



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
PUNJAB & SIND BANK

AL 601

(भारत सरकार का उपक्रम) / (A Government of India Undertaking)

Branch _____

The Branch Manager

Punjab & Sind Bank

Space for latest
Photograph of
the Borrower

To be cross
signed

Space for latest
Photograph of
the Guarantor

To be cross
signed

Dear Sir,

You are requested to sanction me/ us a loan of Rs _____
(Rupees _____ only) for purchase of New/Used Vehicle
costing Rs _____ (Rupees _____ only) for my /
our bonafide use.

My / our detailed particulars are as under:

1. Name of the Applicant(s): _____

i. Names of the Partners/ Directors (In case of Firms / Companies)

ii. Age / D.O.B. _____

2. S/o/ D/o/ W/o: _____

3. Residential Address _____
(Enclose address proof) _____

Owned / Rented/ Parental _____

If rented- monthly Rent _____

Residing since _____

4. Office Address _____
(Enclose address /Ownership proof) _____

5. Telephone/ Mobile no. _____
 (Enclose copy of latest bill) _____
 email _____

6. PAN /TAN No. _____
 (Enclose self attested copy)

7. Aadhaar No. _____
 (Enclose self attested copy)

8. Driving License No. _____
 (Enclose self attested copy)

9. Description of the Vehicle to be purchased/ Dealer's details:
 (Enclose Proforma Invoice/ Quotation):

Make	Model	Variant

Vehicle Dealer's Name & Address:

10. Details of existing Savings / Current / Deposit Accounts:

Bank Account No.	Name of the Bank	Type of Account	Balance

(Attach A/C Statement for last 6 months or Copy of Passbook for all accounts)

11. Annual Income: (Enclose last 3 years ITR along with computation of income)

Year 1: Rs.....

Year 2: Rs.....

Year 3: Rs.....

12. Salary Details: (For salaried class enclose last 2 months salary slip)

a) Gross Monthly Salary: Rs.

b) Statutory deductions: (PF/ Income Tax etc.) Rs.

c) Other deductions Rs.

d) Net Salary after deductions Rs.

13. Details of all the loans outstanding as on date, if any

Name of the Bank	Type of Loan	Loan Balance Outstanding	Installment Frequency / Amount

(Attach statement of loan accounts for last 12 months and in case of working capital facilities for last 6 months)

14. Tenure for which loan is required: _____years_____months

15. Income available for repayment _____

16. Other Information:

a. Educational Qualification (individuals) _____

b. In case of Employees/ Professional / Businessman:-

Occupation & Nature of Business_____

Name of the Employer/ Name of firm_____

email address of the Employer / Business concern_____

Date of appointment / Establishment of the profession/Business_____

Place of posting / Business place_____

Designation _____

Date of Superannuation_____

c. In case of Pensioners:

Retired from the organization: _____

Designation at the time of retirement_____

Date of retirement_____

Details of Pension Payment Order _____

d. Length of Experience in the service / occupation_____

e. Marital status & number of dependants (Individuals) _____

18. References of the Applicant: (Name and Address of two referees who are not related to you)

Reference 1	Reference 2
Name: _____	Name: _____
Address: _____	Address: _____
_____	_____
_____ Pin _____	_____ Pin _____
Occupation: _____	Occupation: _____
Tel No.: _____	Tel No.: _____
Mobile No. : _____	Mobile No. : _____

19. Declaration: I / we hereby declare / confirm

- a) that the facts mentioned in the application are true to the best of my knowledge
- b) that I am not a defaulter of any Bank / Financial Institution and none of my accounts is settled by rebate in the past.
- c) that I am not related to any officer/ director of the Bank.

