

UNITED BANK OF INDIA
Head Office: Kolkata

Application Format for Term Loan under United Smart Loan Scheme

To

The Chief Manager/Manager

United Bank of India

_____ Branch

Dear Sir,

I/We request you to sanction a loan of Rs. _____ (Rupees _____)
only under United Smart Loan Scheme of the Bank.

I/We furnish the following information.

Applicant 1

Applicant 2

1. Name of the Applicant
2. Age
3. Sex (Male/Female)
4. Nationality
5. Name of Father/Husband
6. Occupation
Address of the Applicant and Tele No.
 - i) Residence
 - ii) Office
7. For salaried Applicant
 - i) Name and address of the Employer
 - ii) Applicant's designation/position
in the Employer's organisation and
period since when employed
8. For Professional and Self-employed applicant
 - i) Name and address of his/her
firm/company and details
 - ii) Line of activity of the firm/
company or the Profession
 - iii) Applicant's designation/ position
in the firm/company and period
since when engaged

iv) Nature and value of securities offered

9. For salaried Applicant

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

Applicant 1		Applicant 2	
Gross Salary	Deduction	Gross Salary	Deduction
Basic Rs. _____	PF Rs. _____	Basic Rs. _____	PF Rs. _____
DA Rs. _____	IT Rs. _____	DA Rs. _____	IT Rs. _____
HRA Rs. _____	Loan Rs. _____	HRA Rs. _____	Loan Rs. _____
Other 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
Gross Annual Income (To enclose latest Income Tax Assessment Order/ Return filed)	Rs. _____	Rs. _____
10. Particulars of a/c maintained with this branch or any other branch of this Bank or any other bank		
i. Average Balance maintained	Rs. _____	
11. Purpose of Loan		
12. Amount of Loan applied for	Rs. _____	
13. Two persons who can be referred to for information (Please given names & addresses)		

I/We undertake to repay the loan in _____ nos. monthly instalment (not exceeding the remaining tenor of my/our Housing Loan account) of such amount to be fixed by you commencing one month after disbursement.

I/We also undertake to abide by the terms & conditions laid down by the bank in respect of the loan. If sanctioned and agreed 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.

- Copy of latest Corporation/Municipal Tax Receipt/Rent Receipt.
- In case of Salaried Persons, latest Salary Certificate and Employee Identity Card.
- In case of professionals/Self-employed, copy of last I. T. Return Filed and copy of Balance Sheet and Profit & Loss A/c. for the last two years.
- Copy of PAN Card / Passport or Voter's Identity Card.

- e) Irrevocable undertaking of the employer to remit monthly salary to the Branch for credit to the salary disbursing account till such time loan remains outstanding, wherever applicable.
- f) A letter of undertaking given by the borrower addressed to the employer authorizing to pay the Bank's dues out of terminal benefits in case of death / retirement / resignation or discontinuation of service, wherever applicable.
- g) Borrower's undertaking to debit his account for payment of the EMI of Smart Loan, wherever applicable.

I/We hereby declare that -

- a) To the best of my/our knowledge and belief, the information furnished hereinabove is true and correct.
- b) The terms and conditions governing the grant of this loan by United Bank of India shall be complied with.
- c) In the event of default in repayment of loan / advances or of interest thereon or any of the agreed instalments of loan on due date(s), the bank and/or Reserve Bank of India will have an unqualified right to disclose or publish my/our name(s) as defaulter(s) in such a manner and through such medium as the bank or RBI in their absolute discretion may think fit.

Date :

Yours faithfully,

Place :

Signature of applicant 1.

Signature of applicant 2.

Witness:

Signature :

Full Name :

Address :