



Sourcing Branch - PUNE
Servicing Branch - PUNE

1. Personal Details		Applicant		Co-Applicant	
		(Prefix) Mr.	(FirstName) GOVIND	(MiddleName) RAMRAO	(LastName) ADSULE
1.1	Name (Full)				
1.2	C-KYC Number				
1.3	Father's/Husband's Name	RAMRAO			
1.4	Mother's Maiden Name	GOVIND			
1.5	Date of Birth	02-03-1976			
1.6	Communication Address	SURVEY NO 72 5 SAIJK COLONT, SAI PARK PRADNYARAJ SOCIETY, FLAT NO 201 PUNE ALANDI ROAD DIGHI PUNE CITY PUNE MAHARASHTRA, ... Pune, MAHARASHTRA, 411015, Pune, India City <u>Pune</u> State <u>MAHARASHTRA</u> Pin <u>411015</u> Block/Taluka <u>punc</u>			
	Address Type	Self owned ☒ Family ☐ Rented ☐ Company Lease ☐ ☐ Other ☐			
1.7	Permanent Residence	Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐ SURVEY NO 72 5 SAIJK COLONT, SAI PARK PRADNYARAJ SOCIETY, FLAT NO 201 PUNE ALANDI ROAD DIGHI PUNE CITY PUNE MAHARASHTRA, ... Pune, MAHARASHTRA, 411015, Pune, India City <u>Pune</u> State <u>MAHARASHTRA</u> Pin <u>411015</u>			
1.8	Phone with STD Code	Relation with Applicant Wife Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐ SURVEY NO 72 5 SAINIK COLONY, SAI PARK PRADNYARAJ SOCIETY FLAT, NO 201 PUNE ALANDI ROAD DIGHI PUNE CITY DIGHI CXAMP PUNE CITY PUNE MAHARASHTRA, ... Pune, MAHARASHTRA, 411015, Pune, India City <u>Pune</u> State <u>MAHARASHTRA</u> Pin <u>411015</u> Block/Taluka			
1.9	Mobile No.	8 3 2 9 0 9 1 6 8 8			
1.10	Email ID (Personal)	govindadsule2376@gmail.com			
1.11	Gender	☒ Male ☐ Female ☐ Transgender			
1.12	Marital Status	☐ Single ☒ Married ☐ Other			
1.13	No. of Dependents	☐ Children ☐ Other			
1.14	Category	☒ General ☐ SC ☐ ST ☐ Other			
1.15	Any Disabilities	☐ 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

2.6	Official Email Id	govindadsule2376@gmail.com	
2.7	Total Years in Present Occupation	1 Years 7 Months	0 Years
2.8	Total Work Experience	10 Years	0 Years
2.9	Retirement Age	70 Years	Years
2.10	Total Monthly Income	₹ 110000	₹
	Other Income	₹ 0.00	₹
	Total	₹	₹
2.11	Monthly Expenses	₹ 0	₹

2.	Employment Details	Applicant	Co-Applicant
2.14	Household Annual Income	₹ 50000	10000
2.15	I can pay Monthly EMI upto	₹	₹

3. Loan Details

Amount Requested <u>3000000.00</u>		Loan Period <u>30</u> Years	
Type of Home Loan: Floating ☒ Fixed (Years) <u>2</u> ☐ <u>3</u> ☐ 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>1.00</u> Construction Cost _____ Other Cost _____ Total _____		Loan required from PNBHFL <u>3000000.00</u> Amount already spent _____ Saving from Bank/Investment _____ 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				
			Employer				
			Other				
1.							
2.							
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
Govind Ramrao Adsule	Saving	HDFC BANK LTD	Vikhroli(Vkl)	50100210923193

7. Details of Property (Offered as Security)

Address	Status of Property	Type of Property	Type of Transaction
FLAT NO B4-906, WING B4, GAT NO 513-517 & 525, TRIVENI TRIKAYA PHASE 1, TULAPUR, NA, Pune, NA, Pune, MAHARASHTRA, India, 412216	Ready ☒ Proposed ☐ Under Construction ☐	Flat ☐ Independent unit ☐ House ☐ Other/Land ☒	Direct Allotment ☒ Resale ☐
City Pin Code	Freehold ☒ Leasehold ☐		

7.1 Estimated Market ValueRural ☐Urban ☒**7.2 Details of Property (Offered as Security) will be in the name of**i. Govind Ramrao Adsuleii. RAHIBAI GOVIND ADSULE**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 Akash ADSULE	2. Name Babalu SHINDE
Relation FRIEND	Relation RELATIVE
Address	Address
Landline 09130497507 Mobile 9130497507	Landline 09890366455 Mobile 9890366455
Email	Email

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 | ☐ 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.I/We understand that we have to apply online on PMAY-HF(Urban) within 7 days of loan sanction, to be considered for PMAY 2.0 Interest Subsidy Scheme. 2.I/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.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. 4.I/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 :25-08-2026

Place : PUNE

Govind Ramrao Adsule

CoApplicant's Signature

Date :25-08-2026

Place : PUNE

R.G. Adsule

For Office Use Only

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

Channel Name _____ Channel Code _____ Connector Name PUN|CON|3012|69504-ROHINI NANASAHEB LATKE
Connector Code _____

DMA/Connector GST State _____

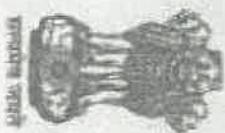
TL Name PUN|TEA|PH04618|1110|58633-DIPAK BHIMRAJ ZANAN-PH04618 TL Code PH04618 SM Name Ankush Digambarrao Dhote SM
Code P4160

Login Fee _____ Bank Name _____ Cheque No _____ Date _____

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

A Housing Finance Company promoted by Punjab National Bank

आयकर विभाग



भारत सरकार

INCOME TAX DEPARTMENT

GOVT. OF INDIA

GOVIND RAMRAO ADSULE

RAMRAO DHONDIBA ADSULE

02/03/1976

Permanent Account Number

ANJPA4495P

Signature

[Handwritten Signature]

[Handwritten Signature]

[Handwritten Signature]



10092016



Download Date: 17/10/2023



गोविंद रामराव अडसुले

Govind Ramrao Adsule

जन्म तारीख/DOB: 02/03/1976

पुल्ल/ MALE

Mobile No: 8087948445

~~XXXXXXXXXX~~ 6436

VID : 9127 3069 5951 5845

माझे आधार, माझी ओळख



Issue Date: 04/10/2013

15/10/23
Please
check
the
date

Debit



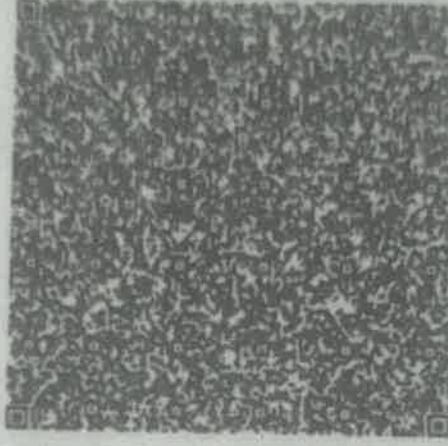
भारतीय विमान प्रमाणन प्राधिकरण



सर्वे नं 72/5 सैनिक कॉलनी, साई पार्क प्रजापराज सोसाइटी
फ्लॅट नं 201, पुणे आलंदी रोड दिघी, पुणे शहर, पुणे,
महाराष्ट्र - 411015

Address :

Survey No 72/5 Sainik Colony, Sai Park
Pradnyaraj Society Flat No 201, Pune Alandi
Road Dighi, Pune City, Pune,
Maharashtra - 411015



6436

VID : 9127 3069 5951 5845



1947



help@uidai.gov.in



www.uidai.gov.in

ph 46 3 7 9
9 4 5

John

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

RAHIBAI GOVIND ADSULE

VISHWAMBHARRAO SHINDE

15/03/1986

Permanent Account Number

BTGPA9896J

R. G. Adsule.

Signature



12012016

R. G. Adsule

प्रतिबद्ध
80198/20



भारत सरकार
Unique Identification Authority of India
Government of India

नॉंदविष्णवा क्रमांक / Enrollment No. : 2006/12687/00395

08/01/2016

To
Rahibai Govind Adsule
राहिबाई गोविंद अडसुळे
Survey No. 72/5 Sainik Colony
Sai Park Pradnyara Society Flat no 201
Pune Alandi Road Dighi
Pune City
Dighi Camp, Pune City, Pune,
Maharashtra - 411015
8087948445

87189904



KA871899045FH



आपला आधार क्रमांक / Your Aadhaar No. :

1489

माझे आधार, माझी ओळख



भारत सरकार
Government of India

राहिबाई गोविंद अडसुळे
Rahibai Govind Adsule

जन्म तारीख / DOB: 15/03/1986

स्त्री / Female



1489

माझे आधार, माझी ओळख

Pho 4651
see your
062

R. G. Adsule

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