

**Pradhan Mantri Awas Yojana(PMAY)-Application Form.**

<b>Application / Loan account No.</b>	
<b>Source of application (Direct / ULBs/Designated Agency / Others)</b>	
<b>Name of ULB / Designated Agency / Others</b>	

**APPLICATION FORM FOR HOME LOAN  
UNDER PRADHAN MANTRI AWAS YOJANA**

PHOTOGRAPH OF APPLICANT Signature or Thumb Impression
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PHOTOGRAPH OF CO-APPLICANT Signature or Thumb Impression
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To,  
THE BRANCH MANAGER  
BU.....  
J&K Bank Ltd.

I/We request for a loan of Rs. \_\_\_\_\_ for Purchase of Flat/House / Construction of House / Extension/(Improvement) of House. I/We furnish our particulars as below:

**A. PERSONAL INFORMATION**

1.	Name (in block letters)	APPLICANT			CO-APPLICANT		
		First	Middle	Last	First	Middle	Last
2.	Fathers'/Husbands' name						
3.	Mothers' Maiden Name						
4.	Relationship of Applicant with Co-Applicant				XXXX		
5.	Age & Date of Birth	_____ yrs. DD/MM/YY			_____ yrs. DD/MM/YY		
6.	Sex	MALE / FEMALE/ TRANSGENDER			MALE / FEMALE/ TRANSGENDER		
7.	Category	SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others			SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others		
8.	Religion						
9.	Marital status	[Married / unmarried/Others]			[Married / unmarried/Others]		
10.	No. of Dependents [Household Size]	Children		Others			
11.	Unique Identification No.[any one]	PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.			PAN Card / Aadhaar No./ Voter's Card Driving License / MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.		
12.	Nationality & Identification Proof						
13.	Employment Category	Salaried / Self Employed / Others			Salaried / Self Employed / Others		
14.	Residential Address with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof						

15.	Tel. No. & Mobile No.		
16.	Period of stay at the above Address		
17.	Educational/Professional Qualification	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others
18.	Household Annual Income (in Rs)		
19.	Income	Proof	Source
20.	Household Income Category	(EWS) / (LIG)	
21.	Existing Loan Details (if any)	Loan 1	Loan 2
22.	- Type and Size	House/Flat/others	Carpet area <30 sq.m. /<60 sq.m/Others _____
23.	Ownership details of existing house	Owned	Rent
24.	Property Address with Pin Code	Inherited	Otherwise

#### B. EMPLOYMENT STATUS

1.	Particulars	Self-employed/salaried/regular wage/labour/others	Self-employed/salaried/regular wage/labour/others
2.	Name of Employer/ Nature of Business/Profession		
3.	Address with telephone number of Employer /Business/Profession		
4.	If employed Designation and Employee number		
5.	No of years in present occupation/Business/profession		
6.	Total Length of service		
	Date of Retirement / If retired	DD/MM/YY	DD/MM/YY

#### C. HOUSEHOLD INCOME STATEMENT

1.	Gross salary/Income per month (salary sheet / I.T.Return, form No.16)		
2.	<b>Deductions</b>	Income Tax	
		Professional Tax	
		Provident Fund	
		Insurance Premium	
3.	Other deductions including loan EMIs		
4.	<b>Net Salary / Income p.m.</b>		
5.	Other Income if any		

#### D. DETAILS OF BANK ACCOUNTS

1.	Name of the Bank/Branch		
2.	Account Number/s [Attach last 6 months statement]		
3.	Since When		

#### E. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED/CONSTRUCTED/OTHERS

ALL 4041 STATUTORY TOWNS AS PER CENSUS 2011 WITH FOCUS ON 500 CLASS I CITIES WOULD BE COVERED

1.	Address of the plot/flat /house with Pincode		
2.	Names and address of the seller /builder / housing society/housing board /housing dev. Authority.		
3.	Area Of The House/Plot/Flat/Others/Please specify		
	(Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House)	Land Area (Sq. m.)	
		Built Up Area (Sq.m.)	
		Carpet Area (Sq. m.)	
5.	In Case Of Lease Hold Property Unexpired		Years

	Period Of Lease	
6.	Age Of Flat/House In Case Of Repurchase	_____ Years
7.	Location Code	(Location Code should be based on Census 2011 for 4041 Statutory towns)
8.	Loan Purpose	(a)New Unit (b)New Unit Construction(c)Existing Unit(d)Existing Unit Extension (e ) Repairs /Renovation(f)Others where subsidy is not available

**F. LOAN DETAILS ; Purchase of Flat/House / Construction of House / Extension  
/(Improvement) of House**

1.	Estimate Of Uses Of Funds	Amount (Rs)	Estimate Of Sources Of Funds	Amount (Rs)
2.	Cost Of Purchase /Construction/Repairs/ Improvement/Extension.		Loan Requested	
3.	Registration Fees		Savings In Bank	
4.	Stamp Duty		Encashable Investments	
5.	Any Other Costs		Amount Already Spent	
6.	Incidental Costs		Loan From Relatives	
7.	Insurance		Other Source (If Any)	
8.	Total		Total	
9.	Option For Payment of Interest		Fixed Rate Basis / Floating Rate Basis	
10.	Mode of Repayment		ECS/ SI/ PDC/ NECS/ CASH	
11.	Number of Years		10 / 15 / 20 / 25	
12.	Existing Loans / borrowing		Asset owned	

**G. REFERENCE**

	Name, Address & Contact Nos.	Relation
1.		
2.		

**DECLARATION**

I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects. I /We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies. I/We further acknowledge Bank has right to seek any information from any other source in this regard. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks /

Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/& its agents liable for use of this information.

Place:

Date:

Signature 1

Signature 2

**Vernacular witness, if applicable:**

I \_\_\_\_\_ S/o, D/o, W/o \_\_\_\_\_ hereby declare that the contents of this application form were read and explained to me in \_\_\_\_\_ by \_\_\_\_\_ and I have understood the same.

(Sign of borrower/s)

Witness Name \_\_\_\_\_ Signature \_\_\_\_\_

Address \_\_\_\_\_

**Acknowledgement Receipt**

Loan application No. \_\_\_\_\_ received on DD/MM/YYYY. Complete document set received on DD/MM/YYYY.

Institution did not charge any for processing fee for the housing loan. Application will be disposed-off and acceptance/rejection notification would be intimated within 15 days from date of receipt of completed application form with supporting documents.

Place:

Date:

Signature

Seal