



Regd. Office : 9th Floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi - 110 001. Website : www.pnbhousing.com. Toll Free: 1800 120 8800

CIN: L65922DL1988PLC033856

Loan Application Form

Instructions :

1. Please write all the information in BLOCK LETTERS. 2. Please do not overwrite nor use correction fluid. If required, please cancel and rewrite with due authentication. 3. Tick the box wherever applicable. 4. All details must be filled in, please write NA if not applicable. 5. Please add another application form if there is more than one co-applicant for the loan. 6. Please ensure that all the documents are self-attested by you. 7. Please take photocopies of all the documents that are submitted to PNB Housing Finance Ltd. for your personal record

LOAN DOCUMENTS CHECKLIST

Customer Type	**Officially Valid Document (OVD) For Identity and Address Proof	Income Document	Common Document
Where Applicant Co-Applicant is an Individual Salaried Employees	- Passport - Driving license - Proof of possession of Aadhaar Number ((Redact first eight no of Aadhaar) - Voter's Identity Card issued by the Election Commission of India - Job card issued by NREGA duly signed by an officer of the State Government - Letter issued by the National Population Register containing details of the name and address	- Latest Salary Slip for last 3 months/Form 16 for last 2 years - Last 6 months' bank statements (Salary Account) - Certificate and Proof of business along with Business profile - Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant) - Last 12 months' bank statements (Self and Business)	- Educational Qualification Proof (Latest Degree) - Pan Card of Applicant/Co-Applicant
Whether Applicant/ CoApplicant is a Sole Proprietor	For KYC of Proprietor, please refer OVD Section above	- Last 3 years' income Tax returns with all Annexure (Duly authenticated of tax authority) - Certificate and Proof of business along with Business profile	Proof of registered office of company (GST Certificate, Electricity Bill, telephone bill) Certificate and Proof of business existence along with business Profile
Whether Applicant/ CoApplicant is a Company	- Certificate of Incorporation - Memorandum of Association and Articles and Association - Pan card of Company - List of Shareholders along with share holding pattern on company letter head - For KYC of Director/Authorised Personnel, please refer OVD Section above	- Last 3 years' income Tax returns with all Annexure (Duly authenticated of tax authority) - A resolution from the board of directors and power of attorney granted to its managers, officers or employees to transact on its behalf	- Last 12 months' bank statements - Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant) - Last 12 months' bank statements
Whether Applicant/ CoApplicant is a Limited Liability Partnership ~ LLP	- Certificate of Incorporation - LLP Agreement - For KYC of limited Partner/ Authorised Personnel, please refer OVD Section above	A resolution from the partners of LLP and power of attorney granted to its managers, officers or employees to transact on its behalf	Pan card of Company
Whether Applicant/ CoApplicant is a Partnership Firm	- Registration certificate - Partnership Deed with all Amendment - For KYC of Partner/ Authorised Personnel, please refer OVD Section above	A resolution from the partners and power of attorney granted to its partner to transact on its behalf	Proof of business existence along with business Profile
Whether Applicant/ CoApplicant is a Society/Trust	- Registration Certificate, Bye laws- Society - Trust Deed in Case of Trust - Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority) - For KYC of Trustee/ Authorised Personnel, please refer OVD Section above	- Last 12 months bank statements - A resolution passed by all members/board of Trustee and power of attorney granted to its member/ Trustees, officers to transact on its behalf	- Pan card of society/Trust/HUF - Last 3 years income tax returns with Profit/loss Account (Duly certified by chartered Accountant)
Whether Applicant/ Co-Applicant is a HUF	- HUF Deed - Proof of registered office of HUF - Latest electricity bill or any other certificate from statutory authority) - Certificate and Proof of business existence along with business Profile - Photos of Karta, Co -Parcener - For KYC of karta/ Co Parcener, please refer OVD Section above	- Last 12 months' bank statements - A resolution passed by HUF or power of attorney granted to its Karta to transact on its behalf	
- All documents have to be Self- attested - Photocopy of Title Documents of the Property. - Approved Plan Dual Filled Application form with across signature on photograph - Process Fee Cheque in favour of "PNB Housing Finance Ltd" (We do not accept any cash) **For Director/Authorised Personnel/Beneficiary Owner/Proprietor/Partner/Trustee/Karta KYC, please refer OVD Document			

FAQ's

1. What is the process of applying for a Home Loan?

Step 1: Submit your loan application along with required set of documents. Step 2: Your application would be assessed on the basis of various eligibility and fund valuation and title check may be carried out by the company/representative to determine the property value and legal clearance of the property to arrive at the loan and regulatory guidelines, PNB Housing may approve or reject the loan application. Step 5: Submission of the original property documents takes place along with of registered property papers and submission of Post Dated Cheques/ECS. Step 6: Upon finding all the documents in order, PNB Housing will disburse the loan against construction to the developer/contractor. The EMI/Pre-EMI will commence after the disbursement.

