

LOAN APPLICATION FORM

UCO Cash 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 Cash Loan Scheme**

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



<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 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-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

OTHER INFORMATION	Applicant	Co-Applicant
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)		

OCCUPATION PARTICULARS:-							
Applicant				Co-Applicant			
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							

INCOME PARTICULARS:-							
Applicant				Co-Applicant			
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.....			Rs.....			



<u>LOAN PARTICULARS</u>		
1.	Purpose of Loan	
2.	Proposed Expenditure as per Estimate	Rs.....
3.	Margin Offered	Rs.....
4.	Proposed Repayment Period for Term Loan (Months)	
5.	Proposed Equated Monthly Instalment (EMI)	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 Cash 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 Card2. Voter's Identity Card3. PAN Card4. Pass Port5. Driving Licence6. Office Identity Card7. Birth Certificate8. 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 months3. Form 16 issued by the office4. Income Tax Return/Assessment 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 Cash loan scheme as well as norms & guidelines of the Bank.