

LOAN APPLICATION FORM

UCO Pensioner Loan Scheme

To
The Manager
UCO Bank
.....Branch

Passport size
Photograph
Applicant

Passport size
Photograph
Co-Applicant

Sir / Madam,

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

I / We apply for sanction of a term loan limit of Rs in favour of me/ us under UCO Pensioner 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						



UCO Bank

<u>PERMANENT 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		Phone		Pin Code		Phone	

<u>RELATIONSHIP WITH ANY MEMBER OF UCO BANK STAFF</u>							
<u>Applicant</u>				<u>Co-Applicant</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 relationship	
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-Applicant</u>			
Academic Qualification		Professional Qualification		Academic Qualification		Professional Qualification	

<u>FAMILY MEMBERS</u>							
<u>Applicant</u>				<u>Co-Applicant</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-Applicant</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-applicant							



UCO Bank

<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.....			
Monthly family maintenance cost out of net take home pay				Rs.....			



UCO Bank

OTHER INFORMATION		Applicant
1.	Name of the Pension Payment Authority	
2.	Pension Payment Order No. & Date	
3.	Pension Disbursing Bank Branch	
4.	Name of the Family Pensioner	
5.	Survival Certificate submitted upto	
6.	Net Amount of Monthly Pension Paid	Rs.....
7.	Monthly family maintenance cost out of Pension received	Rs.....

LOAN PARTICULARS		
1.	Purpose of Loan	
2.	Proposed Expenditure as per Estimate	Rs.....
3.	Proposed Repayment Period for Term Loan (Months)	
4.	Proposed Equated Monthly Instalment (EMI)	Rs.....

PARTICULARS OF SECURITIES OFFERED		
A. Personal guarantee offered, if any		
	Name of the Guarantor	Nature of Relationship with the applicant/s, if any
1		
2		
B. Collateral Securities offered, if any		
	Description of Collateral Securities offered	Present value of Collateral Securities
1		Rs.....
2		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 Pensioner 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>
<p>{C} <u>Proof of Identity/Age</u></p> <p>Any two of the following documents but one document as mentioned in 1 – 5 below is mandatory</p> <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. 5. Copy of the Pension Payment Order
{E} <u>Documents for Take Over Loans</u>
<ol style="list-style-type: none"> 1. Statement of Loan account with other bank/institution. 2. Copy of the sanction advice issued by the bank/institution
{F} <u>Detailed Statement of Expenditure to be incurred.</u>
{G} Additional documents, if any, as per the terms & conditions of UCO Pensioner loan scheme as well as norms & guidelines of the Bank.