2. Am I eligible for a Home Loan?

You are eligible for a loan if you are a Salaried, Self Employed Professional or a Businessman. Your loan eligibility will be determined by PNB Housing on the basis of factors such as dependents, co-applicant's income, assets, liabilities, stability and continuity of occupation, savings and prior credit history. Further, the loan eligibility will also be dependent on the property value.

3. What percentage of property value can be funded?

We can fund up to 90% of the property value in case of Home Loan and up to 60% in case of Loan Against Property. However, PNB Housing funding norms may vary.

4. What is EMI and pre-EMI?

Your loan is repaid through Equated Monthly Instalments, which include principal and interest component. EMI repayment starts from the subsequent month of disbursement. Pre-EMI is the simple interest, payable every month till the time loan is fully disbursed.

5. In case of change of Floating Rate of Interest, will my EMI or Tenure change?

Keeping the borrower's interest in consideration, EMI is kept unchanged till a point. In exceptional situations, the EMI is changed to support the principal repayment.

6. What security do I need to provide?

The prime security for the loan is by way of deposit of title deeds and/or such other collateral security as may be necessary. The title of the property should be clear of any encumbrances.

7. Can I prepay my Home Loan? Are there any charges applicable?

Yes, an individual borrower can prepay their loan without any prepayment charges any time during the loan tenure if the same is under Floating Rate scheme. For all other loans, prepayment charges may be applicable, please refer to the schedule of charges under "Fair Practice Code" section on our website, www.pnbhousing.com.

8. What will be the fee and other charges to a loan account?

A processing fee is applicable for both housing and non-housing loan. Prepayment Charges: No Prepayment charges shall be payable for partial or full prepayment. For all other loans, prepayment charges will be applicable on partial or full prepayment if the loan was taken for business purpose. For complete fee details, please refer to our website www.pnbhousing.com or please contact our nearest office.

9. What will be Rate of Interest to a loan account?

Interest will be applicable on the basis of customer profiling and on the basis of type of loan. Gradation of interest will be on the basis of factors such as Credit B score, please refer to our website www.pnbhousing.com or please contact our nearest office.

10. How do I get my Income Tax Certificate?

You can download the Income Tax Certificate anytime by logging on to 'Customer Portal' through our website – www.pnbhousing.com. However, we also send Income Tax Statement to the borrower's registered email address.

11. Can I view my loan account details online?

Yes, you can view your loan account details online by logging on to <https://customerservice.pnbhousing.com/myportal/> and register yourself in order to enjoy hassle-free services.

12. Does the property need to be insured?

Customer should ensure that the property is insured against uncertainties like earthquake, fire or any damage and destruction due to natural and man-made calamities.

13. Who is eligible for PMAY 2.0 (Interest Subsidy Scheme)?

Any loan which fulfils the below criteria will be eligible to apply for PMAY 2.0 (ISS)

Eligibility Checklist	
Disbursed on or after September 01, 2024	Carpet Area <= 120 square meters (1291.67 square feet)
Loan Amount <= 25 Lakhs	Female Ownership – Women should be owner/coowner in the proposed property.
Property Value (including land for P+Q) <= 35 Lakhs	Loan Type (Only Housing Loans)
Loan Tenor >= 60 months (5 years)	Not Booked as Balance Transfer
Household Income (all family members) < 9 lakhs	Family member should not own a pucca house anywhere in India

Fair Practice Code is available for reference in all our branches and also on our website: www.pnbhousing.com

ACKNOWLEDGEMENT

We acknowledge the receipt of loan application form. We will get back to you either in writing, email, letter or via telephone with the status of your Loan applied with us within 15 working days.

This is subject to furnishing of all the necessary documents as mentioned in this Application Form or as communicated to you by PNBHFL during the loan appraisal process.

