



Common Application Form for MSME Loans upto ₹1 Crore
(Other than Loans under MUDRA scheme)

The Branch Manager
UCO Bank

Date: _____

..... 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) Gender (In Case of Individual) _____ Male/Female/Others
- 11) GST Registration No. (if applicable): _____
- 12) EXIM Registration code, if any _____
- 13) Udyam Registration Certificate (URC) No./
Udyam Assist Certificate (UAC) No. _____
- 14) Date of Establishment/Incorporation* _____
- 15) State* _____
- 16) City where loan is required* _____ District _____
- 17) Branch where loan is required. (if any) _____
- 18) Name of Proprietors/Partners/Directors of the Company and their address:* _____

Photograph
to be pasted
at the time of
signing of the
application

SL No	Name	Date of Birth	Father/ Spouse	Academic/ Professional Qualification	Category SC/ST/OBC/ Minority/Women	Mobile No
1						
2						

SL No	PAN No.	Residential Address	Aadhaar No./DIN No.	Telephone No. (Residence)	Experience in the line of activity (Years)
1					
2					

- 19) Activity* Existing _____ since _____
Proposed# _____

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

*Mandatory Field



20) Rating

- a) Whether the MSME unit is ZED certified (Yes/No) _____
 b) If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze	Silver	Gold

21) Names of Associates Concerns and Nature of Association:

Name of Associate Concerns	Address of Associate Concerns	Presently Banking with	Nature of Association	Extent of Interest as a Proprietor/Partner(s)/Director(s) or Just Investor in Associate Concern

22) Relationship of Proprietor/Partner(s)/Director(s) with the Officials/Director(s) of the Bank:

Please Select (Yes/No). If yes, please specify _____

23) Banking/Credit Facility(ies) Existing (₹ in Lakh):

Banking Details	Balance as on 31 st March _____	Presently Banking With
Savings Account		
Fixed Deposits		

Type of Facility(ies)	Limit	Outstanding as on	Presently Banking With	Securities	Rate of Interest	Repayment Terms
Current Account						
Cash Credit						
Term Loan						
LC/BG						
Others						
Total						

If banking with UCO Bank, customer ID to be given: _____

It is certified that our unit has not availed any loan from any other Bank/Financial Institution in the past and I/we am/are not indebted to any other Bank/Financial Institution other than those mentioned in column no. 23 above

24) Credit Facility(ies) Proposed (₹ in Lakh):

Type of Facility(ies)	Amount Required (₹ 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-27) (Yes/No)
Cash Credit**				
Term Loan				
LC/BG				
Others				
Total				

**Basis of Cash Credit Limit applied

Cash Credit	Projected (for next year)						Promoter's Contribution
	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other current assets	

25) 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

26) Details of Top 5 Suppliers and Top 5 Customers

SI No	Name	Contact Number	Associated Since	% of Business (Sale/Purchase) & Credit Terms

27) 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 ₹10 lakhs to MSME Units)

a) Third Party Guarantee:

SI No	Name of Guarantor	Father/S pouse name	Residential Address	Telephone No. (Residence)	Mobile Number	Net worth (Rs. in lakh)	Aadhaar Number	PAN Number
1								
2								

b) Other Collateral Security:

SI No	Name of owner of Collateral	Collateral Security		
		Nature	Details	Value (₹ in lakh)
1				
2				

28) 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)

₹.in Lakh	Past Year 1 (Actual)	PastYear2 (Actual)	Present Year (Estimate)	Next Year (Projection)	Installed Capacity	Utilized Capacity
Net Sales						
Net Profit						
Capital (Net Worth in case of Companies)						

*Mandatory Field



29) Status Regarding Statutory Obligations:

Statutory Obligation: Remarks (Any details in Connection with the relevant obligation to be given)
Whether complied with (select Yes /No). If not applicable, then select N.A.

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	
5	Latest Income Tax Returns Filed	Yes/No/NA	
6	Any other Statutory dues remaining outstanding	Yes/No/NA	

30) 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: _____

31) Declaration to be obtained from the existing /prospective borrower as per Annexure-VI

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/FIs/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 Branch



Sl No	Indicative checklist for Documents Required
1	Proof of Identity: Passport/Voter Identity Card/PAN Card/Driving Licence/Job Card issued by MGNREGA duly signed by an officer of the State Government/Aadhaar Card/Identity Card (subject to the satisfaction of bank) of Individual/Proprietor/Partner(s)/Director(s)/Guarantor(s).
2	Photographs (two copies) of Individual/Proprietor/Partner(s)/Director(s)/Guarantor(s)/Other Key person associated.
3	Proof of Residence: Latest 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 of Individual/Proprietor/Partner(s)/ Director(s)/Other Key Person associated.
4	Proof of Business Address of the Firm/Enterprise: Copies of relevant licenses/registration certificates/other documents pertaining to the ownership, identity and address of business unit.
5	Memorandum and Article of association (In Case of Company)
6	Registered Partnership Deed of the firm (In Case of Partnership Firm)
7	Trust Deed (In case of Trust)
8	Proof of SC/ST/OBC/Minority, if applicable.
9	Udyam Registration Certificate/Udyam Assist Certificate.
10	GST Registration (if applicable).
11	Proof of activity: License/Certificate issued under Shop and Establishment Act/Certificate issued by the Government body, etc. as the case may be.
12	Statement of Means/Net Worth of borrowing concern Individual/Proprietor/Partner(s)/Director(s)/Guarantor(s), etc.
13	GST Returns (if applicable).
14	Income Tax Returns (if applicable).
15	Audited/Unaudited Financial Statements (as applicable).
16	Projected financials of borrowing concern for the next year in case of working capital limit and for the repayment period of the loan in case of term loan.
17	Annual Statements with details of Stocks and Debtors (with opening and closing balance of stocks, item with value and age-wise break-up of debtors) in CMR-14 and 14A.
18	In case of takeover of account from other lender, copy of latest sanction letter of existing lender including subsequent modification, if any.
19	Statement of existing Current Account/Cash Credit/Overdraft/Term Loan account with other lenders in case of takeover of accounts.
20	Immovable Property Related Documents like Title Deed/Latest Property Tax receipt, approved plan of construction, etc.
21	Documents relating to Liquid Collateral Security like Bank's own Deposit (FD/RD)/NSC/KVP/Life Insurance Policy, etc.
22	Copy of External Rating, if applicable.
23	Rent agreement (If business premises is on rent).
24	Copies of required Licenses/Permits/Fire NOC/Pollution control certificates/Building Plan Approval in respect of establishing the unit, import of machinery, etc (as applicable) should be obtained.

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

