

**UNION BANK OF INDIA  
CHENNAI MAIN BRANCH**

**APPLICATION FOR STAFF FURNITURE LOAN**

1. Employee Number & Name :
2. Fathers Name :
3. Designation :
4. Date of Joining :
5. Date of birth :
6. Date of Retirement :
7. Residential Address :
8. (a) Name of the nominee for PF/  
Relationship :
- (b) Name of the nominee for gratuity/  
Relationship :
9. Amount of Furniture Loan Sought :

| S. No | Items | No of Units | Price | GST Rate | Total Cost (Price + GST) | Seller/Supplier | Date of Purchase |
|-------|-------|-------------|-------|----------|--------------------------|-----------------|------------------|
| 1     |       |             |       |          |                          |                 |                  |
| 2     |       |             |       |          |                          |                 |                  |
| 3     |       |             |       |          |                          |                 |                  |
| 4     |       |             |       |          |                          |                 |                  |

10. No of Staff Furniture Loan Availed with date :  
previously (Second Loan after 5 Years)

**11. Salary Particulars**

|                             |     |
|-----------------------------|-----|
| Basic Pay                   | Rs. |
| Dearness Allowance          | Rs. |
| House Rent Allowance        | Rs. |
| City Compensatory Allowance | Rs. |
| Other Allowances            | Rs. |

Gross Salary Rs.

**1. MONTHLY DEDUCTIONS**

(Please attach copy of the latest salary slip)

|                            |     |                        |     |
|----------------------------|-----|------------------------|-----|
| <b>A) P.F.Contribution</b> | Rs. | <b>B) Housing Loan</b> | Rs. |
| LIC Premium                | Rs. | P.F.Loan               | Rs. |
| Income Tax                 | Rs. | Festival Adv           | Rs. |
| Professional Tax           | Rs. | Vehicle Loan           | Rs. |
| Others                     | Rs. | Co-operative Society   | Rs. |
|                            |     | Others                 | Rs. |
| <b>Sub Total (A)</b>       | Rs. | <b>Sub-Total (b)</b>   | Rs. |

**C) Interest on Clean Overdraft if availed:** Rs  
(Assuming that the limit will be fully utilized)

**D) AGGREGATE DEDUCTIONS (A+B+C) :**

Percentage of D to Gross Monthly Salary :

I have fully understood the terms and conditions for grant of staff furniture loan and shall abide by them. The facility will be utilized by me for purposes as detailed in the scheme. I declare that the particulars mentioned by me hereinabove are true and correct.

Yours faithfully,

Branch/Office : ( \_\_\_\_\_ )  
)  
Date :

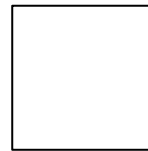
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**DATE:** \_\_\_\_\_

**Rs.** \_\_\_\_\_

On demand, I \_\_\_\_\_ promise to pay UNION  
BANK OF INDIA, \_\_\_\_\_ Branch or order sum of  
Rupees \_\_\_\_\_  
\_\_\_\_\_ together with interest on such sum at the rate of \_\_\_\_\_%  
with \_\_\_\_\_ rests, for value received.



**SD-21**

UNION BANK OF INDIA

\_\_\_\_\_ Branch

Dear Sirs,

I/We beg to enclose a Demand Promissory Note Dated \_\_\_\_\_ for Rs\_\_\_\_\_ (Rupees \_\_\_\_\_) signed by me/us which is given to you as security for the repayment of amounts outstanding with respect to credit limits in my/our name or in the name of either of us and also for the repayment of any loans and advances to the extent of Rs\_\_\_\_\_ (Rupees \_\_\_\_\_) which I/We or either of us may avail of hereafter and the said Promissory Note is to be security to you for the repayment of the ultimate balance or sum remaining unpaid with respect to any loan or advance drawn under the credit limits sanctioned and I am/We are to remain liable on the said Promissory Note.

Yours faithfully

Full Names

Signature

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**LETTER OF AUTHORITY**  
(to deduct/interest from salary)

Place :

Date ;

To:

UNION BANK OF INDIA

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Dear Sir/Madam,

**Staff Furniture Loan of Rs.**

**granded to me**

2. At my request vide my application dated \_\_\_\_\_ the Bank has sanctioned me the staff furniture loan facility on terms and conditions contained in Staff Circular No.7136 dated 27-03-2020 and I hereby undertake to abide by the said terms and conditions.
3. I hereby further authorize to debit my salary for principal & interest part of the facility. I fully understand that by this authorization, my monthly salary shall automatically get reduced by the extent of accrued interest debited for appropriation.
4. I hereby declare that I shall not revoke the letter of authority so long as I remain indebted under the facility availed by me.