Further we confirm having received the upfront processing fee via cheque of _____, favouring 'PNB Housing Finance Ltd.' via Cheque/Draft no. _____ drawn on _____

Please note we do not accept processing fee in cash

Sales Representative Name _____ Phone _____

Service Branch _____ Email _____

Sales Representative's Signature _____ Sales Representative Employee ID _____

Loan Application Form



Sourcing Branch - AHMEDNAGAR
Servicing Branch - AHMEDNAGAR

I. Personal Details		Applicant				Co-Applicant			
		(Prefix) Mr.	(FirstName) VISHAL	(MiddleName) BHAGWAN	(LastName) TUPE	(Prefix) Ms.	(FirstName) ARCHANA	(MiddleName) VISHAL	(LastName) TUPE
1.1	Name (Full)								
1.2	C-KYC Number								
1.3	Father's/Husband's Name	BHAGWAN VISHWANATH TUPE				YASHODEEP GHODAKE			
1.4	Mother's Maiden Name								
1.5	Date of Birth	16-07-1984				19-05-1989			
1.6	Communication Address	4 5 A , , N A G A P U R , , M I D C , A H M E D N A G A R , , A H M E D N A G A R , M A H A R A S H T R A , 4 1 4 1 1 1 , I N D I A				4 5 A , , N A G A P U R , , M I D C , A H M E D N A G A R , , A H M E D N A G A R , M A H A R A S H T R A , 4 1 4 1 1 1 , I N D I A			
		City Ahmed Nagar State MAHARASHTRA Pin 4 1 4 1 1 1 Block/Taluka				City Ahmed Nagar State MAHARASHTRA Pin 4 1 4 1 1 1 Block / Taluka			
		Self owned ☐ Family ☒ Rented ☐ Company Lease ☐ Other ☐				Relation with Applicant Wife			
	Address Type	Rural ☐ Semi-Urban ☐ Urban ☒ Metro ☐				Rural ☐ Semi-Urban ☐ Urban ☒ Metro ☐			
1.7	Permanent Residence	K R U S H N A W A D I , P A D H E G A O N , P O : P A D H E G A O N , , D I S T : A H M A D N A G A R , , A H M E D N A G A R , M A H A R A S H T R A , 4 1 3 7 2 1 , I N D I A				C / O : V I S H A L T U P E , 5 2 3 / 4 6 , H A N U M A N M A N D I R , M A R A T H I , S H A L A J A V A L I L P A R I S A R , S H R I R A M P U R , P A D H E G A O N , , P O : P A D H E G A O N , D I S T : A H M A D N A G A R , , A H M E D N A G A R , M A H A R A S H T R A , 4 1 3 7 2 1 , I N D I A			
		City Ahmed Nagar State MAHARASHTRA Pin 4 1 3 7 2 1				City Ahmed Nagar State MAHARASHTRA Pin 4 1 3 7 2 1 Block/Taluka			
1.8	Phone with STD Code	9 2 7 2 3 6 7 0 8 7				9 1 3 0 2 6 8 5 5 1			
1.9	Mobile No.	9 2 7 2 3 6 7 0 8 7				9 1 3 0 2 6 8 5 5 1			
1.10	Email ID (Personal)	vishaltupe7087@gmail.com				atupe821@gmail.com			
1.11	Gender	☒ Male ☐ Female ☐ Transgender				☐ Male ☒ Female ☐ Transgender			
1.12	Marital Status	☐ Single ☒ Married ☐ Other				☐ Single ☒ Married ☐ Other			
1.13	No. of Dependents	☐ 0 Children ☐ 2 Other				☐ 1 Children ☐ 1 Other			
1.14	Category	☒ General ☐ SC ☐ ST ☐ Other				☒ General ☐ SC ☐ ST ☐ Other			
1.15	Any Disabilities	☐ Yes ☐ No				☐ Yes ☐ No			
1.16	Type of Impairment								
1.17	Percentage of Impairment								
1.18	UDID Number								

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

1. Personal Details		Applicant	Co-Applicant
1.19	Whether Manual Scavenger	☐ Yes ☒ No	☐ Yes ☒ No
1.20	Religion	☒ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Buddhist ☐ Jain ☐ Zoroastrian ☐ Other	☒ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Buddhist ☐ Jain ☐ Zoroastrian ☐ Other
1.21	PAN/Form 60	C W N P T 0 6 8 0 A Form 60 ☒	B G C P T 3 1 8 6 M Form 60 ☒
1.22	Aadhaar Card No.	X X X X X X X X 2 0 3 6	X X X X X X X X 4 3 8 7
1.23	LEI No. (for non-individual borrower only)		
1.24	Qualification	UNDER GRADUATE	UNDER GRADUATE
1.25	Residential Status	☒ Resident ☐ Non-Resident	☒ Resident ☐ Non-Resident

