



Application for Credit Facilities under UCO Vyapar Samridhi Scheme

Annexure-I

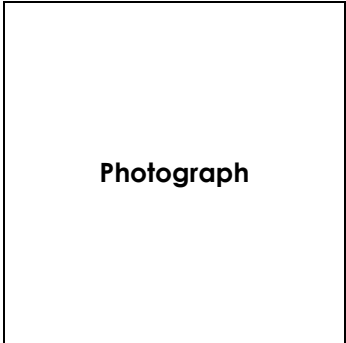
To  
The Branch Manager

Date: \_\_\_\_\_

UCO Bank

..... Branch

1. Name of the Enterprise\* \_\_\_\_\_
2. Regd. Office Address\* \_\_\_\_\_
3. Address of Factory/Shop\* \_\_\_\_\_
4. Premises (Owned/Rented/Leased) \_\_\_\_\_
5. Telephone No.\* \_\_\_\_\_
6. E mail Address\* \_\_\_\_\_
7. Mobile No.\* \_\_\_\_\_
8. PAN Card No. \_\_\_\_\_
9. Constitution (Please Select)\* Individual/Joint/Prop. Concern/Partnership/Pvt Ltd Co/Limited Co/Trust/others
10. GST No./Udyog Aadhaar No./Registration No. \_\_\_\_\_
11. Date of Establishment/Incorporation\* \_\_\_\_\_
12. State \* \_\_\_\_\_
13. City where loan is required\* \_\_\_\_\_ District \_\_\_\_\_
14. Branch where loan is required. (If any) \_\_\_\_\_
15. Name of Proprietors/ Partners/ Directors of Company and Their Addresses: \*



S. NO.	Name	Date of Birth	Father/ Spouse	Gender (Male/ Female/ Third-gender)	Academic Qualification	Category SC/ST/OBC/ Minority/ Women	Mobile No
1.							
2.							
3.							

16. Activity\* Existing \_\_\_\_\_ since \_\_\_\_\_

Proposed# \_\_\_\_\_

#if a different activity other than existing activity is proposed/new unit

17. i) Whether the MSME unit is ZED rated (Yes/No) \_\_\_\_\_

ii) If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze	Silver	Gold	Diamond	Platinum

**18. Names of Associate Concerns and Nature of Association:**

Name of Associate Concerns	Address of Associate Concerns	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern

19. Relationship of Proprietors/Partners/Directors with the officials of the Bank/Director of

the Bank: Please select (Yes/No) \_\_\_\_\_

**20. Banking/Credit Facilities (Existing) (amount in lakh)**

Type of Facilities	Limit (in lakh)	Outstanding as on	Presently Banking With	Securities	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
Total						

If banking with our Bank, customer ID be given here: \_\_\_\_\_

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in column no. 20 above.

21. Credit Facilities (Proposed)\*

Type of Facilities	Amount (in lakh)	Purpose for which Required	Security Offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered (If , yes, then provide details on column-20) (Yes/ No)
Cash Credit				
Term Loan				
LC/BG				
Others				
Total				

\*Mandatory Fields

\*\*Basis of Cash Credit Limit applied

	Projected						
Cash Credit	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution

22. In case of term loan requirements, the details of machinery may be given as under:

Type of Machine/ Equipment	Purpose for which Required	Whether Imported or Indigenous	Name of Supplier	Total Cost of Machine ( in case of imported machine, the breakup of basic costs, freight, insurance and customs duty may be given)	Contribution being made by the promoters	Loan required

23. Details of Collateral Securities Offered, if any, including third party guarantee (As per RBI guidelines banks are not to take collateral security for loans upto Rs. 10 Lakhs to MSME Units)

**a) Third Party Guarantee:**

S.No	Name of Guarantor	Father / Spouse name	Residential Address	Telephone No. (Residence)	Mobile No.	Net worth (Rs. in lakh)	Aadhar No.	PAN No
1.								
2.								
3.								

