

UNION MORTGAGE MORTGAGE LOAN ANNEXURE

Scheme Name

Purpose of Loan Union Mortgage Term Loan Union Mortgage Over Draft (Monthly Reducing Limit)
 New Loan Take Over

Loan Details

Value of property (Project Cost)
 Loan Amount Repayment Monthly Tenure (Months)
 Loan Purpose Marriage Education Personal (Specify) _____
 Balance Transfer from other Bank
 Interest Rate Option Fixed Rate Floating Rate

In Case of Take Over

Name of the Bank / FI
 Date of sanction of the Loan Sanction Amount Rate of Interest
 Balance outstanding Amount Repayment Period
 Whether the account is regular/overdue Reason for take-over

Property Details

Nature of Property Residential Commercial Industrial Other
 Property Type Free Hold Lease Hold Lease Name
 Possession of Property Owner Occupied Rent Vacant Others
 Building Name / Number Wing Name
 Built up Area (Sq. ft.) Plot Area (Sq. ft.) Plinth Area (Sq ft)
 Plot / Flat No. Block No
 Name of Registered Owner/s
 Owner Address 1
 Owner Address 2
 Landline Mobile
 Details of Rent Agent, if any

Address of Property

Location of Property Metro Urban Semi Urban Rural
 Address of Property 1
 Address of Property 2
 Landmark
 City District Pin Code
 State Country

Loan Linked Life Insurance

Do you wish to be covered by Life Insurance for the Loan amount Yes No
 If Yes, Whether one time premium will be paid by you or you would like to add the premium to the car loan ?
 I will pay the premium Please add the premium to the car loan amount mentioned above

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DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and Union Bank of India is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my operative / mortgage loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit-information agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our mortgage loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, Union Bank of India requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) Information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us In discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised In this behalf by Reserve bank of India / Government of India.

2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number(s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.

I/We declare that I/We are not a director of Union Bank of India or specified near relation (as defined in the Companies Act 1956) of any of the directors of Union Bank of India (list of directors is available on www.unionbankofindia.co.in).

I/We further acknowledge that I/We have read, understood and agree with the Most Important Terms and Conditions governing the mortgage loan product chosen by me/us.

I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of Union Bank of India/ any person with whom the Bank has entered/propose to enter into contracts for provision of 'services/products' for the purpose of marketing/offering/selling any product/services and / or availing support services of any nature by the Bank.

I/We confirm that the funds will be used for stated purpose only and not be used for speculative purpose.

I/We understand to inform Union Bank of India regarding changes in my/our occupation/employment/residential address and will provide any further information as the bank may require.

Signature of Applicant

Place

Date

Signature of Co-Applicant

Place

Date

Signature of Guarantor

Place

Date