2. Employment Details		Applicant	Co-Applicant
2.1	Occupation	☒ Salaried ☐ Self Employed ☐ Business ☐ Professional ☐ Homemaker ☐ Non-Salaried ☐ Others	☒ Salaried ☐ Self Employed ☐ Business ☐ Professional ☐ Homemaker ☐ Non-Salaried ☐ Others
2.2	Distinct Occupation	If Salaried: ☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee If Self-Employed: ☐ Freelancer ☐ Contractor If Business: ☐ Small Business ☐ Medium Business ☐ Large Business	If Salaried: ☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee If Self-Employed: ☐ Freelancer ☐ Contractor If Business: ☐ Small Business ☐ Medium Business ☐ Large Business
		If Professional: ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Architect ☐ Teacher/Professor ☐ Artist ☐ Finance Professional ☐ Management Consultant ☐ Other Professionals	If Professional: ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Architect ☐ Teacher/Professor ☐ Artist ☐ Finance Professional ☐ Management Consultant ☐ Other Professionals
		If Homemaker: ☐ Homemaker	If Homemaker: ☐ Homemaker
		If Non-Salaried: ☐ Farmer ☐ Fisherman ☐ Transport Driver ☐ Daily Wage Worker ☐ Street Vendor ☐ Artisan	If Non-Salaried: ☐ Farmer ☐ Fisherman ☐ Transport Driver ☐ Daily Wage Worker ☐ Street Vendor ☐ Artisan
2.3	Whether Ex-Servicemen	☐ Yes ☒ No	☐ Yes ☒ No
2.2	Designation	GIS CLEAN ROOM	OPERATOR
2.3	Employment No.		
2.4	Name Address of Employer/ Business Concern	OTHER - PRIVATE LIMITED SRT CONTRACTORS, L & T GATE NO.5., M.I.D.C., AHMEDNAGAR, ., Ahmed Nagar, MAHARASHTRA, 414111, India Pin 4 1 4 1 1 1	OTHER - PRIVATE LIMITED HARI OM ENTERPRISES, L & T GATE NO.2., MIDC, AHMEDNAGAR, ., Ahmed Nagar, MAHARASHTRA, 414111, India Pin 4 1 4 1 1 1
2.5	Office Phone with STD Code Extn. No.		

2.6	Official Email Id	vishaltupe7087@gmail.com	atupe821@gmail.com
2.7	Total Years in Present Occupation	0 Years 10 Months	0 Years 8 Months
2.8	Total Work Experience	5 Years	5 Years
2.9	Retirement Age	70 Years	70 Years
2.10	Total Monthly Income	₹	₹
	Other Income	₹	₹
	Total	₹	₹
2.11	Monthly Expenses	₹	₹

2. Employment Details **Applicant**

Co-Applicant

2.14	Household Annual Income	₹	
2.15	I can pay Monthly EMI upto	₹	₹

3. Loan Details

Amount Requested 1700000.00 Loan Period 25 Years

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

Purpose of Loan : Housing ☒ 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>0.00</u>	Loan required from PNBHFL <u>1700000.00</u>
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 _____ PAN _____

Details of Partners (in case of Partnership Firm) _____

4. Financial Information

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

5. GST Details

Applicant		Co-Applicant
GST Identification Number		
To be considered for Invoice Generation Applicant Co-Applicant (Tick any 1 box)	☐	☐

6. Bank Account Details

Name of Account Holder	A/c Type	Bank Name	Branch Name	A/c No

7. Details of Property (Offered as Security)

Address	Status of Property	Type of Property	Type of Transaction
BOLHEGAON, BOLHEGAON, AHMEDNAGAR, Ahmed Nagar, ,, MAHARASHTRA, India, 414111	Ready ☒	Flat ☐	Direct Allotment ☒ Resale ☐
	Proposed ☐	Independent unit ☐	
	Under Construction ☐	House ☒	
		Other/Land ☐	
City Pin Code	Freehold ☒ Leasehold ☐		

7.1 Estimated Market Value	
Rural ☐	Urban ☐
7.2 Details of Property (Offered as Security) will be in the name of	
i.	ii.
7.3 Has/Have the applicant(s) or spouse of applicant(s) earlier applied to PNB Housing for loan? Yes ☐ No ☐	
If yes, please provide details	
7.4 Have you taken the loan before? Yes ☐ No ☐	
If yes, please specify	
7.5 No. of dwelling units owned by the borrower (excluding current property)	