**b) Other Collateral Security (if offered):**

S.No	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (Rs. in lakh)
1.				
2.				
3.				

**4. Past Performance / Future Estimates**

Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)						
Rs. in lakh	Past Year 1 (Actual)	Past Year 2 (Actual)	Present Year (Estimate)	Next Year (Projection)	Installed Capacity	Utilized Capacity
Net Sales						
Net Profit						
Capital (Net Worth in case of Companies)						

**25. Status Regarding Statutory Obligations:**

**Statutory Obligation: Remarks (Any details in Connection with the relevant obligation to be given)**

<b>Whether Complied with (select Yes /No). If not applicable then select N. A.</b>		
1. Registration under Shops and Establishment ACT	Yes/ No/ NA	
2. Registration under MSME (Provisional /Final)	Yes/ No/ NA	
3. Drug License	Yes/ No/ NA	
4. Latest Sales Tax Return Filed	Yes/ No/ NA	
	Yes/ No/ NA	
5.Latest Income Tax Returns File	Yes/ No/ NA	
6.Any other Statutory dues remaining outstanding	Yes/ No/ NA	

## 26. ID & Address proof:

### a) ID Proof (Any of following):

Passport/Voter Identity Card/PAN Card/Driving Licence/Job Card/Aadhaar Card/Identity Card (subject to the satisfaction of bank)

ID Proof No. \_\_\_\_\_

### b) Address Proof (Any of following):

Electricity Bill/Telephone Bill/Bank Account Statement of any other bank/Letter from reputed employer/Letter from recognized public authority verifying the address of the customer to the satisfaction of the bank/Ration Card

Address Proof No. \_\_\_\_\_

### Declaration:

I/We hereby certify/authorise that all information furnished by me/us is true, correct and complete; that I/We have no borrowing arrangements for the unit except is in the application; that there is no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/We have not been declared as defaulter/wilful defaulter by any Bank/FS and no Legal action has been taken/initiated against me/us by any Bank/FI/We shall furnish all other information that may be required connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assessment of account etc. in our factory/business premises as given above; you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in website/submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time.

### Signature:

To be signed at the designated branch only:

### CHECK LIST

1. Proof of Identity: Voter's ID Card/Passport/Driving License/PAN Card/Signature identification from present bankers of proprietor, partner of director (if a company) (not mentioned at 26 A above)
2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt/Passport/ voter's ID Card of Proprietor, partner of Director (if a company)
3. Proof of business Address (The list differs from 26 B above)
4. Applicant should not be defaulter in any Bank/F.I.
5. Last three years balance sheets of the units along with income tax/sales tax returns etc. (Applicable for all cases from Rs. 2 lakh and above) However, for cases below fund based limits of Rs. 25 lakh if audited balance sheets are not available, then unaudited balance sheets are also acceptable as per extant instructions of the bank.
6. Memorandum and articles of association of the Company/Partnership Deed of partners etc.
7. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
8. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
9. SSI/MSME registration if applicable.

10. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of Rs. 2 lakh and above).
11. In case of takeover of advances, sanction letters of facilities being availed from Existing bankers/Financial Institutions along with detailed terms and conditions.
12. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
13. Position of accounts from the existing bankers and confirmation about the asset being standard with them. (in case of takeover).
14. Copy of GST return if applicable.

**For Cases With Exposure above Rs. 25 Lakhs**

15. The audited balance sheets are necessary.
16. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
17. Last three years balance sheets of the Associate/Group Companies (if any).
18. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers Financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such financial details etc.
19. Review of account containing month wise sales (quantity and value both), production (quantity and value), imported raw material (quantity and value), indigenous raw material (quantity and value), value of stocks in process, finished good (quantity and value), debtors, creditors, bank's outstanding for working capital limits, term loan limits, bills discounted.
20. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.

(The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per (necessity).

Data /information mentioned a point no. 17, 18, 19 may be sought from unit requesting limit of Rs. 50 lacs and above.

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