Yours faithfully,

WITNESS:

1. signature :  
Name :  
Address :

2. signature :  
Name :  
Address :

**DECLARATION/UNDERTAKING**

(From Staff Members)

To:  
UNION BANK OF INDIA

\_\_\_\_\_

Dear Sir/Madam,

**Staff Furniture Loan Facility of Rs.**

**granded to me**

I \_\_\_\_\_, Employees No. \_\_\_\_\_ presently working at \_\_\_\_\_ Branch/Office, do hereby solemnly and sincerely declare, say and undertake as follows:

At my request vide my application dated \_\_\_\_\_ the Bank has sanctioned me the Staff Furniture Loan facility/limit on terms and conditions contained in Staff Circular Circular No.7136 dated 27-03-2020 and I hereby undertake to abide by the said terms and conditions.

I do hereby declare and undertake that so long as I continue to be indebted or liable to the Bank under facility granted to me by the Bank. In the event of availing loans from outsiders, I shall do so only after obtaining prior permission in writing of the Bank. Even in the event of obtaining any loan from an outside source with the specific permission of the Bank, I hereby undertake that I shall not charge my monthly salary or any other monitory benefit recoverable by me from the bank as security for repayment of such loan. I further undertake not to request the Bank to deduct and remit installments from my salary to such external lending agencies.

Yours faithfully,

**Unstamped Undertaking from nominee to appropriate Terminal Benefits  
(Provident Fund)**

Date \_\_\_\_\_

The Trustees,  
UNION BANK OF INDIA  
Employees' Provident Fund  
**Mumbai**

Dear Sir/Madam,

**Provident Fund No. \_\_\_\_\_**

In consideration of Union Bank of India having agreed to staff furniture loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) to Mr./Mrs. \_\_\_\_\_ (Applicant's Name) a member of Union Bank of India Employees' Provident Fund and Mr./Mrs. \_\_\_\_\_ (Nominee's Name), the nominee under the Provident Fund Account of the said Mr./Mrs. \_\_\_\_\_ (Applicant's Name) hereby authorize you to register the lien of Union Bank of India on the Provident Fund of the said Mr./Mrs. \_\_\_\_\_ till the entire staff furniture loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) with interest accrued thereon is repaid by us.

In the event of failure on the part of either or both of us to repay the said loan with interest accrued thereon and in the event of any claim made by the said Union Bank of India, the Trustees will be entitled at all times to pay forthwith any amount which the Bank may claim under the aforesaid loan without any reference to either of us.

It is understood and agreed on our part that any demand so made by the Bank will be conclusive evident of such non-payment of the said loan or balance thereof by us.

Yours faithfully,

MEMBER

NOMINEE UNDER THE PF ACCOUNT

SIGNATURE OF NOMINEE

**Unstamped Undertaking from nominee to appropriate Terminal Benefits  
(Gratuity Fund)**

Date \_\_\_\_\_

The Trustees,  
UNION BANK OF INDIA  
Employees' Gratuity Fund  
**Mumbai**

Dear Sir/Madam,

**Gratuity Account of \_\_\_\_\_**

In consideration of Union Bank of India having agreed to grant entire staff furniture loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) to Mr./Mrs. \_\_\_\_\_ (Applicant's Name) a member of Union Bank of India Employees' Gratuity Fund and Mr./Mrs. \_\_\_\_\_ (Nominee's Name), the nominee under the Provident Fund Account of the said Mr./Mrs. \_\_\_\_\_ (Applicant's Name) hereby authorize you to register the lien of Union Bank of India on the Gratuity Fund of the said Mr./Mrs. \_\_\_\_\_ till the entire staff furniture loan of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) with interest accrued thereon is repaid by us.

In the event of failure on the part of either or both of us to repay the said loan with interest accrued thereon and in the event of any claim made by the said Union Bank of India, the Trustees will be entitled at all times to pay forthwith any amount which the Bank may claim under the aforesaid loan without any reference to either of us.

It is understood and agreed on our part that any demand so made by the Bank will be conclusive evident of such non-payment of the said loan or balance thereof by us.

Yours faithfully,

MEMBER

NOMINEE UNDER THE PF ACCOUNT

SIGNATURE OF NOMINEE