

HOUSING LOAN APPLICATION FORM (INDIVIDUAL)

PERSONAL AND EMPLOYMENT DETAILS

	APPLICANT			CO-APPLICANT		
	Surname	First Name	Middle Name	Surname	First Name	Middle Name
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 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		
Details of mortgaged property		
1. Address of the House mortgaged to the Bank		
2. Name of the owner		
3. Date of Mortgage		
4. Whether 2 nd 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 & 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: