



**HOUSING LOAN APPLICATION FORM (INDIVIDUAL)**

**PERSONAL AND EMPLOYMENT DETAILS**

NAME	APPLICANT			CO-APPLICANT		
	Surname	First Name	Middle Name	Surname	First Name	Middle Name
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 : Rs.	Type of Loan <input type="checkbox"/> Home Loan <input type="checkbox"/> Home Extension <input type="checkbox"/> Home Improvement	Your monthly Expenditure : Rs. _____ Installment you and co-applicant (if any) can pay per month : Rs. _____
Tenure :		

**LOAN DETAILS**

Purpose of loan	Estimate of Requirement of funds	Estimate of Sources to meet requirement of funds
Construction <input type="checkbox"/>	1. Total purchase price/ Construction cost Rs _____	4. Loan requested Rs _____
Purchase <input type="checkbox"/>	2. Incidental costs (if any) Rs _____	5. Savings from Bank Rs _____
Extension <input type="checkbox"/>	3. Other costs Rs _____ Please specify	6. Disposal of investments (FDs/Shares etc.) Rs _____
Improvement <input type="checkbox"/>	Total requirement of funds <b>A. (sum of 1 to 3) Total Rs _____</b>	7. Amt. already spent (source _____) Rs _____
		8. Provident Fund (refundable/non-ref.) Rs _____
		9. Other (specify _____)Rs _____
		<b>B. (sum of 4 to 9) Total Rs _____</b>

**Note:** "A" which is the total requirement of funds, should equal estimate of sources, "B" which indicates the sources from where the cost will be met.



AFFIX RECENT  
PHOTOGRAPH OF  
APPLICANT  
WITH  
SIGNATURE

AFFIX RECENT  
PHOTOGRAPH OF  
CO-APPLICANT  
WITH  
SIGNATURE

**FOR OFFICE USE ONLY**

Processing Fees : Rs \_\_\_\_\_  
Date : \_\_\_\_\_  
Initials : \_\_\_\_\_  
File No : \_\_\_\_\_  
\_\_\_\_\_

**FINANCIAL INFORMATION**

Savings, Investments Etc.			Loans Taken / Proposed			
Particulars	Applicant (Rs.)	Co-applicant (Rs.)	Please indicate below all loans taken / proposed from employer, Provident Fund etc., and installment(s) payable per month including interest against each loan.			
Savings in Bank	_____	_____	Source Of Loan	Outstanding Amount (Rs.)	Monthly Installment Payable (Rs.)	Term (months)
Immovable property (specify) _____						
Current balance in Provident Fund (your share)	_____	_____	<b>Applicant:</b>			
Other Assets (specify)			Employer	_____	_____	_____
1. _____	_____	_____	Bank	_____	_____	_____
2. _____	_____	_____	Credit Society	_____	_____	_____
LIC Policy(ies)	_____	_____	Others	_____	_____	_____
Postal Life Insurance	_____	_____	<b>Co-applicant:</b>			
Policy(ies) Amount	_____	_____	Employer	_____	_____	_____
Maturity Dates	_____	_____	Bank	_____	_____	_____
			Credit Society	_____	_____	_____
			Others	_____	_____	_____

**BANK ACCOUNT DETAILS**

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

**DETAILS OF PROPERTY (TO BE PURCHASED / CONSTRUCTED / EXTENDED / IMPROVED)**

PLEASE COMPLETE AS APPLICABLE

Address Mention dwelling unit no, street, city and pin code If not selected, mention intended location:  _____  _____  _____ Pin _____  <b>Yes      No</b>	Area of Land	:	Sq. mts.
	Built-up area	:	Sq. mts.
	Cost of Land	:	Rs.
	Cost of construction / purchase/ Extension / improvement	:	Rs.
	Stage of construction / extension / improvement :		
Do you propose to rent the Dwelling unit?	<input type="checkbox"/>	<input type="checkbox"/>	
			<b>Yes      No</b>
	Are you the sole owner of the dwelling unit	<input type="checkbox"/>	<input type="checkbox"/>
	Is the legal title to the dwelling unit clear ?	<input type="checkbox"/>	<input type="checkbox"/>
	Will UBI be able to obtain first mortgage of the Dwelling unit ?	<input type="checkbox"/>	<input type="checkbox"/>

**GENERAL [APPLICABLE TO APPLICANT AND CO-APPLICANT (IF ANY)]**

1. Have you or your souse earlier Applied to UBI for a loan ? If yes a) Loan a/c no. _____ b) Other details _____  2. Have you or your spouse given Guarantee(s) for any borrower Of UBI ? If yes, a) Loan a/c no. _____ b) Name of the borrower/s _____	<b>Yes</b>	<b>No</b>	3. What other security will you be able to provide _____  4. Please select the mode of repayment convenient to you: Tick (✓) against the appropriate box. a) Deduction of monthly installment By your employer <input type="checkbox"/> b) Post dated cheques <input type="checkbox"/> c) Standing instructions to bankers <input type="checkbox"/> d) Any other (please specify) _____ <i>Not applicable for employed applicants, whose employers have a deduction at source arrangement with UBI?</i>	<b>Are you a citizen(s) of India?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>Do you belong to</b> <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> NA
	<input type="checkbox"/>	<input type="checkbox"/>		



**REFERENCES** (NAMES AND ADDRESSES OF TWO REFEREES WHO ARE NOT RELATED TO YOU)

UBI may make such enquiries from the referees if it deems necessary.	1.	2.
	Phone: Off:                      Res:	Phone: Off:                      Res:

**DECLARATION**

I / We declare that all the particulars and information given in the application form are true, correct and they shall form the basis of any loan UBI may decide to grant me / us. I / We confirm that I / We have had no insolvency proceedings against me / us nor have I / We ever been adjudicated insolvent and further confirm that I / We have read the brochure and understood the contents. I / We am / are aware that the Equated Monthly Installment comprising principal and interest is calculated on the basis of annual rests. I / We agree that UBI may take up such references and make such enquiries in respect of this application, as it may deem necessary. I / We undertake to inform UBI regarding any change in my / our occupation / employment and to provide any further information that you may require. I / We also undertake to authorise my / our employer(s) to deduct Equated Monthly Installments from my / our salary and remit the same to UBI directly every month. UBI may make available any information contained in this form, other documents submitted to UBI and information pertaining to the loan to any institution or body. UBI may seek / receive information from any source / person to consider this application. I / We further agree that my / our loan shall be governed by rules of UBI which may be in force from time to time.

**Applicant's Signature**

**Co-applicant's Signature**