20. CONDITIONS

- a) The repayment of the advance with post diem interest at the stipulated rate till actual payment of debit balance in Bank’s office, whether lump sum or in instalments, shall be made at the offices from which the advance is taken.
- b) i) The bank has a right to adjust the whole or part of the amount due to the Bank from the deposits or other funds to be paid to or at the disposal of the constituent from whatsoever account or source.
 ii) The Bank’s lien on all deposits, pledged or hypothecated goods, ornaments and Bank’s mortgaged rights regarding immovable property mortgaged with the Bank by a registered mortgaged deed or by deposits of title deeds shall extend to any other sum from which the customer may be separately or jointly indebted or liable to the Bank at any of its offices.
- c) All expenses incurred by the Bank in connection with any loan account, such as travelling expenses (according to Bank rules), litigation expenses of any sort, inspection or enquiry expenses and any other out-of-pocket expenses of any kind whatsoever shall be debited to the customer’s loan account as amount advanced.
- d) The Head Office of the Bank being at New Delhi, the said Bank will be at liberty to sue the borrower at New Delhi or their office where the account is maintained or transferred by the Bank at my request or in its absolute discretion.
- e) All expenses connected with the insurance will be paid by the borrower or debited to his/her loan account.

Signature of the Applicant(s)

Signature of the Guarantor(s)

Place :

Date :

RECEIPT/ACKNOWLEDGEMENT OF LOAN APPLICATION- Received on dt.

.....Please detach from here.....

Receipt/Acknowledgment For Loan Application

Serial No. _____

Branch. _____

Date: _____

Received From _____

Application for Loan for purchase of Four wheeler / Two wheeler for Rs..... along with prescribed documents. Processing fee of Rs..... shall be charged on the sanctioned amount. Disposal of the loan application shall be done within..... days subject, however, to submission by you of complete/ addition information desired by the Bank required for appraisal of your loan application as under:

1. _____
2. _____
3. _____
4. _____
5. _____

Signature of the Loan Officer
Name:

Signature of the Branch Manager
Name:

Place:

Date



पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK

(भारत सरकार का उपक्रम) / (A Government of India Undertaking)

DOCUMENTS REQUIRED FOR PSB AUTO LOAN

1. For New Vehicle - Proforma Invoice of the Vehicle
2. For Old Vehicle - Offer letter from the seller /Valuation from authorized workshop / copy of old RC / Running Insurance copy.
3. ID Proof of Applicant(s)/ Guarantor(s) (Partners/ directors in case of Corporate Applicants)
4. Two Photographs each of Applicant(s) / Guarantor(s)
5. Address Proof of Applicant(s)/ Guarantor(s)
6. Latest copy of Telephone Bill (Land line or Post paid connection at Residence and Business place)
7. Copy of PAN/ TAN no.
8. Copy of Aadhaar.
9. Copy of Driving License
10. Copy of IT Assessment order/ IT Return along with computation (form no. 16 for salaried class) for last 3 years.
11. Last 2 months salary certificates (for Salaried class) along with the particulars such as -: deductions; Date of joining; date of superannuation; Permanency of employment/ Copy of PPO in case of pensioners.
12. For Businessman/Professionals, latest ITR for assessment of repayment capacity. For cases other than service class any other authentic document to the entire satisfaction of Branch Manager justifying the repayment capacity.
13. Bank statement for last 3 months, where salary income is credited for Individual Applicant and Bank statement for last 6 months for Applicants other than individuals where business income is credited along with details of account i.e. No. and Nature of account; date of opening the account.
14. Assets Liabilities statement on the prescribed format for Individual Applicants. Last three years Financial Statements for Applicants other than Individual Applicant.
15. Partnership deed for Partnership firm, Memorandum of Association, Article of Association and Board Resolution for Joint Stock Companies.
16. Cheque for Processing fee and One Cancelled cheque of the account from which EMI (PDC) is to be given (for Signature verification). PDC/ECS instructions for required EMIs to be obtained from account where salary/ business income is credited in all the cases. In case of ECS instructions, one undated cross cheque favoring PSB Loan account no & name (of the borrower) to be taken.
Stamped undertaking to be obtained from the borrower that he/she will not revoke the ECS instructions till the currency of the bank loan
17. For Take-over cases, statement of the Loan account, since inception, to be submitted.
18. Charges & Fees: The prevailing charges may be obtained from Branch Incharge or Bank's website.