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

1. Name NAVNATH GADE	2. Name VIDYA THORAT
Relation FRIEND	Relation FRIEND
Address BOLHEGAON AHMEDNAGAR	Address BOLHEGAON AHMEDNAGAR
Landline 09561321882 Mobile 9561321882	Landline 08308502119 Mobile 8308502119
Email	Email

9. Preferred Address for Communication

Present ResidentialAddress ☒	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 ☐ Builder
☐ Service Associate ☐ Advertisement ☒ Other

If other, please specify

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

- 1./We understand that we have to apply online on PMAY-HF(Urban) within 7 days of loan sanction, to be considered for PMAY2.0 Interest Subsidy Scheme.
2./We understand that failure to apply on time may result in me/we not getting subsidy. PNBHFL will not be held responsible for this delay.
3./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.
4./We understand that the grant of subsidy is subject to eligibility and verification of details and 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:

1. 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 and understood the said contents which have also been explained to us/me in vernacular.
2. That no material & relevant information to this application has been withheld/concealed;
3. That no insolvency or bankruptcy proceedings have been initiated against me/us nor have I/we ever been adjudicated insolvent;
4. 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;
5. I/We have never been a defaulter with PNB Housing or any other financial institution;
6. 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;
7. PNB Housing shall be under no obligation to refund the registration/upfront/processing/any other fee in any event;
8. 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.;
9. To pay processing charges as applicable and charged by PNB Housing;
10. 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;
11. I/We agree that PNBHFL reserves the right to charge different PNBRFR based on the category of customers their risk profile and product type on such reset date and reset frequency as decided by PNBHFL;
12. I/We authorize 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;
13. 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;
14. PNB Housing reserves the right to reject the loan application. Customer shall be informed about the rejection accordingly.
15. 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);
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 utilize the loan only for the purpose for which it is disbursed and no other purpose;
21. I/We shall create security and/or furnish guarantee in favour of PNBHFL as may be required;
22. I hereby submit voluntarily at my own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic 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. Borrower understand that the Lender has adopted risk based pricing, which is arrived 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-Aplicant ☐
27. a. 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.
b. I/We hereby provide my explicit consent and authorisation to the company to change/update my personal information (like mobile number, email ID, addresses and other identity documents and critical information etc.) provided herein by me in this Application Form in the records of CKYCR if there is any mismatch. Applicant ☐ Co-Aplicant ☐
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 :22-08-2026

Place : AHMEDNAGAR

CoApplicant's Signature

Date :22-08-2026

Place : AHMEDNAGAR

For Office Use Only

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

Channel Name _____ Channel Code _____ Connector Name AHM|CON|2606|73256-ANIKET ASHOK GAGARE
Connector Code _____

DMA/Connector GST State _____

TL Name _____ TL Code _____ SM Name _____ SM Code _____

Login Fee _____ Bank Name _____ Cheque No _____ Date _____

Lead source Other ☐ Contact Centre ☐ Other ☐ File No. _____

A Housing Finance Company promoted by Punjab National Bank

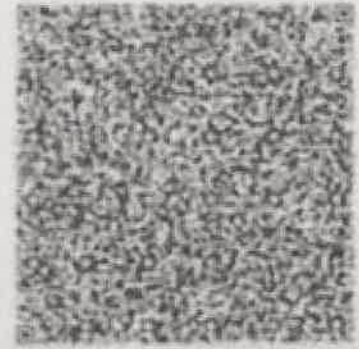
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CWNPT0680A



नाम / Name
VISHAL BHAGWAN TUPE

पिता का नाम / Father's Name
BHAGWAN VISHWANATH TUPE

15052025

जन्म की तारीख /
Date of Birth
16/07/1984

PAN Application Digitally Signed, Card Not
Valid Unless Physically Signed

OSV
shusham Goske
PH10428 - 8.



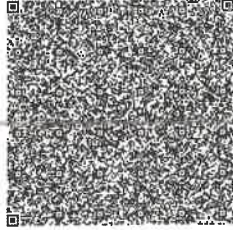
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Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
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नामांकन क्रम/ Enrolment No.: 0855/16004/03304

To
विशाल भगवान तुपे
Vishal Bhagwan Tupe
krushnawadi,
VTC: Padhegaon,
PO: Padhegaon,
Sub District: Shrirampur,
District: Ahmadnagar,
State: Maharashtra,
PIN Code: 413721
Mobile: 9130268551

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
59
Date: 2025.08.22 17:51:03
IST



आपका आधार क्रमांक / Your Aadhaar No. :

2036

VID : 914/ 9550 7999 9406

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



विशाल भगवान तुपे
Vishal Bhagwan Tupe
जन्म तिथि/DOB: 16/07/1984
पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफ़लाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।
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or date of birth. It should be used with verification (online
authentication, or scanning of QR code / offline XML).

2036

मेरा आधार, मेरी पहचान



सत्यमेव जयते
Government of India



सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सूचना और विनियमों में विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र को यूआईडीएआई द्वारा नियुक्त प्रमाणीकरण एजेंसी के जरिए ऑनलाइन प्रमाणीकरण के द्वारा सत्यापित किया जाना चाहिए या ऐप स्टोर में उपलब्ध एमआधार या आधार क्यूआर कोड स्कैनर ऐप से क्यूआर कोड को स्कैन करके या www.uidai.gov.in पर उपलब्ध सुरक्षित क्यूआर कोड रीडर का उपयोग करके सत्यापित किया जाना चाहिए।
- आधार विशिष्ट और सुरक्षित है।
- पहचान और पते के समर्थन में दस्तावेजों को आधार के लिए नामांकन की तारीख से प्रत्येक 10 वर्ष में कम से कम एक बार आधार में अपडेट कराना चाहिए।
- आधार विभिन्न सरकारी और गैर-सरकारी फायदों/सेवाओं का लाभ लेने में सहायता करता है।
- आधार में अपना मोबाइल नंबर और ईमेल आईडी अपडेट रखें।
- आधार सेवाओं का लाभ लेने के लिए एमआधार ऐप डाउनलोड करें।
- आधार/बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स लॉक/अनलॉक सुविधा का उपयोग करें।
- आधार की मांग करने वाले सहमति लेने के लिए बाध्य हैं।
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
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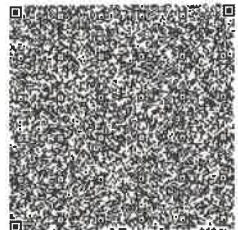


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
कृष्णावाडी, पाडेगाव, पडेगाव, अहमदनगर,
महाराष्ट्र - 413721

Address:
krushnawadi, Padhegaon, PO: Padhegaon, DIST:
Ahmadnagar,
Maharashtra - 413721



2036

VID : 9147 9558 7999 9406

1947

help@uidai.gov.in

www.uidai.gov.in

Handwritten signature

Handwritten text: OSV, shubham Goshke, PH10528-8

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BGCPT3186M

नाम / Name

ARCHANA VISHAL TUPE

पिता का नाम / Father's Name

YASHODEEP GHODAKE

जन्म की तारीख / Date of Birth

19/05/1989

A.V. Tupe

हस्ताक्षर / Signature



29082017

OSV
Shubham Goshke
PH10428 - 8

A.V. Tupe



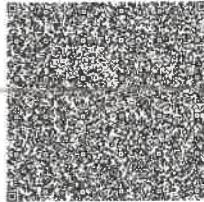
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

Enrolment No.: 2906/17667/00156

To
Archana Vishal Tupe
C/O: Vishal Tupe,
523/46,
hanuman mandir,
marathi shala javalil parisar,
shrirampur,
VTC: Padhegaon,
PO: Padhegaon,
Sub District: Shirampur,
District: Ahmadnagar,
State: Maharashtra,
PIN Code: 413721
Mobile: 9130268551

Signature Not Verified
Digitally signed by RS Unique
Identification Authority of India
Date: 2026.08.22 18:03:51
IST



आपका आधार क्रमांक / Your Aadhaar No. :
4387

VID : 9116 9279 5626 4532

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Archana Vishal Tupe
Date of Birth/DOB: 19/05/1989
Female/ FEMALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
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authentication, or scanning of QR code / offline XML).

4387

मेरा आधार, मेरी पहचान



Government of India



सूचना / INFORMATION

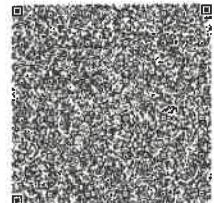
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Address:
C/O: Vishal Tupe, 523/46, hanuman mandir, marathi
shala javalil parisar, shrirampur, Padhegaon, PO:
Padhegaon, DIST: Ahmadnagar,
Maharashtra - 413721



4387

VID : 9116 9279 5626 4532

1947

help@uidai.gov.in

www.uidai.gov.in

A.V. Tupe

05V
shubham Goske
PH10428 - 02

