

**Application for Term Loan under Commercial Vehicle scheme**

\* Name of Applicant:

Business Address (If any)\*:

\* Residential Address:

\* Phone No:

\* Past Experience in line of activity:

\*Constitution: Individual/Proprietorship/ Partnership/ Public/ Private Ltd. company/ HUF/ Others

Name(s) of Proprietor/ partner/ Office bearer of company	Age	Gender (Male/ Female/ Third-gender)	PAN Card	Previous Experience

If already owning vehicles: (\*Yes/No)

Type	Year of manufacture	Cost Price	Present estimated value	Income earned from it	If hypothecated

Whether the vehicle will be driven by applicant: (\*Yes/No)

No. of dependents in family	Min. sustenance amt. required for family	Present monthly income	Whether SC/ST	If owning land, its size

\*Details of vehicle proposed to be purchased:

Date proposed to purchase	Type of vehicle	Make	Year of Manufacture	Fuel used	Longevity

\*Dealer's Name & address:

Cost of Vehicle: (In case of second hand vehicles, valuation certificates from two reputed dealers/ workshops to be enclosed)

Sl #	Cost of Vehicle (A)	Cost of Accessories (B)	Applicant's Margin (C)	Loan Required (D)= (A+B)-(C)

\*Position relating to obtaining of necessary license/ permit:

Business Tie-up:.....

## OPERATIONAL VIABILITY

### 1. Income per month:

No. of days the vehicle will run per month (A)	Number of KMs it will run per day (B)	Fare rate per KM (C)	Avg. income per month (D)=(A*B*C)	Any other income (E)	Total income (D+E)

Income details for last 3 years:

31.03.20.....	31.03.20.....	31.03.20.....

### 2. Expenses per month:

Fuel cost per month (Rs.)	Maintenance Expenses (Rs.)	Interest on borrowing (Rs.)	Insurance premium(Rs.)	Others (Rs.)	Income Tax (If Any)	Total (Rs.)

Net Monthly Earnings:..... (Total income – Total expenses)

Net Monthly Earning per family member:.....

TOIR (Total obligations to income ratio):..... Loan to Value Ratio:.....

TOL/TNW Ratio:..... Average DSCR:.....

**Repayment Period:.....**

Moratorium period required with reasons:

Net monthly earnings (A)	Monthly repayment towards existing loan (i)	Monthly repayment towards proposed Bank loan (ii)	Total repayment (i + ii)=(B)	Ratio (A:B)

### **\*SECURITY:**

i) Primary: \_\_\_\_\_

ii) Collateral: Liquid Security (\*Yes/No)

Details of Liquid Securities	Name of Owner	Value (in Rs.)

Immovable Property (\*Yes/No)

Description of Immovable Property	Name of Owner	Value (in Rs.)

Remarks of Appraising Officer:

**Details of facilities enjoyed, if any: (\*Yes/No)**

Name of Institution	Branch	Purpose	Balance O/S	Overdue	Security offered	EMI (Rs.)

**Conduct on previous/existing loan accounts for last 1 year** (If any): .....

**Duration of relationship with Bank:**

**CIBIL Status:**

CIBIL Score: \_\_\_\_\_

Any other CIBIL related information:

**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 Commercial Vehicle scheme. I/We confirm that I/We are not defaulters of any Bank. 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 Commercial Vehicle Scheme.

Signature:

Date:

Place: