



UCO Bank

To  
The Manager  
UCO Bank  
..... Branch

Passport size  
Photograph  
Applicant

Passport size  
Photograph  
Co-Applicant

Sir / Madam,

Sub: - Application for Term Loan under UCO Home Loan Scheme

I / We apply for sanction of a term loan limit of Rs ..... in favour of me/ us under UCO Home 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
<b>Name (In Block letter)</b>						
<b>Father's Name</b>						
<b>Husband's Name</b>						
<b>Date of Birth (dd/mm/yyyy)</b>		<b>Age (years)</b>		<b>Date of Birth (dd/mm/yyyy)</b>		<b>Age (years)</b>
<b>Gender (√)</b>	Male/Female/Third-gender			Male/Female/Third-gender		
<b>Marital Status (√)</b>	Married/ Bachelor/Widow/Widower/ Divorced			Married/ Bachelor/Widow/Widower/ Divorced		
<b>Category (√)</b>	Gen/SC/ST/OBC			Gen/SC/ST/OBC		

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



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

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

<b>EDUCATIONAL QUALIFICATION</b>							
<b>Applicant</b>				<b>Co-Applicant</b>			
<b>Academic Qualification</b>		<b>Professional Qualification</b>		<b>Academic Qualification</b>		<b>Professional Qualification</b>	

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

<b>OTHER INFORMATION</b>							
<b>Applicant</b>				<b>Co-Applicant</b>			
<b>Pan Card/ GIR no.</b>		<b>Ration Card no.</b>		<b>Pan Card/ GIR no.</b>		<b>Ration Card no.</b>	
<b>Voter Id Card no.</b>		<b>Passport no.</b>		<b>Voter Id Card no.</b>		<b>Passport no.</b>	
<b>Driving License no.</b>		<b>Office Identity Card no</b>		<b>Driving License no.</b>		<b>Office Identity Card no</b>	
<b>Relationship between the Applicant &amp; Co-applicant</b>							



<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.....			



<b>LOAN PARTICULARS</b>	
<b>PURPOSE OF LOAN</b>	
a. Purchase (√)	1. Independent house/ready built flat for residential purpose. 2. Old house/flat not more than 30 yrs old, & free from tenancy 3. Flat from Regd. Co-op Society 4. Flat from builders 5. Purchase of Land from Urban Development Authorities/Govt. Bodies
b. Construction (√)	Yes/ No
c. Extension /Repair/ Renovation (√)	Yes/ No
d. Takeover (√)	Yes/ No
e. Furnishing (√)	Yes/ No
f. Shelter in Old Age Home (√)	Yes/ No
g. Shelter against liquid Securities (√)	Yes/ No
h. Second Shelter Loan for Extension /Repair/ Renovation (√)	Yes/ No

<b>REQUIREMENT &amp; SOURCE OF FUND</b>					
	Estimate of Funds Requirement	Amount in Rupees		Estimate of Source to Meet Requirement of Funds	Amount in Rupees
1.	Proposed Purchase price of Land from Urban Development Authorities/Govt. Bodies only.		a)	NSC/KVP/FDRS	
2.	Total Purchase Price of House/Flat		b)	SB Deposits	
3.	Construction Cost of House		c)	Surrender Value of LIC Certificate	
4.	Cost of Repair/Extension/Renovation		d)	Other Source ... (specify)	
5.	Cost of Registration		e)	Loan Applied from UCO Bank	
6.	Repayment of Housing Loan as takeover from other Bank/Fls				
7.	Cost of Furnishing				
8.	Shelter for Old Age Home				
9.	Shelter against Liquid Securities				
10.	Insurance Charges (one time)				
11.	Amount already spent				
A.	Total (1 To 10) - (11)		B.	Total (1 TO 5)	

<b>OTHER INFORMATION</b>		
1.	Proposed Repayment Period (Months)	
2.	Proposed Moratorium Period within the above Repayment Period (Months)	Rs.....
3.	Rate of Interest opted (√)	Fixed / Floating
4.	Rate of Interest opted (√)	Fixed / Float
5.	Proposed Equated Monthly Instalment (EMI) for Term Loan	Rs.....
6.	Proposed Mode of Repayment for Term Loan	Deduction from monthly salary/ Post dated Cheques
7.	Amount of Instalment the borrower / co-applicant can pay	Rs. .... per month



<b>PARTICULARS OF THE IMMOVABLE PROPERTY OFFERED AS SECURITY</b>			
Name of the present owner/s of the property			
Description of the property			
Location of the property (✓)		Metro/Urban/Semi-Urban/Rural	
Marketability (✓)		Very Good/ Good/ Fair/ Poor	
Area of the Land			
Built up area of the Building, if any (sq. Ft.)		Age of the Building	..... years
<b>POSTAL ADDRESS OF THE PROPERTY</b> (Holding/ Premises no./Flat/ floor no. Street, Ward no. etc.)			
Village/Town		City	
Municipality /Corporation / Panchayat		Post- Office	
Police Station		District	
State		Pin Code	
<b>Property Schedule</b>			
Title Deed No		Book no	
Volume No		Page No	
Year of Registration/ Purchase		Registry Office	
Purchase Price	Rs. ....	Survey/Circle/Mouza	
J L No		Khaitan no	
Dag/plot no		Class of Land	
<b>OTHER INFORMATION (For the Immovable Property Offered as Security)</b>			
1.	Monthly Maintenance Cost of the Properties (Monthly fixed costs like Maintenance Costs, Property Insurance (pro-rata), property taxes etc)	Rs.....	
2.	Name of the vendor/ builder/ developer		
3.	Do you propose to rent the dwelling unit? (✓) If so., amount of rent expected per month	Yes/ No Rs.....	
4.	Are you sole owner of the dwelling unit? (✓)	Yes/ No	
5.	Is the legal title to the dwelling unit clear? (✓)	Yes/ No	
6.	Whether bank is able to obtain 1 <sup>st</sup> mortgage of dwelling unit? (✓)	Yes/ No	
7.	Whether you want to avail housing loan- With Life Risk / Accident Benefit (✓)	Yes/ No/ (Yes both 7 & 8)	
8.	Whether you want to avail housing loan- With Accident Benefit / House Risk (✓)	Yes/ No/ (Yes both 7 & 8)	



