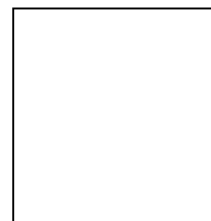


UNITED BANK OF INDIA
H.O., 16, Hemanta Basu Sarani,
Kolkata – 700001

UNITED MORTGAGE LOAN SCHEME
 (Application for Loan for Individual Applicant)

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



Dear Sir,

I/We hereby apply for a Term Loan of Rs. _____ (Rupees _____
 _____) only under United Mortgage Loan Scheme of the bank repayable in
 _____ monthly installments for the purpose of
 _____ against mortgage of House/Flat/Commercial Property
 in the name of _____ situated at

I/We confirm having understood the terms and conditions of the above scheme and agree to abide by the same. I/We give below the particulars about me/us which are true and correct.

Applicant 1

Applicant 2

1. Name of the Applicant:
2. Age :
3. Name of Father/Husband:
4. Residential address of the Applicant and Tele. No.

i) Present

ii) Permanent

Documents for Identity
 (any one, copy to be enclosed)

i) Passport No.

ii) Income Tax PAN No.

iii) Election ID Card No.

iv) Govt. ID Card

Applicant 1

Applicant 2

5. For Salaried Applicant
 - i. Name and address of the Employer & present Place of Posting
 - ii. Applicant's designation/position in the Employer's

organization and period
since when employed

6. For Professional and Self-Employed applicant

- i. Name and address of his/her firm/company and details
2. Line of activity of the firm/company or the profession
- iii. Applicant's designation/position in the firm/company and period since when engaged

7. For Salaried Applicant

- i. Monthly gross salary and net take home salary for the month of _____
(to be certified by the employer)

Applicant 1				Applicant 2			
Gross Salary		Deductions		Gross Salary		Deductions	
Basic	Rs_____	PF	Rs_____	Basic	Rs_____	PF	Rs_____
DA	Rs_____	IT	Rs_____	DA	Rs_____	IT	Rs_____
HRA	Rs_____	Loan	Rs_____	HRA	Rs_____	Loan	Rs_____
Others	Rs_____	Others	Rs_____	Others	Rs_____	Others	Rs_____
Total	Rs_____	Total	Rs_____	Total	Rs_____	Total	Rs_____
Net Take Home Salary			Rs_____	Net Take Home Salary			Rs_____

ii. For Professional and Self-Employed applicant

	Applicant 1	Applicant 2
	Year_____	Year_____
Net Annual Income during last 3 years (To enclose Income Tax Assessment Order/Return filed or BS & P&L A/C any other Proof)	Rs. _____	Rs. _____
	Year_____	Year_____
	Rs. _____	Rs. _____
	Year_____	Year_____
	Rs. _____	Rs. _____

8. Particulars of a/c maintained with this branch or any other branch of this Bank or any other Bank (Full details including borrowings if any)

9. Purpose of Loan

10. Amount of Loan applied for : Rs. _____

11. Particulars of House/Flat/Commercial Property

proposed to be mortgaged

i) Address & Location

Plot No./Home No. Flat/Shop/Godown No.

Street/Road/Lane Police Station

Post Office City/Town/Village

District State

Pin Code

Land mark for identification, if any

When acquired

Land Area

Plinth/Built-up area

Purchase/Cost Price

Present value

Source of Fund

ii) Title of the applicant (owner/lease-holder)
(Copy of title deed/lease deed to be enclosed)

iii) Whether plan for construction has been
approved/sanctioned by appropriate authority &
clearance obtained (Give details)

iv) Whether the property and its rental are free of
any encumbrances (If yes, legal opinion to be
obtained before sanction of loan)

v) If the Applicant is lease holder whether
empowered to let out/lease out the property

12. Particulars of Lessee/Tenant (if any)

i. Name & Address

2. Lines of Business/activity

iii. Constitution

4. Financial standing & Market reputation
5. In case of existing lease/tenant whether the rent is paid regularly and how paid
- vi. Particulars of lease/tenancy agreement (copy to be enclosed)

Date of agreement

Commencement & expiry

Cross Monthly rental

Deductions at sources

Tax

Adjustment of rental

Advances

Others (if any)

Net Monthly rental receivable

Any amount adjustable at the end of term

Net future rent receivable (during the repayment period)

13. Whether any litigation is pending in regard to the premises or lease/tenancy (if yes, full details to be given)
14. Two persons who can be referred to for information (Please give names and address)

I/We undertake to repay the loan in _____ nos. monthly installments of such amount to be fixed by you, commencing one month after the disbursement.

I/We also undertake to abide by the terms and conditions laid down by the Bank in respect of the loan, if sanctioned, and agree to the Bank recalling the entire loan in the event of coming across any incorrect statement on my part.

I/We also enclose herewith the following papers/documents for your perusal and doing the needful.

- i. copy of my/our photo-identity card(s) issued by Election Commission/PAN Card from IT authorities/Passport.
- ii. Pay slip issued by my/our employer/employers for last two months/copy of Income Tax Return filed or Income Tax Clearance Certificate for the last three years.
- iii. Copy of Form 16 in respect of financial year ended _____ for tax deducted at source from income chargeable under the head "Salaries" by the employer.
- iv. Employer's certificate above my/our name(s), address(es), designation(s) and the period(s) of completed service.
- v. Proof of my/our professional qualification, particulars of profession and period of engagement in such profession.

Registers and ledgers and Accounting

41. A separate loan ledger shall be maintained for "United Mortgage Loan Accounts" and accordingly a separate head shall be introduced in the GL and GLB. The loan a/c shall be debited at the time of disbursement of the loan and credited with the installments received.
42. Interest shall be charged in such accounts at every month calculated on the basis of daily products and debited in the account with credit to the P & L Account. The balance in United Mortgage Loan Accounts shall be tallied with GL/GLB once in a month as per Circular No. O&M/Sys Pro/200/09/OM-225/2001 dated 20.08.2001. Account Opening Register and usual Loan Ledger shall be maintained for his scheme apart from sub-cash book and balance book to give effect to the transactions in such accounts.

Recovery & Follow-up:

43. The Branch Manager shall inspect the property mortgaged at least once in a year to ascertain that the property is in existence & owned by the borrower/mortgagor and is maintained in good condition and the inspection report shall be kept on record. If any defect is noticed he shall initiate appropriate steps depending on the situation to protect the interest of the Bank.
44. The Branch Management shall ensure timely repayment of the loan by maintaining regular contact with the borrower. Default in payment of any installment shall be followed up and appropriate recovery measures taken to protect the interest of the Bank. The DCB Register shall be maintained for United Mortgage Loan A/c and the position reported to Regional Office every month.

Marketing:

45. The Branch and the Regional Office shall market the scheme amongst the landlords/landladies of real estate properties in the command area. Suitable Banners in local languages shall also be displayed inside & outside the branch premises for general information of existing and prospective customers to make the people aware of the scheme and to popularise the same. Leaflets shall be brought out in local language and distributed through dailies at small towns. TV Channels may also be considered for publicity. This scheme will be more popular in metropolitan, urban and semi-urban areas and as such, more thrust should be given in those areas.
46. All members of staff of branches and offices shall be made fully aware of the scheme, so that they may interact with customers and guide them properly to market the scheme to the advantage of the bank.