



UCO Bank

To
The Manager
UCO Bank
.....Branch

Passport size
Photograph
Applicant

Passport size
Photograph
Co-Applicant

Sir / Madam,

Sub: - **Application for "UCO Property Loan Scheme"**

I / We apply for sanction of a term loan/over-draft limit of Rs in favour of me/us under UCO Property 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/Third-gender			Male/Female/Third-gender		
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							



PERMANENT ADDRESS							
Applicant				Co-Applicant			
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	

RELATIONSHIP WITH ANY MEMBER OF UCO BANK STAFF							
Applicant				Co-Applicant			
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	

EDUCATIONAL QUALIFICATION							
Applicant				Co-Applicant			
Academic Qualification		Professional Qualification		Academic Qualification		Professional Qualification	

FAMILY MEMBERS							
Applicant				Co-Applicant			
Minors (No.)		Adults (No.)		Minors (No.)		Adults (No.)	
No. of Family Members		No. of Dependents		No. of Family Members		No. of Dependents	

OTHER INFORMATION							
Applicant				Co-Applicant			
Pan Card/ GIR no.		Aadhaar/Ration Card no		Pan Card/ GIR no.		Aadhaar/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							



<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.....			



DETAILS IN CASE APPLICANT IS FIRM/COMPANY						
1.	Business Name					
2.	Date of commencement of Business					
3.	Nature of constitution	Proprietorship/Partnership/Private Ltd/Public Ltd				
4.	Nature of Business/Profession					
5.	Business Address	<hr/> <hr/> <hr/> Phone_____ Mobile_____				
6.	Registration Number					
7.	GST No					
8.	PAN Number					
9.	Business Performance for last 3 years (Enclose the proof)	(Amt in Lacs)				
		Years	Turnover	Gross Income/ Profit	Net income/ profit	
10.	Particulars of Proprietor/Partner/Director					
	Name and Address	Age	Qualification	Net worth	Net income	Phone No

LOAN PARTICULARS	
1.	Purpose of Loan
2.	Margin Offered Rs.....
3.	Proposed Repayment Period for Term Loan
4.	Proposed Equated Monthly Instalment (EMI) for Term Loan Rs.....
5.	Proposed Mode of Repayment for Term Loan/ Overdraft limit
6.	Loan requested Term Loan and/or Overdraft

PARTICULARS OF THE IMMOVABLE PROPERTY OFFERED AS SECURITY			
Name of the present owner/s of the property			
Description of the property			
Location of the property (✓)	Metro/Urban/Semi-Urban		
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	
POSTAL ADDRESS OF THE PROPERTY (Holding/ Premises no./Flat/ floor no. Street, Ward no. etc.)			



UCO Bank

Village/Town		City	
Municipality /Corporation / Panchayat		Post- Office	
Police Station		District	
State		Pin Code	
Property Schedule			
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	

<u>OTHER INFORMATION</u> (For the Immovable Property Offered as Security)	
Monthly Maintenance Cost of the Properties (Monthly fixed costs like Maintenance Costs, Property Insurance (pro-rata), property taxes etc)	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 Property Loan Scheme to be availed from UCO Bank.

I/We confirm that I/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>
1. Ration Card 2. Voter's Identity Card 3. PAN Card 4. Pass Port 5. Driving Licence (Any one document of the above documents (1-5) is compulsory)
6. Office Identity Card 7. Birth Certificate 8. School Leaving Certificate (Any one document of the above documents (6-8) is compulsory)
9. 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>
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)
a) Trade license b) The statement of accounts (CA/CC) c) Financial statements
{F} <u>Documents for Take Over Loans</u>
1. Statement of Loan account with other bank/institution. 2. Copy of the sanction advice issued by the bank/institution
{G} <u>In respect to the Immovable Property offered as security :-</u>
a) Title Deed of the Immovable Property b) Mutation Certificate in the name of the present owner (Municipality/BLRO) c) Mortgage Permission from the Housing Board/ Co-operative Society d) Parcha, Municipal Tax Receipt e) Mother title deed/Link Deed of the property f) In case the land has been inherited, Gift Deed/Partition Deed g) Sanction Plan issued by Corporation/Municipality Authority
{H} Additional documents, if any, as per the terms & conditions of UCO Mortgage loan scheme as well as norms & guidelines of the Bank.