

APPLICATION FORM FOR UNION MORTGAGE

PHOTOGRAPH OF
APPLICANT
WITH
SIGNATURE

PHOTOGRAPH OF
CO-APPLICANT
WITH
SIGNATURE

I/we request for a loan of Rs. _____ under Union Mortgage scheme for the purpose of _____

I/we furnish my/our particulars as below:

PERSONAL INFORMATION

SR. NO.	PARTICULAR	APPLICANT	CO-APPLICANT
1	Name (In block letters)		
2	Father's / husband's name		
3	Relationship with applicant / co-applicant		
4	Pan number		
5	Address (Res): Telephone No. Mobile No. e-mail ID:		
	Permanent Address: Telephone No.		
	Office Address:: Telephone No. Fax No. e-mail ID		
6	Date of birth (dd/mm/yy)		
	Age (yrs.)		
7	Sex	Male/Female	Male/Female
8	Marital Status	Single/Married	Single/Married
9	No. of dependents	Children: Others:	Children: Others:
10	Status	Resident/Non Resident	Resident/Non Resident



JOB RELATED INFORMATION

11	Occupation	Employed/Self-employed	Employed/Self-employed
12	In case employed	Name of Employer with address	Telephone numbers:
		Designation:	Employee number:
		No. of yrs in present employment:	Length of service:
		Date of retirement:	Any other details:
13	In case of self-employed	Name of firm:	Nature of business/profession:
		Address of Firm:	Telephone numbers:
		No. of yrs in line of business:	Years in present business:

LOAN REQUESTED

Amount of loan (Rs)	Type of facility (Term Loan/SOD)	Margin	Purpose

DETAILS OF PROPERTY TO BE MORTGAGED

Names of owners of property	
Description of property (house/flat/commercial/industrial)	
Survey Nos./D. No of the property	
Address/location of property	
Market value of property and basis of valuation	
If the property is partially let out /leased out, details there of such as period of lease, terms of lease etc. (enclose a copy of lease agreement)	
Details of insurance of property	
Age of building	
Residual life of building	
Distance of property from financing branch	



Whether the property to be mortgaged ?	Yes / No
Non-agricultural	Yes / No
Free from all encumbrances	Yes / No
Has a clear & marketable title	Yes / No
Use	Self occupied/rented out
Any litigation is pending against the property in question before any court of law (including suits under Rent Control Act) ?	

INCOME DETAILS

Gross monthly salary/ Annual income	Rs.
Net monthly/ annual salary	Rs.
Monthly/annual expenditure/deductions	Rs.
Monthly surplus/annual surplus	Rs.

(Salaried class to show income ,expenditure, surplus details on monthly basis whereas non-salaried class on annual basis. Non-salaried applicants, should attach a separate sheet showing annual income less expenses and available surplus)

DETAILS OF ASSETS & LIABILITIES

Assets	Rs.	Liabilities	Rs.
Cash on hand		Loan taken from: <ul style="list-style-type: none"> • Bank • Employer • Provident fund • Credit society • Family/friends • Others 	
Bank Deposits Bank Name Savings Bank Name Fixed deposits		Details of other liabilities	
Shares & Bonds (give name & description)		Whether stood as guarantor, if so the extent of liability	
Investments in <ul style="list-style-type: none"> • PPF • NSCs • LIC policy (give surrender value) • Others 			



Immovable properties (give details) such as address, original purchase price, present market value			
Movable assets (give details)			
Other assets (give total)			
Total		Total	

CREDIT CARD DETAILS

Name of issuing Bank:	Credit Card number:	Expiry date:
Credit Limit:	Present outstanding:	Amount overdue:

BANK ACCOUNT DETAILS

Name of the a/c holder	Name of the bank & branch	CD/SB A/c No:	Avg. balance maintained

EXISTING BANK BORROWING DETAILS

Name of the bank & branch	Nature of facility	Amount of limit (Rs. in lacs)	Present outstanding (Rs. in lacs)	Overdues, if any (Rs. in lacs)

GUARANTOR DETAILS:

1		2	
Full name		Full name	
S/o		S/o	
Address (Residence / employment)		Address (Residence / employment)	
Employment / Business details		Employment/ Business details	
Telephone(Res)	Telephone(Off)	Telephone(Res)	Telephone(Off)
Age	Sex: Male / Female	Age	Sex: Male / Female



INCOME DETAILS OF GUANTOR

Gross Monthly / Annual	Rs.	Gross Monthly / Annual	Rs.
Net Monthly / Annual	Rs.	Net Monthly / Annual	Rs.
Deductions/expenditure Monthly/Annual	Rs.	Deductions/expenditure Monthly/Annual	Rs.
Surplus Monthly/Annual	Rs.	Surplus Monthly/Annual	Rs.

(Enclose statement of assets & liabilities of the guarantor/s)

DECLARATION BY THE APPLICANT(S)

I/we declare that all the particulars and information given in the application form or true, correct and they shall form the basis of any loan Union Bank of India may decide to grant me / us. I/we confirm that I/we have no insolvency proceedings against me / us nor have I/we ever been adjudged insolvent and further confirm that I/we confirm have read the brochure and understood the contents. I/we am /are aware that the equated monthly installments comprising principal and interest is calculated on the basis of monthly rests.

I/we agree that Bank may take up such reference and may make such enquiries in respect of this application as it may deem necessary. I/we undertake to inform the Bank regarding any change in my/our occupation/employment and to provide any further information that you may require. I/we also undertake to authorize my /our employers to deduct EMIs from my/our salary and remit the same to the Bank 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. The Bank may seek r/receive information from any source/person to consider this application. I/we further agree that my/our loan shall be governed by rules of Union Bank of India which may be in force from time to time.

I/We authorize Union Bank of India to exchange, share or part with all the information relating to my/our loan details/repayment history/information to other Union Bank Branches/Banks/Financial Institutions/Reserve Bank of India/CIBIL/Credit Bureau/Agencies/Statutory Bodies as may be required and shall not hold Union Bank of India and/or its agents liable for use of this information.

I/we further declare and agree that the information furnished hereinabove is true to the best of our knowledge and belief and incase any information is found to be false at a later date, the bank has right to recall the advance and initiate appropriate action as it may deem fit.

SIGNATURE OF APPLICANT

SIGNATURE OF CO-APPLICANT

DECLARATION OF GUARANTOR

I/We am/are willing to stand as guarantor/s for the proposed advance as per the above request

Signature of guarantor

LIST OF DOCUMENTS TO BE ATTACHED

- 1) Completed application form
- 2) Passport size photograph of each applicant
- 3) Proof of income, salary certificate, Income tax returns etc.
- 4) Proof of Identity – PAN Card/ Voters ID/ Passport/ Driving License
- 5) Proof of Residence – Recent telephone bill/ electricity bill/ property tax receipt/ passport/ voters ID
- 6) Proof of business address in respect of businessmen/industrialists
- 7) Sale Deed, Agreement of Sale, Letter of Allotment, Non encumbrance certificate, Land/ Building Tax paid receipt etc. (as applicable and subject to satisfaction report from our empanelled lawyer)
- 8) Copy of approved plan and approval from the local body
- 9) Statement of bank account/ pass book for last 6 months
- 10) Original NOC under the provisions of ULC Act
- 11) Copy of the order permitting land conversion in case of conversion of agricultural land
- 12) Non-Encumbrance Certificate for 30 years
- 13) Copy of the land tax receipt/building tax receipt
- 14) Copy of the allotment letter of housing board/builder/co-op. society
- 15) Statement of assets and liabilities of the guarantor.