

To  
**The Branch Manager**  
 UCO BANK  
 ..... Branch

Place .....  
 Date .....

**Dear Sir,**

**SUB : APPLICATION FOR CREDIT FACILITIES UNDER UCO TRADER SCHEME**

I / We apply for sanction/ renewal / enhancement of credit limits as under and furnish below and in the enclosures, necessary and relevant particulars.

<b>GENERAL INFORMATION</b>					
Name of the Concern					
Address					
Phone No.					
Date of Commencement of Business					
Constitution (Please put a mark in appropriate box) and specify	Proprietorship / Partnership / Public/Private limited company / HUF / Others				
Details of the Proprietor/Partners/ Directors /					
Name	Father's Name	Gender (Male/Female/ Third-gender)	PAN of Income Tax	Age	Means [Rs./Lac]

Details of Assets and Liabilities of Proprietor/Partners/Directors/Karta/Co-parcener should be furnished as per format of Statement of means prescribed

Description of Goods Traded	
Present Bankers	

**Details of facilities enjoyed, if any, along with present outstanding**

Name of the bank	Branch Name	Type of Facility	Amount of limit [Rs./Lac]	Balance O/S

**Particulars of Sister/Associate Concerns**

Name of the Concern	Name of Partners/Proprietors/Directors	Banking with	Limit enjoyed	
			Type of facility	Limit (Rs./Lac)

**Details of facilities requested**

Working Capital facilities in the form of Cash Credit	[Rs./lac]
Against hypothecation of Stocks/ Book Debts	

Term Loan :      Amount : –	
Purpose of Term Loan	
Letter of Credit [ sight / DA – usance not exceeding 90 days ]	
Letter of Guarantee	
Note : Total of LC and BG limit not to exceed 50% of Working Capital	
<b>Securities Offered</b>	
Primary Security :	Stock worth Rs. .... lac as on .....
	Book Debts not older than 90 days valued at Rs. .... as on .....

<b>Particulars of Collateral Security offered :</b>		
<b>Description of Immovable Property</b>	<b>Name of the Owner</b>	<b>Value (Rs./Lac)</b>

<b>Details of Liquid Securities</b>	<b>Name of the Owner</b>	<b>Value (Rs./Lac)</b>

<sup>H</sup> 1. In case of Immovable Property, copies of title deeds, latest tax/Rent receipts etc. are to be enclosed.

In case of liquid securities, copies of the NSCs/KVP/RBI/Govt. Bond/LIC Policy with surrender value certificate to be enclosed.

Guarantors, if any : (Particulars to be furnished as per Statement of Means prescribed)

Name of the Guarantor	Age	Means (Rs.)

Personal guarantee of a person other than Partners /directors/ Karta/ Co-parceners etc. is required only when the proposed collateral security in the form of immovable property belongs to such person.

**Key Financial Parameters**

	Year ended 20__	Year ended 20__	Year ended 20__
Annual sales for the last 3 years [ if the applicant deals with goods on which GST is leviable, copies of the latest GST return are to be enclosed ]			
Net Profit/loss for the last 2 years [ Latest IT Return/Assessment Orders are to be enclosed where limit is above Rs.25 lac ]			

**Other Relevant Information**

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## **DECLARATION**

I/We declare that the information given in the application form are true, correct and complete and that they shall form the basis of any kind of facility UCO Bank may decide to give under the UCO TRADER Scheme. I/We confirm that I/We are not defaulters of any Bank. I/We also confirm that I/We have/had no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent. I/We further declare that I/we am/are not related to any staff/Director of Uco Bank. I/We undertake to abide by the Rules and Regulations of UCO Bank in respect of UCO Trader Scheme.

SIGNATURE :

DATE :

PLACE :

### **List of Documents to be attached :**

1. Copies of title deeds of immovable Property to be offered as collateral security, latest tax receipts ;
2. Copies of NSCs/KVPs/RBI/Govt.Bonds/LIC Policy(ies) with surrender value ;
3. GST Returns /GST Assessment Order/ Financial Statement/ Audited Balance sheet ;
4. Latest Income Tax Return/Assessment Orders for last TWO years in case of credit facility for above Rs.10 lac ;
5. Statement of existing Cash Credit/Current Account if any, with other bank/s for last 6 months ;
6. Copies of all relevant license, documents pertaining to ownership/tenancy/ lease agreement(as the case may be) as regards the premises where the trading activity is being undertaken ;
7. Trader license, Registration under Shop and Establishment Act, permission of the notified authority wherever applicable.
8. Statement of Means.
9. Any Other relevant documents.