

LOAN APPLICATION FORM

UCO Car Loan Scheme

To
The Manager
UCO Bank
Branch

Passport size Photograph Applicant
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Passport size Photograph Co-Applicant

Sir / Madam,

Sub: - **Application for Term Loan under UCO Car Loan Scheme**

I / We apply for sanction of a term loan limit of Rs in favour of me/ us for purchase of a New Car / Second-hand Car under UCO Car Loan Scheme and furnish below the necessary information & relevant particulars:-

	<u>Applicant</u>			<u>Co-Applicant</u>		
	First Name	Middle Name	Surname	First Name	Middle Name	Surname
Name (In Block letter)						
Father's Name						
Husband's Name						
Date of Birth (dd/mm/yyyy)		Age (years)		Date of Birth (dd/mm/yyyy)		Age (years)
Gender (✓)	Male/Female			Male/Female		
Marital Status (✓)	Married/ Bachelor/Widow/Widower/ Divorced			Married/ Bachelor/Widow/Widower/ Divorced		
Category (✓)	Gen/SC/ST/OBC			Gen/SC/ST/OBC		

<u>CURRENT ADDRESS</u>						
	<u>Applicant</u>			<u>Co-Applicant</u>		
	Address (Holding/ Premises no. Flat/floor no. Street Ward no. etc.)					
Municipality /Corporation / Panchayat		Village/Town		Municipality /Corporation / Panchayat		Village /Town
City		Post- Office		City		Post- Office
District		State		District		State
Pin Code		E mail		Pin Code		E mail
Phone		Mobile		Phone		Mobile
No. of years in Current Address						



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<u>PERMANENT ADDRESS</u>							
<u>Applicant</u>				<u>Co-Applciant</u>			
Address (Holding/ Premises no. Flat/floor no. Street Ward no. etc.)							
Municipality /Corporation / Panchayat		Village/Town		Municipality /Corporation / Panchayat		Village /Town	
City		Post- Office		City		Post- Office	
District		State		District		State	
Pin Code		Phone		Pin Code		Phone	

<u>RELATIONSHIP WITH ANY MEMBER OF UCO BANK STAFF</u>							
<u>Applicant</u>				<u>Co-Applciant</u>			
Relationship with any Member of UCO Bank Staff (✓)	Yes / No	If yes, Nature of relationship		Relationship with any Member of UCO Bank Staff (✓)	Yes / No	If yes, Nature of relations hip	
Name of the UCO Bank Staff		PFM No.		Name of the UCO Bank Staff		PFM No.	
Category of the UCO Bank Staff (✓)	Officer/Clerk / Sub-staff	Present Place of Posting		Category of the UCO Bank Staff (✓)	Officer/Clerk /Sub-staff	Present Place of Posting	

<u>EDUCATIONAL QUALIFICATION</u>							
<u>Applicant</u>				<u>Co-Applciant</u>			
Academic Qualification		Professional Qualification		Academic Qualification		Professional Qualification	

<u>FAMILY MEMBERS</u>							
<u>Applicant</u>				<u>Co-Applciant</u>			
Minors (No.)		Adults (No.)		Minors (No.)		Adults (No.)	
No. of Family Members		No. of Dependents		No. of Family Members		No. of Dependents	

<u>OTHER INFORMATION</u>							
<u>Applicant</u>				<u>Co-Applciant</u>			
Pan Card/ GIR no.		Ration Card no.		Pan Card/ GIR no.		Ration Card no.	
Voter Id Card no.		Passport no.		Voter Id Card no.		Passport no.	
Driving License no.		Office Identity Card no		Driving License no.		Office Identity Card no	
Relationship between the Applicant & Co-applciant							



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<u>OTHER INFORMATION</u>	<u>Applicant</u>	<u>Co-Applicant</u>
Age of Banking Relationship with UCO Bank	New Customer /(Months) / (Years)	New Customer /(Months) / (Years)
Whether you are guarantor of someone else? (✓)	Yes / No	Yes / No
SB/Current a/c no. with UCO BANK (CBS Branch)		

<u>OCCUPATION PARTICULARS:-</u>							
<u>Applicant</u>				<u>Co-Applicant</u>			
Occupation (✓)	Service/Business/Professional/Self-employed/Agriculture/Retired/House wife/Student/Others			Service/Business/Professional/Self-employed/Agriculture/Retired/House wife/Student/Others			
Designation		Department		Designation		Department	
No. of years in Present Occupation		Emp / PF No.		No. of years in Present Occupation		Emp / PF No.	
Date of Retirement (As per Employer's certificate)		Retirement Age		Date of Retirement (As per Emp. certificate)		Retirement Age	
Name of the Employer / Business Organization							
Address of the Employer / Business Organization							
Village/Town/City		Post-Office		Village/Town/City		Post-Office	
District		State		District		State	
Pin		Phone		Pin		Phone	
Fax		E mail		Fax		E mail	
Nature of Employment (✓)	Transferable / Non- Transferable			Transferable / Non- Transferable			
No. of years in the present occupation							

<u>INCOME PARTICULARS:-</u>							
<u>Applicant</u>				<u>Co-Applicant</u>			
Monthly Income from Occupation (A)	Rs.....			Rs..... (A)			
Other Regular Income per month (B)	Rs.....	Source		Other Regular Income per month (B)	Rs.....	Source	
Total Monthly Income (C=A+B)	Rs.....			Rs..... (C=A+B)			
Monthly Deductions / Expenses (D)	Rs.....			Rs..... (D)			
Net Income (E=C-D)	Rs.....			Rs..... (E=C-D)			
Monthly Repayment (EMI) of any outstanding loan/s	Rs.....			Rs.....			



<u>LOAN PARTICULARS</u>		
1.	Purpose of Loan (✓)	Purchase of a New Car / Purchase of a 2 nd -Hand Car
2.	Margin Offered	Rs.....
3.	Proposed Repayment Period for Term Loan (Months)	
4.	Proposed Equated Monthly Instalment (EMI)	Rs.....
5.	Proposed Mode of Repayment (✓)	Deduction at source (salary & terminal benefits) by the Employer / Post-Dated Cheques

<u>PARTICULARS OF CAR PROPOSED TO BE PURCHASED</u>		
<u>NEW CAR</u>		
1.	Manufacturer & Model*	
2.	Name of the Dealer / Seller	
3.	Type/Class of Vehicle	
4.	Year of Manufacture (yyyy)	
5.	Cost of New Vehicle (Show room price)	Rs.....
6.	Cost of Accessories	Rs.....
7.	Cost of Insurance (One year)	Rs.....
8.	Cost of Registration /Road Tax (One year)	Rs.....
9.	Total Cost of the Car (5+6+7+8)	Rs.....
<u>2nd HAND CAR</u>		
1.	Manufacturer & Model*	
2.	Name of the Dealer / Seller	
3.	Engine No.	
4.	Chassis No.	
5.	Registration No.	
6.	Type/Class of Vehicle	
7.	Year of Manufacture (yyyy)	
8.	Road Tax Paid upto (DD/MM/YYYY)	
9.	Car Insurance Policy valid upto (DD/MM/YYYY)	
10.	Original Cost of Pre-Used Vehicle	Rs.....
11.	Present Value of the Pre-used Vehicle	Rs.....
12.	Cost of Pre-Used Vehicle (as per Sale Agreement / Quotation) / Takeover Loan balance amount)	Rs.....

<u>OTHER INFORMATION</u> (For New Car/ 2 nd Hand Car)	
Monthly maintenance cost of the vehicle (Monthly fixed costs e.g. Insurance (pro-rata), Road Tax (pro-rata), garage rent etc.)	Rs.....

<u>PARTICULARS OF SECURITIES OFFERED</u>		
A. <u>Personal guarantee offered, if any</u>		
	Name of the Guarantor	Nature of Relationship with the applicant/s, if any
1		
2		
B. <u>Collateral Securities offered, if any</u>		
	Description of Collateral Securities offered	Present value of Collateral Securities
1		Rs.....
2		Rs.....
3		Rs.....

DECLARATION

I/We declare that all particulars and information given in the application form are true, correct and complete and that they shall form the basis of loan under UCO Car Loan Scheme to be availed from UCO Bank.

I/We confirm that we have had no insolvency proceedings against me/us nor have I/we ever been adjudicated /insolvent.

I/we also agree to UCO Bank making enquiries in respect of the loan application made by me/us. I/We further agree that my/our loan if sanctioned shall be governed by the rules of UCO Bank which may be in force from time to time.

(Applicant's Signature)

(Co-Applicant's Signature)

Date:-

Date:-

Place:-

Place:-

List of Enclosure:- As per Annexure

LIST OF DOCUMENTS TO BE SUBMITTED BY THE APPLICANT

{A} <u>Statement of means of Applicant/s</u> (format enclosed)
{B} <u>Two passport size photographs of Applicant/s</u>
{C} <u>Proof of Identity/Age</u> Any two of the following documents but one document as mentioned in 1 – 5 below is mandatory <ol style="list-style-type: none"> 1. Ration Card 2. Voter's Identity Card 3. PAN Card 4. Pass Port 5. Driving Licence 6. Office Identity Card 7. Birth Certificate 8. School Leaving Certificate
<ul style="list-style-type: none"> • Bank's Pass Book/ Statement of accounts for last six month ** Submission of Bank's Pass Book / Statement of accounts (of both for Applicant/s and Guarantor/s) for last six month is COMPULSORY.
{D} <u>Proof of Employment/Income</u>
<ol style="list-style-type: none"> 1. Employment Verification Certificate (Format enclosed) 2. Salary Slip for the last three months 3. Form 16 issued by the office 4. Income Tax Return/Assessment Order.
{E} <u>Proof of undertaking the business</u> (For Non-Salaried Class people)
<ol style="list-style-type: none"> a) Trade license b) The statement of accounts (CA/CC) c) Financial statements
{F} <u>Documents for Take Over Loans</u>
<ol style="list-style-type: none"> 1. Statement of Car Loan account with other bank/institution. 2. Copy of the sanction advice issued by the bank/institution
{G} <u>In case of New Car :-</u>
<ul style="list-style-type: none"> • Quotation/Invoice from the reputed authorized dealer
{H} <u>In case of 2nd Hand Car :-</u>
<ol style="list-style-type: none"> a) Quotation from the reputed authorized dealer who sells pre-used vehicle b) Copy of the sale agreement in case of private sale. c) Certificate of fitness from a qualified automobile engineer and d) Valuation certificate from the Bank's approved valuer / surveyor e) Copy of the blue book/road tax clearance certificate/insurance
{I} Additional documents, if any, as per the terms & conditions of UCO Car loan scheme as well as norms & guidelines of the Bank.