

UNITED BANK OF INDIA
Head Office: 16, Old Court House Street, Calcutta – 700 001

APPLICATION FOR LOAN UNDER UNITEDHOUSING LOAN SCHEME

The Chief Manager/ Manager
 United Bank of India,
 _____ Branch

Applicant 1

PHOTOGRAPH

Applicant 2

PHOTOGRAPH

Dear Sir,

I/We request you to sanction a loan of Rs. _____ (Rupees _____
 _____) only for the following
 purpose:

- (a) Purchase of Ready House/Ready Ownership Flat.
- (b) Purchase of land and construction of house.
- (c) Construction of house on land owned by me.
- (d) Purchase of flat under construction by Co-operative Society/Private Builders or Promoters.
- (e) Renovation/Extension/Repairs of my existing House/Flat.
- (f) Furnishing of my house/flat.
- (g) Any other (specify) _____.

I/We undertake to repay the loan with accrued interest within _____ years.

Date : Signature of Applicant 1 _____

Signature of Applicant 2 _____

Instructions :	For Office use only	Date
The applicant shall submit the application in duplicate complete in all respect giving full details and enclosing photo copies of documents listed in annexure as applicable. Original documents shall be submitted subsequently for legal clearance. Please tick where applicable and write N. A. if not applicable. The applicant shall deposit processing fee of 1% of the loan applied for along with the application. Bank reserves the right to reject any application at any stage by assigning reason	Receipt of Loan Application	
	Interviewed on	
	Sanction/Rejection on	
	Documentation on	
	Disbursement on	

PERSONAL INFORMATION OF THE APPLICANTS

Applicant 1

Applicant 2

1. Full Name
(in block letters)
2. Date of Birth
3. Sex (Male / Female)
4. Status (Resident/
Non Resident)
5. Qualification
6. (i) Marital Status
(single/Married)
6. (ii) No of Dependants
Children
Others
7. Name of Father/Husband
8. Present Residential Address
with phone no.
9. Occupation:
Service/Self-Employed/
Business
10. Name & Address of
Employer/Business with
Phone no.
11. Position/Designation
12. No of years in Present
Job/Business

Applicant 1

Applicant 2

13. Date of Appointment
14. Date of Retirement
15. Present Gross Monthly Salary/Income
- a) Monthly Deduction
 - b) Monthly Family Expenditure
 - c) Monthly Net Surplus
 - d) Proposed Repayment (No. of years & EMI)
 - e) Proposed to pay Interest at Fixed/Floating Rate
16. Present Accommodation (Own/Rented/Employer)
17. If rented, Monthly Rent Paid

18. PURPOSE OF THE LOAN
(to be indicated)

:	Construction	Purchase
:	Renovation	Extension
:	Repairs	Furnishing

19. ESTIMATED REQUIREMENTS OF FUNDS

- i) Total purchase price(cost)/construction cost : Rs. _____
- ii) Incidental & other expenses : Rs. _____
- iii) Contingency (5% of 1+2 above) : Rs. _____
- iv) Total of i to iii : Rs. _____

20. ESTIATED AVAILABILITY FUNDS

- i) Loan requested : Rs. _____
- ii) Savings from Bank : Rs. _____
- iii) Disposal of investments : Rs. _____
- iv) Amount already spent : Rs. _____
- v) Provident Fund : Rs. _____
- vi) Others (specify) : Rs. _____
- vii) Total of i to vi : Rs. _____

NOTE : Estimated requirement of funds under 19(iv) should equal to estimated availability of funds under 20(vii).

21. DETAILS OF PROPERTY TO BE PURCHASED/CONSTRUCTED

(complete item No.(A), (B) or (C) whichever is applicable in your case)

A. TO BE FILLED IN IF LOAN IS FOR CONSTRUCTION OF HOUSE

Purchase price of land :

Date of purchase :

Nature of land : Freehold/Leasehold

If leasehold,
unexpired term of lease

Area of land : Sq.Mt./Cottah :

Location of the site : (a) plot No. :

(b) Holding No. :

(c) Municipality :

(d) Name of the Street:

(e) Police Station :

(f) District :

(g) Others :

Proposed built up area : Sq.Mt.

Details of the sanction for construction from the Competent Authority :

Estimated cost and details of construction i.e., No. of rooms etc.

B. TO BE FILLED IN IF LOAN IS FOR PURCHASE (READY FLAT/READY HOUSE)

Location of the Flat/House :

Date of Agreement of Sale :

Built up Area : Sq.Mt.

No. of Rooms of the Flat/House :

Name & address of the Registered :

Co-Operative Society/Builder of

Promoter/Owner of the House/Flat :

Purchase price of the Flat/House :

Details of completion Certificate of the Flat/House from the Competent Authority

C. TO BE FILLED IN IF LOAN IS FOR EXTENSION/REPAIRS(EXISTING HOUSE/FLAT)

Location :

Age of structure :

Original cost of land :

Construction cost :

Cost of Extension/Repairs :

Built up area (in case of extension) :

Particulars of Extension, Repairs :

Has the sanction from the competent Authority been obtained in case of Extension (Yes/No) :

If yes, please give full details

22. POSITION OF PERSONAL ASSETS & LIABILITIES

	<u>Applicant-1</u>	<u>Applicant-2</u>
Details of Assets :		
(a) Bank/Other deposits :		
(with details of accounts)		
(b) Life Insurance Policies :		
(Surrender value)		
(c) Other moveable properties :		
(Specify)		
i)		
ii)		
(d) Immovable Properties :		
(specify)		
i)		
ii)		
(e) Other assets :		
Total :		

Details of liabilities

- (a) From Employer
- (b) From family & friends
- (c) From Provident fund
- (d) From other sources (specify)
 - i)
 - ii)

Total

23. REFERENCES (Name & address of two Referees not related to you)

- 1.
- 2.

24. PARTICULARS OF GUARANTOR (if any)

- i) Name
- ii) Address
- iii) Occupation
- iv) Net Worth (with details)

25. WHAT OTHER SECURITY WILL YOU BE ABLE TO PROVIDE

GENERAL

	<u>Yes</u>	<u>No</u>
i) Does the applicant or spouse of the applicant own any residential accommodation?	<input type="checkbox"/>	<input type="checkbox"/>
ii) In case of purchase, have all the up-to-date taxes been Paid?	<input type="checkbox"/>	<input type="checkbox"/>
iii) Is the legal title to the property clear and it is free from encumbrances?	<input type="checkbox"/>	<input type="checkbox"/>
iv) Is the houldse/flat intended for self-occupation upon complete?	<input type="checkbox"/>	<input type="checkbox"/>

DECLARATION

I/We declare that all the particulars and information given in this application are true, correct and complete and they shall form the basis of any loan Bank may decide to grant me. I/We confirm that I/We have read the brochure and understood the contents. I/We agree that Bank may take such references and make such enquiries in respect of this application as it may deem necessary. I/We further declare that no part of the loan amount will be utilised for the purpose other than that stated above.

I/We hereby agree to the Bank recalling the entire loan or the balance thereof if the bank comes to know of any untrue statement on my part.

Dated: Signature of applicant 1 _____

Signature of applicant 2 _____