

## HOUSING LOAN APPLICATION FORM (INDIVIDUAL)

### PERSONAL AND EMPLOYMENT DETAILS

	APPLICANT			CO-APPLICANT		
	Surname	First Name	Middle Name	Surname	First Name	Middle Name
<b>NAME</b>						
Current Residential Address	Pin code:			Pin code:		
Phone No.				Relationship with applicant		
e-mail Address						
Date of Birth	Age		Yrs	Age		Yrs
Sex	<input type="checkbox"/> Male	<input type="checkbox"/> Female		<input type="checkbox"/> Male	<input type="checkbox"/> Female	
Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married		<input type="checkbox"/> Single	<input type="checkbox"/> Married	
Status	<input type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident		<input type="checkbox"/> Resident	<input type="checkbox"/> Non-Resident	
No. of Dependants	___ Children	___ Others		___ Children	___ Others	
PAN Card No.						
Qualifications	Matric /Under-Graduate/Post-Graduate/ PhD			Matric /Under-Graduate/Post-Graduate/ PhD		
Occupation	<input type="checkbox"/> Employed		<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Employed		<input type="checkbox"/> Self-Employed
Employer / Business						
Name & Address (Please mention the address of the office you are based at)	Pin code:			Pin code:		
Designation and Department	Employee No.			Employee No.		
Office phone no.	Ext.		Fax:	Ext.		Fax:
Monthly Salary Income	Rs.			Rs.		
Other Income	Rs.		Source	Rs.		Source
No. of years in present Occupation	___ Yrs		Retirement Age: ___ Yrs	___ Yrs		Retirement Age: ___ Yrs
Status of present accommodation	Own / Rented / Family / Employer					

### LOAN REQUESTED

Amount of Loan	Nature of Facility required [TL/SOD ]	Purpose of Loan	Tenure

### EXISTING HOME LOAN DETAILS

Name of the Borrower [s]			
Date of Sanction of Loan			
Amount of Loan		Rs.	
Repayment Schedule		No. of EMIs:	Amount of EMI
Date of commencement of Repayment			
<b>Details of mortgaged property</b>			
1. Address of the House mortgaged to the Bank			
2. Name of the owner			
3. Date of Mortgage			
4. Whether 2 <sup>nd</sup> charge is created on the same property? If yes, furnish details		Yes / No	
5. Details of other loans availed from the Bank against extension of EM of the same property		<u>Nature of facility &amp; limit</u>	<u>Amount outstanding</u>
6. Present market value			



### BANK ACCOUNT DETAILS

Name of the Account Holder	Name of the Bank	Branch Name	CD / SB a/c	Account No.

### DECLARATION

I/We declare that all the particulars and information given in the application are true and correct , which form the basis for UBI to decide to grant top up loan to me/us. I/ we declare that we shall abide by the declaration given at the time of availing Housing Loan. I/we further declare that I/we shall abide by the rules of UBI and terms and conditions of the said loan, which may be in force from to time.

**Applicant's Signature**

**Co-applicant's Signature**

[For Office Use only]

### PROCESS CUM SANCTION

1.Details of installments remitted	<u>No. of installments</u>	<u>Total Amount [Rs.]</u>
2. Whether the Installments are paid regularly as per stipulated repayment schedule	YES / NO	
3. Whether the account figured in EAS/ SMA at any point of time ? [If yes, the applicants are not eligible for top up loan]	YES / NO	
4. Eligible amount of loan	Rs.	
5. Amount of Top up loan recommended	Rs.	
6. Nature of facility	Term Loan / Secured Overdraft	
6. Repayment Schedule [in case the facility sought is in the form of Term Loan]	a. Number of EMIs : b. Amount of EMI : Rs. c. Repayment to commence from:	
7. Rate of Interest		
8. Margin	50%	
9. Security: Extension of EM of House Property situated at -		
10. Details of personal guarantee	Name: Means: Rs.	
11. Documents to be obtained	1. DP Note 2. Letter of Extension of Mortgage 3. Declaration	
12. Processing Charges	0.50% of the loan amount	

**Recommended for sanction**

[Name of the Officer/ Designation ]

Sanctioned/Declined

[Name of the Officer/Designation]  
Branch Seal



**Union Bank**  
of India

## DECLARATION

[To be stamped with appropriate stamp duty as applicable in the respective States as per Stamp Act of those States]

The Branch Manager,  
Union Bank of India,  
\_\_\_\_\_ Branch,

Dear Sir/ Madam,

### **Sanction of Loan under UNION TOP UP LOAN SCHEME**

In consideration of Union Bank of India having sanctioned a loan of Rs. \_\_\_\_\_  
[Rupees \_\_\_\_\_] under Union Top-up Loan Scheme, I / we  
hereby declare and state that the said loan amount will be utilized for the purpose of carrying out  
repairs/renovation/furnishing/face lifting of my/our house situated at

\_\_\_\_\_  
\_\_\_\_\_.

Yours faithfully,

Signature of the Borrower [s]

Place:  
Date:

Address of the Borrower: