

## UCO HOME LOAN - LIST OF DOCUMENTS TO BE SUBMITTED BY THE APPLICANT

<b>{A} Statement of means of Applicant/s (format enclosed)</b>
<b>{B} Two passport size photographs of Applicant/s</b>
<b>{C} Proof of Identity/Age</b>
<ol style="list-style-type: none"><li>1) Ration Card</li><li>2) Voter's Identity Card</li><li>3) PAN Card</li><li>4) Pass Port</li><li>5) Driving Licence (Any one document of the above documents (1-5) is compulsory)</li><li>6) Office Identity Card</li><li>7) Birth Certificate</li><li>8) School leaving certificate (Any one document of the above documents (6-8) is compulsory)</li></ol>
<ol style="list-style-type: none"><li>1) Bank's Pass Book/ Statement of accounts for last six month</li></ol> <p><b>** Submission of Bank's Pass Book / Statement of accounts (of both for Applicant/s and Guarantor/s) for last six month is COMPULSORY.</b></p>
<b>{D} Proof of Employment/Income</b>
<ol style="list-style-type: none"><li>1) Employment Verification Certificate (Format enclosed)</li><li>2) Salary Slip for the last three months</li><li>3) Form 16 issued by the office</li><li>4) Income Tax Return/Assessment Order.</li></ol>
<b>{E} Proof of undertaking the business (For Non-Salaried Class people)</b>
<ol style="list-style-type: none"><li>1) Trade license</li><li>2) The statement of accounts (CA/CC)</li><li>3) Financial statements</li></ol>
<b>{F} Documents for Take Over Loans</b>
<ol style="list-style-type: none"><li>1) Statement of Loan account with other bank/institution.</li><li>2) Copy of the sanction advice issued by the bank/institution</li></ol>
<b>{G} Additional documents, if any, as per the terms &amp; conditions of UCO Property loan scheme as well as norms &amp; guidelines of the Bank.</b>
<b>{H} Documents to be submitted by the applicant after receiving " In Principle Sanction" letter :-</b>
<b>(i) FOR PURCHASE /REPAIR/EXTENSION</b>
<ol style="list-style-type: none"><li>1) Agreement for sale/Allotment letter</li><li>2) Mother title deed/Link Deed of the property</li><li>3) Sanction Plan issued by Corporation/Municipality Authority</li><li>4) Receipt of Initial Payment made to the seller for executing the agreement for sale</li><li>5) Certificate from Bank's empanelled Chartered Engineer regarding the age of the house/flat and its residual life in case of repurchase.</li></ol>
<b>(ii) FOR CONSTRUCTION</b>
<ol style="list-style-type: none"><li>1) Title Deed of the land</li><li>2) Mutation Certificate</li><li>3) In case the land has been inherited, Gift Deed/Partition Deed</li><li>4) Sanction Plan Valid for Implementation</li><li>5) Estimate for Construction by Civil Engineer or approved Valuer of Corporation/Municipality</li><li>6) Statement of Expenditure incurred for construction so far</li></ol>
<b>(iii) FOR TAKE OVER (copies to be submitted)</b>
<ol style="list-style-type: none"><li>1) Title deed of the land in case house constructed</li><li>2) Mutation Certificate</li><li>3) Deed of conveyance in case of purchase of flat/house</li><li>4) Sanction Plan</li></ol>

- 5) Municipal Tax Receipt
- 6) Parcha
- 7) Any other document submitted to the bank for creation of Mortgage

**(iv) COMMON DOCUMENT**

- 1) Mutation in the name of Present owner(Municipal/BLRO)
- 2) Mortgage Permission from the Housing Board/Co-operative Society
- 3) Parcha, Municipal Tax Receipt

**(v) DOCUMENTS TO BE OBTAINED BY THE BRANCH BEFORE FINAL SANCTION**

In addition to the above documents (mentioned under Part A & B) above the branch should also obtain the following:

- 1) Legal opinion /Search Certificate on the marketability of the property to be financed.
- 2) Certificate from the Bank's Empanelled Chartered Engineer/Valuer regarding the age of the house/flat and its residual life in case of repurchase.
- 3) Estimate of the cost of construction /repair/extension from the Bank's Empanelled Valuer/Chartered Engineer where the amount of loan is above Rs. 10 Lac.