##### UBI new logo

**Inter Office Note**

|  |  |
| --- | --- |
| FROM: | TOManager (HRMD)NRO, Chennai. |
| Ref : |  Date: |

 **Sub: Conversion commercial housing loan – Mr/Mrs**

 **Branch. A/c No.**

 **EMP ID.**

With reference to staff circular no.6160 dt 15.01.2015, the above said employee has applied for the conversion of commercial housing loan availed under union home scheme to bridge the shortfall in the cost of house and staff housing loan sanctioned/availed .The particulars are as given below.

|  |  |
| --- | --- |
| Name & PF No. |  |
| Designation & branch |  |
| D.O.B & Age as on date |  |
| Date of joining in the bank &Service in the bank |  |
| Date of Retirement &Service left in the bank in normal course. |  |
| **Staff housing loan Particulars :** |
| 1.Sanction advice & date  Availed at Branch |  |
| 2. Sanctioned Limit |  |
| 3.Account Number |  |
| 4.Outstanding in the account  |  |
| 5.overdue,if any |  |
| **Commercial housing loan Particulars :** |
| 1.Sanction advice & dateAvailed at branch |  |
| 2.Existing Sanctioned Limit |  |
| 3.Account Number |  |
| 4.Outstanding in the account |  |
| 5.Due date for renewal |  |
| 6.overdue ,ifany |  |
| 7.Whether interest serviced regularly |  |
| 8.Whether the documents are valid and In force |  |
| 9.Whether EM ,SRO,CERSAI formalities Completed/not |  |
| 10.Wherther insurance cover for the full value of the building and policy is in force/not |  |
| 11.Conformation on compliance of sanction stipulation & rectification audit irregularities, if any |  |
| **Salary Particulars as per latest salary slip :**

|  |  |  |
| --- | --- | --- |
| **Sl.No** | **Particulars**  | **Rs.** |
| 1 | Gross Salary |  |
| 2 | Deductions  |  |
| 3 | Net take home pay |  |

 |
| Branch recommendations |  |

To be enclosed: 1.Employee request letter for conversion

 2. Staff housing loan sanction/process advice

 3. Commercial housing loan sanction/process Advice

Accountant Branch Manager