE AUTHORITY OF NDIH

पता:
S/O कुणकुमार खंडेलवाल,
जी इत विधान सं. १८,
खंडेवा मंदिर परिसर,
सुखसागर नगर, कात्राज,
हवेली, पुणे,
महाराष्ट्र - 411046

Address:
S/O Krishnakumar Khandelwal,
SHREE DATTANWAS S. 18,
KHANDOBA MANDIR JAVAL,
SUKHASAGAR NAGAR, KATRAJ,
Haveli, Pune,
Maharashtra - 411046

7116

मेरा आधार, मेरी पहचान

Tinkeshwar
DSV
Deepar
PH/1246
Deepar
PH/1246
Deepar
PH/1246



Shri
Shri

OSV
OSV
PH 12/16
Deepak Shrivastava

