

**Application for OD/WCTL/TERM LOAN under
United Trade Credit Scheme**

To
The Chief Manager/Manager,
United Bank of India,
_____ Branch

I/We request you to sanction credit facilities as stated in Item No. 12 of this form under United Trade Credit Scheme of the Bank.

I/We furnish the following information

1. Name of the Concern & Constitution (in Block Letters)
(Proprietorship/Partnership/Pvt. Ltd./Public Ltd./HUF etc)

2. Address with Telephone/Telex/Fax No.

2.1 Registered Office or main place of business

2.2 Branch/Godown

3. Details of Registration/Licences as applicable under local laws e.g., (Xerox copies enclosed)

- Trade Licence
- Shop and Establishment Act
- Sales Tax Registration
- Drug Licence for Retail Trade
- Rations and Civil Supplies
- Any other

4. Line of activities

5. Date of Incorporation & Commencement of business

6. Whether the proposal in new/switch over from other Bank(s) ? Details to be given.

7. Name of the present Banker(s) and details of facilities enjoyed if any, with present outstanding

<u>Name of the Bank</u> <u>Branch & Address</u>	<u>Amount of Loan</u>		<u>Present Outstanding</u>		<u>Amount of default, if any</u>
	Funded	Non Funded	Funded	Non Funded	

8. Details of Proprietor/Partners/Directors/Karta of HUF

Name	Address	Age	Net Worth (Rs. in lacs)
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(Details of Assts & Liabilities shall be furnished sccarately)

9. Nature of Goods traded
10. Terms of Dealership (supply arrangements, payment terms and validity period)
11. Region/Area where the product(s) is/are sold

(mention name and address of major potential customers)

(For Wholesale/Distributors only)

31.03.....
(Actual)

31.03.....
(Actual)

31.03.....
(Projected)

12. Past performance for the last two years & projection for current year next few years covering the repayment of Term Loan.

12.1 Capital & Reserves

12.2 Sales as per Sales Tax Return or Sales Tax Assessment or IT Return or Balance Sheet

12.3 Net profit

12.4 Value of Stocks & Book-Debts

12.5 Net Worth (Tangible)

12.6 20% of Sales

13. Working Capital facility applied for

13.1 Overdraft or Term Loan: Rs.

13.2 If Term Loan, period of repayment

14. Details of Securities Offered

14.1 Mortgage of Properties

Description of Security	Owner	Value (Rs in lacs)

14.2 Other Securities

Description of Security	Owner	Value (Rs in lacs)

15. Particulars of the Guarantor(s)
(Details of Assets & Liabilities shall be given separately)

Name & Address with Telephone No	Age	Net Worth (Rs in lac)

16. Details of pending litigation, if any, against, proprietor/any of the partners/Karta of HUF/directors/guarantors

17. I/We certify that all information furnished by me/us is true, that I/We have no borrowing arrangements for the unit with bank except as indicated in the application, that there is no overdue/statutory dues against me/us/promoters except as indicated in the application, that no legal action has been/is being taken against me/us/promoters, that I/We shall furnish all other information that may be required by you in connection with my/our application, that this may also be exchanged by you with any agency you

may deem fit, and you/your representative, representatives of Reserve Bank of India or any other agency as authorized by you, may at time, inspect/verify my/our assets, books of accounts etc. in our Godown/Business Premises as given above.

18. I/We hereby agree as a pre-condition of loan/advances given to me/us by the bank that in case I/We commit default in the repayment of the loan/advances or in the repayment of interest thereon or any of the agreed installment of the loan on due date(s). the bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name or the name of our company/firm/unit and its directors/partners/proprietors as defaulter in such a manner and through such medium as the bank of Reserve Bank of India in their absolute discretion may think fit.

Date:

(Signature of the Applicant)

Place:

List of Documents to be attached

1. *Copies of Registration Certificate/Licence as applicable. In case of Ltd. Co. Memorandum & Articles of Association.*
2. *Copies of Sales Tax Return or assessment order and Income Tax Return or Assessment order for last 2 years and current period.*
3. *Copies of title deeds of immovable properties offered as security with latest Tax Payment Receipts.*
4. *Copies of liquid Security documents.*
5. *Copies of statement of existing CD or Borrowal Account for last one year.*
6. *Copies of documents relating to ownership/tenancy/lease of business premises.*