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PUNJAB & SIND BANK

(भारत सरकार का उपक्रम) / (A Government of India Undertaking)

AL 602
(Borrower)

Branch _____

Date _____

The Branch Manager,
Punjab & Sind Bank

Dear Sir,

Reg: MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank to me/us.

1. Name of the applicant:

2. S/o/ D/o/ W/o:

3. a. Details of the main occupation:
including all connected and
associated occupations

3. b. Constitution:

4. DOB/ Year in which established:

5. Address: Business:

Tel. No.

Residence

Tel. No.

6. In case of Firm/Co./HUF

Full name of the Proprietor, partner, :
Karta and Co-partners, Directors, etc.
and their relationship with each other
if any (Brief report on the business
means / assets of partners, directors
to be given on the reverse)

7. Investment in business:

Rs.

8. Other Assets:**Fixed Assets- Property**

Name of the Owner	Address of the Property	Value

Details of Vehicle(s)

Name of the Owner	Description of the Vehicle & Registration No.	Value

Deposit Account (s)

Nature of account(s)	Bank's Name	Account No.

Others

Cash in Hand/ Shares/ Holdings/ Capital	Description	Value

9. Liabilities:**Vehicle Loan(s)**

Date of Sanction	Loan Amount	Outstanding Balance

Housing Loan(s)

Date of Sanction	Loan Amount	Outstanding Balance

Other Loans/Liabilities

Date of Sanction	Loan Amount	Outstanding Balance

10. Worth = Assets - Liabilities:

I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank / financial institution against me or any of the firms or companies in which I am proprietor / partner / guarantor / director.

VERIFIED BY

LOAN OFFICER

Signature of the Borrower

BRANCH MANAGER



पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK

(भारत सरकार का उपक्रम) / (A Government of India Undertaking)

Branch _____

AL 603

(Guarantor)

Date _____

The Branch Manager,
Punjab & Sind Bank

Dear Sir,

Reg. : MY ASSETS AND LIABILITIES

I hereby append below the details of my assets and liabilities as required by you in connection with credit facilities being sanctioned/renewed/reviewed by your Bank to Mr./Mrs _____

(Applicant)

1. Name of the Guarantor:

2. S/o/ D/o/ W/o:

3. a. Details of the main occupation:
including all connected and
associated occupations

3. b. Constitution:

4. DOB/ Year in which established:

5. Address: Business:

Tel. No.

Residence

Tel. No.

6. In case of Firm/Co./HUF

Full name of the Proprietor, partner, :
Karta and Co-partners, Directors, etc.
and their relationship with each other
if any (Brief report on the business
means / assets of partners, directors
to be given on the reverse)

7. Investment in business:

Rs.

8. Other Assets:

Fixed Assets- Property

Name of the Owner	Address of the Property	Value

Details of Vehicle(s)

Name of the Owner	Description of the Vehicle and Registration No.	Value

Deposit Account (s)

Nature of account(s)	Bank's Name	Account No.

Others

Cash in Hand/ Shares/ Holdings/ Capital	Description	Value

9. Liabilities:

Vehicle Loan(s)

Date of Sanction	Loan Amount	Outstanding Balance

Housing Loan(s)

Date of Sanction	Loan Amount	Outstanding Balance

Other Loans/Liabilities

Date of Sanction	Loan Amount	Outstanding Balance

10. Worth = Assets - Liabilities:

I certify that the above information is true and correct. I also confirm that no suit has been filed by any bank / financial institution against me or any of the firms or companies in which I am proprietor / partner / guarantor / director.

Signature of the Guarantor

VERIFIED BY

LOAN OFFICER

BRANCH MANAGER