



APNA GHAR YOJNA

There are following schemes under which loans are granted to individuals/Resident Indians/Non-Resident Indians. These are all categorized under Apna Ghar Yojna.

1. **Loan for Construction/additions/structural modifications/completion of house.**

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	Loan Agreement	PNBHF-1/IA
2.	Agreement of Guarantee	PNBHF-5
3.	Deposit of Title deed	PNBHF-15
4.	Acknowledgement of deposit of Title Deed	PNBHF-19
5.	Request letter for release of Loan	PNBHF-47
6.	Receipt of loan installment	PNBHF-48
7.	Loan Sanction Conveyance	PNBHF-51/51-A
8.	Affidavit	PNBHF-20
9.	Consideration Voucher	PNBHF-353
10.	Undertakings	Annexure-1 A&1B
11.	Power of attorney	PNBHF-6
12.	Letter of Hypothecation	PNBHF-8

Mortgage permission and Non-Encumbrance Certificate from concerned development authority/ public agency where it is required

2. **Loan to Allottees of flats/ houses by Development Authorities**

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	Loan Agreement	PNBHF-1/1-A
2.	Agreement of Guarantee	PNBHF-5
3.	Request letter for release of Loan	PNBHF-47
4.	Receipt of loan installment	PNBHF-48
5.	Power of Attorney with additional clause	PNBHF-6
6.	Letter of Hypothecation cum Undertaking	PNBHF-8
7.	Tripartite agreement	PNBHF-9
8.	Loan Sanction Conveyance	PNBHF-51/51-A
9.	Consideration Voucher	PNBHF-353
10.	Affidavit	PNBHF-20
11.	Deposit of Title deed	PNBHF-15
12.	Acknowledgement of deposit of Title Deed	PNBHF-19

Other documents specific to the scheme

- Original allotment letter issued by the Development Authority
- Original Payment Receipt(s)
- Demand Letter from Development Authority
- Mortgage permission from concerned development authority/ public agency where same is required.
- Where execution of tripartite agreement is not possible, the following additional documents and interim security will be taken.

Interim security by way of pledge of readily encashable securities such as deposit receipts issued by PNBHF, PNB, NSCs, IVPs, KVPs etc of the face value of atleast 20% of the loan amount.

Where the interim security offered is other than those mentioned above, the same should be of the value covering the full loan amount, interest and other charges.

3. Loan to members of Cooperative Group Housing Societies

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1-A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
4.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
5.	<i>Power of Attorney with additional clause</i>	<i>PNBHF-6</i>
6.	<i>Tripartite agreement</i>	<i>PNBHF-10</i>
7.	<i>Loan Sanction Conveyance</i>	<i>PNBHF-51/51-A</i>
8.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
9.	<i>Affidavit</i>	<i>PNBHF-20</i>
10.	<i>Letter of Hypothecation</i>	<i>PNBHF-8</i>
11.	<i>Deposit of Title deed</i>	<i>PNBHF-15</i>
12.	<i>Acknowledgement of deposit of Title Deed</i>	<i>PNBHF-19</i>

Other documents specific to the scheme

- Original allotment letter issued by Co-operative Group Housing society.
- Original Share certificate
- Original Payment Receipt(s)
- Demand Letter from the society
- N.O.C from society for mortgaging the property to our company

4. **Loan to allottees of Private Builders**

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	Loan Agreement	PNBHF-1/1-A
2.	Agreement of Guarantee	PNBHF-5
3.	Request letter for release of Loan	PNBHF-47
4.	Receipt of loan installment	PNBHF-48
5.	Power of Attorney with additional clause	PNBHF-6
6.	Tripartite agreement	PNBHF-10
7.	Loan Sanction Conveyance	PNBHF-51/51-A
8.	Consideration Voucher	PNBHF-353
9.	Affidavit	PNBHF-20
10	Undertakings	Annexure-1A&1B
11	Letter of Hypothecation	PNBHF-8
12.	Deposit of Title deed	PNBHF-15
13.	Acknowledgement of deposit of Title Deed	PNBHF-19

Other documents specific to the scheme

- ✓ Agreement to sell/Buyers Agreement
- ✓ Allotment Letter issued by the builder
- ✓ Demand letter
- ✓ Original receipts for the payments made to the builder.
- ✓ Letter from the builder on their letter head as per prescribed Performa / N.O.C from builder for mortgaging the property to our company