<b><u>PARTICULARS OF COLLATERAL SECURITIES OFFERED</u></b>		
<b>A. <u>Personal guarantee offered, if any</u></b>		
	<b>Name of the Guarantor</b>	<b>Nature of Relationship with the applicant/s, if any</b>
1		
2		
<b>B. <u>Collateral Securities offered, if any</u></b>		
	<b>Description of Collateral Securities offered</b>	<b>Present value of Collateral Securities</b>
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 Home 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} <b><u>Statement of means of Applicant/s</u></b> (format enclosed)
{B} <b><u>Two passport size photographs of Applicant/s</u></b>
{C} <b><u>Proof of Identity/Age</u></b>
<ol style="list-style-type: none"> <li>1. Ration Card</li> <li>2. Voter's Identity Card</li> <li>3. PAN Card</li> <li>4. Pass Port</li> <li>5. Driving Licence</li> </ol> <p>(Any one document of the above documents (1-5) is compulsory)</p>
<ol style="list-style-type: none"> <li>6. Office Identity Card</li> <li>7. Birth Certificate</li> <li>8. School Leaving Certificate</li> </ol> <p>(Any one document of the above documents (6-8) is compulsory)</p>
<ol style="list-style-type: none"> <li>9. Bank's Pass Book/ Statement of accounts for last six month</li> </ol> <p>** Submission of Bank's Pass Book / Statement of accounts (of both for Applicant/s and Guarantor/s) for last six month is COMPULSORY.</p>
{D} <b><u>Proof of Employment/Income</u></b>
<ol style="list-style-type: none"> <li>1. Employment Verification Certificate (Format enclosed)</li> <li>2. Salary Slip for the last three months</li> <li>3. Form 16 issued by the office</li> <li>4. Income Tax Return/Assessment Order.</li> </ol>
{E} <b><u>Proof of undertaking the business</u></b> (For Non-Salaried Class people)
<ol style="list-style-type: none"> <li>a) Trade license</li> <li>b) The statement of accounts (CA/CC)</li> <li>c) Financial statements</li> </ol>
{F} <b><u>Documents for Take Over Loans</u></b>
<ol style="list-style-type: none"> <li>1. Statement of Loan account with other bank/institution.</li> <li>2. Copy of the sanction advice issued by the bank/institution</li> </ol>
{G} <b>Additional documents, if any, as per the terms &amp; conditions of UCO Home loan scheme as well as norms &amp; guidelines of the Bank.</b>

**DOCUMENTS TO BE SUBMITTED BY THE APPLICANT AFTER RECEIVING 'IN PRINCIPLE SANCTION' LETTER.****(i) FOR PURCHASE/ REPAIR/EXTENSION**

1. Agreement for Sale/Allotment Letter
2. Mother title deed/Link Deed of the property
3. Sanction Plan issued by Corporation/Municipality/Panchayat authority
4. Receipt of Initial Payment made to the seller for executing the agreement for sale.
5. Certificate from the Bank's empanelled Chartered Engineer regarding the age of the house/ flat and its residual life in case of repurchase.

**(ii) FOR CONSTRUCTION**

1. Title Deed of the land
2. Mutation Certificate
3. In case the land has been inherited, Gift Deed/Partition Deed
4. Sanction Plan valid for implementation
5. Estimate for Construction by Civil Engineer or approved Valuer of Corporation / Municipality
6. Statement of Expenditure incurred for construction so far



**(iii) FOR TAKE OVER (copies to be submitted)**

1. Title deed of the land in case house constructed.
2. Mutation Certificate
3. Deed of conveyance in case of purchase of flat/house.
4. Sanction Plan.
5. Municipal Tax Receipt.
6. Parcha
7. Any other document submitted to the bank for creation of Mortgage.

**(iv) COMMON DOCUMENT**

1. Mutation in the Name of present owner (Municipal/BLRO)
2. Mortgage Permission from the Housing Board/ Co-operative Society
3. Parcha, Municipal Tax Receipt

**(vi) DOCUMENTS TO BE OBTAINED BY THE BRANCH BEFORE FINAL SANCTION**

In addition to the above documents (mentioned under Part A & B) above the branch should also obtain the following:

1. Legal opinion / Search Certificate / Certificate on the marketability of the property to be financed.
2. Certificate from the Bank's Empanelled Chartered Engineer / Valuer regarding the age of the house / Flat and its residual life in case of repurchase.
3. Estimate of the cost of construction / repair / extension from the Bank's Empanelled Valuer / Chartered Engineer where the amount of loan is above Rs.10 lac.