5. **Loan for purchase of built up property**

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	Loan Agreement	PNBHF-1/IA
2.	Agreement of Guarantee	PNBHF-5
3.	Deposit of Title deed	PNBHF-15
4.	Acknowledgement of deposit of Title Deed	PNBHF-19
5.	Request letter for release of Loan	PNBHF-47
6.	Receipt of loan installment	PNBHF-48
7.	Loan Sanction Conveyance	PNBHF-51/51-A
8.	Affidavit	PNBHF-20/21
9.	Consideration Voucher	PNBHF-353
10.	Undertakings	Annexure-1A&1B
11	Letter of Hypothecation	PNBHF-8
12	Power of Attorney	PNBHF-6

Other documents specific to the scheme

- ✓ Original agreement to sell between borrower(s) and vendors(s) of the property
- ✓ Original receipt(s) of payment(s) made to vendor(s)

- ✓ Mortgage permission and Non-Encumbrance Certificate from concerned development authority/ public agency where same is required.
- ✓ Receipt of disbursed amount from seller of the property

6. Composite Housing Loans to Individuals for purchase and subsequent addition/finishing

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1-A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Deposit of Title deed</i>	<i>PNBHF-15</i>
4.	<i>Acknowledgement of deposit of title deed</i>	<i>PNBHF-19</i>
5.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
6.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
7.	<i>Loan Sanction Conveyance</i>	<i>PNBHF-51/51-A</i>
8.	<i>Affidavit</i>	<i>PNBHF-20</i>
9.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
10.	<i>Undertakings</i>	<i>Annexure-1A&1B</i>
11.	<i>Letter of Hypothecation</i>	<i>PNBHF-8</i>
12.	<i>Tripartite Agreement</i>	<i>PNBHF-10</i>
13.	<i>Power of attorney</i>	<i>PNBHF-6</i>

- a) Construction plan for additional construction/extension should be duly sanctioned by the competent authority.
- b) Mortgage permission and Non-Encumbrance Certificate from concerned development authority/ public agency where it is required.
- c) Allotment Letter issued by the concerned development authority/ Housing Board etc.
- d) Demand Letter from the concerned Society/Development Authority

7. Loan to members of Indian Railway Welfare Organization (IRWO)

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Deposit of Title deed</i>	<i>PNBHF-15</i>
4.	<i>Acknowledgement of deposit of title deed</i>	<i>PNBHF-19</i>
5.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
6.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
7.	<i>Tripartite agreement with guarantee</i>	<i>PNBHF-11</i>
8.	<i>Ceeding pari-passu charge to PNBHF</i>	<i>PNBHF-30/31</i>
9.	<i>Affidavit</i>	<i>PNBHF-20/21</i>
10.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
11.	<i>Letter of Hypothecation</i>	<i>PNBHF-8</i>
12.	<i>Power of Attorney</i>	<i>PNBHF-6</i>
13.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

8. Loan to members of Air Force Naval Housing Board (AFNHB)

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Deposit of Title deed</i>	<i>PNBHF-15</i>
4.	<i>Acknowledgement of deposit of title deed</i>	<i>PNBHF-19</i>
5.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
6.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
7.	<i>Tripartite agreement with guarantee</i>	<i>PNBHF-13</i>
8.	<i>Ceeding pari-passu charge to PNBHF</i>	<i>PNBHF-30/31</i>
9.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
10.	<i>Affidavit</i>	<i>PNBHF-20/21</i>
11.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

- a. Original possession letter be directly obtained from AFNHB.
- b. The borrower shall deposit the original allotment letter, membership certificate, original receipts other than those issued directly by AFNHB to PNBHF.

9. Second Loan to an existing borrower

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
3.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
4.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
5.	<i>Affidavit</i>	<i>PNBHF-20</i>
6.	<i>Extension of EM</i>	<i>PNBHF-16</i>
7.	<i>Consent Letter from Guarantor</i>	<i>Annexure-1C</i>
8.	<i>Undertakings</i>	<i>Annexure-1A&1B</i>
9.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

- a. Letter of continuity for extension of mortgage
- b. *In case of Purchase*- Demand letter from the society/ builder. In individual construction cases, Estimate for escalated cost of construction on one time basis within the overall repayment capacity of the borrower.
- c. Receipts of payment made to the Society/Builder

10. Housing Loan Scheme for employees of the Company

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Deposit of Title deed</i>	<i>PNBHF-15</i>
4.	<i>Acknowledgement of deposit of title deed</i>	<i>PNBHF-19</i>
5.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
6.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
7.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
8.	<i>Affidavit</i>	<i>PNBHF-20</i>
9.	<i>Undertakings</i>	<i>Annexure-1A&1B</i>
10.	<i>Letter of Hypothecation</i>	<i>PNBHF-8</i>
11.	<i>Power of Attorney</i>	<i>PNBHF-6</i>
12.	<i>Letter Sanction Conveyance</i>	<i>51/51A</i>
13.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

Letter of Authority to the company to the effect that in the event of loan remaining unadjusted or employee ceasing to be in Company's service on account of resignation or otherwise to appropriate the terminal dues of the employee towards adjustment of loan.

11. Housing Loan Scheme for NRIs

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Deposit of Title deed</i>	<i>PNBHF-15</i>
4.	<i>Acknowledgement of deposit of title deed</i>	<i>PNBHF-19</i>
5.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
6.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
7.	<i>NRI Loan Application Form</i>	<i>PNBHF-66</i>
8.	<i>Consideration Voucher</i>	<i>PNHF-353</i>
9.	<i>Affidavit</i>	<i>PNBHF-20</i>
10.	<i>Letter of Sanction Conveyance</i>	<i>PNBHF-51/51A</i>

In case of purchase of property from development authorities, housing boards and builders which is under construction, a tripartite agreement with the vendor shall be executed as per the existing housing loan scheme for resident individuals.

12. Additional Housing Loan (AHL) to the employees of Punjab National Bank

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>

3.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
4.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
5.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
6.	<i>Affidavit</i>	<i>PNBHF-20</i>
7.	<i>Undertakings</i>	<i>Annexure-1A/1B</i>
8.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

- a. Irrevocable letter of authority for deduction of loan instalments comprising of principal and interest from the salary and remitting the same to PNBHF.
- b. Irrevocable letter of authority in favour of bank for utilising terminal dues/benefits for adjusting the outstanding loan of PNBHF in case where the employee cease to be in the employment of the bank for the reasons of death, retirement, resignation or any other reason.

13. Additional Housing Loan (AHL) to employees of Nationalized Banks, Central/State Government, Statutory Bodies, Government Undertakings, etc.

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
4.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
5.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
6.	<i>Affidavit</i>	<i>PNBHF-20</i>
7.	<i>Undertakings</i>	<i>Annexure-1A&1B</i>
8.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

- a. Security for additional Housing Loan shall be pari passu/second charge by way of equitable mortgage/ registered mortgage of the property being financed, the first charge being in favour the employer of the borrower.
- b. NOC from the employer for Parri-passu/Second Charge and Inter-Se Aggrement

14. Loan to 1st POA Holder against alternate security

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
4.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
5.	<i>Deposit of Title Deed</i>	<i>PNBHF-15</i>
5.	<i>Affidavit</i>	<i>PNBHF 20/21</i>
6.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>

7.	<i>Undertakings</i>	<i>Annexure-1A&1B</i>
8.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

15. Special Rural Housing Scheme (GJRHS)

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
4.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
5.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
6.	<i>Affidavit</i>	<i>PNBHF-20</i>
7.	<i>Undertakings</i>	<i>Annexure-1A&1B</i>
8.	<i>Letter Loan Conveyance</i>	<i>PNBHF-51/51A</i>

16. Take Over of Loan Accounts from other HFCs/Banks

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
4.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
5.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
6.	<i>Affidavit</i>	<i>PNBHF-20</i>
7.	<i>Undertaking</i>	<i>Annexure-1A&1B</i>
8.	<i>Power of Attorney</i>	<i>PNBHF-6</i>
9.	<i>Letter of Hypothecation</i>	<i>PNBHF-8</i>

Statement indicating the conduct of the account as satisfactory and the account was running regular. Alongwith the demand letter indicating the total dues outstanding in the name of the borrower.

17. Composite Loan for purchase of plot and construction of house.

Sl.No.	Loan documents to be obtained	Distinctive No.
1.	<i>Loan Agreement</i>	<i>PNBHF-1/1A</i>
2.	<i>Agreement of Guarantee</i>	<i>PNBHF-5</i>
3.	<i>Deposit of Title deed</i>	<i>PNBHF-15</i>
4.	<i>Acknowledgement of deposit of title deed</i>	<i>PNBHF-19</i>
3.	<i>Request letter for release of Loan</i>	<i>PNBHF-47</i>
4.	<i>Receipt of loan installment</i>	<i>PNBHF-48</i>
5.	<i>Loan Sanction Conveyance</i>	<i>PNBHF-51/51-A</i>
6.	<i>Affidavit</i>	<i>PNBHF-20/21</i>
9.	<i>Consideration Voucher</i>	<i>PNBHF-353</i>
10.	<i>Undertakings</i>	<i>Annexure-1A&1B</i>