

Bank of India (Uganda) Ltd

BOI



APPLICATION FORM FOR CREDIT FACILITIES (BUSINESS ENTERPRISE)

Passport
Photo

Passport
Photo

To be submitted along with documents as per the check list

Application date _____ / _____ / _____

Amount requested _____ New/Repeat Borrower _____

1. **Business name** _____

2. **Registered office address:**

Postal _____ Town _____ District _____

Physical Address of Factory/shop _____

3. Date of registration _____ / _____ / _____ Registration no. _____

4. **Residential status of applicant** (whether resident in Uganda or not)

5. **Contact details**

Telephone: Office _____ Mob _____

Email address: _____

CRB Card No. _____

6. **Constitution** (Proprietary/partnership firm/Private Ltd/limited Company/Co-op society)

7. Date of establishment of enterprise: _____

8	NAME OF PROPRIETOR/PARTNERS/DIRECTORS OF COMPANY AND THEIR ADDRESS					
	Name	Date of Birth	Academic qualification	Residential address	Tel no. (res)	Experience in the line of activity

9. Relationship of Proprietor/Partner/Director with the officials of the Bank/Director of the Bank

10. NAMES OF ASSOCIATION CONCERNS AND NATURE OF ASSOCIATION:

Name of the Associate concern	Addresses of the Associate Concern	Presently Banking with	Nature of Association	Extent of Interest as a Prop./Partner Director/ or Just investor in Associate concern

11. Existing Credit facilities

11 (a)	Type of facilities	Limits (in million)	Outstanding as on	Availing from	Security lodged	ROI	Repay ment terms
	Current Account						
	Cash Credit						
	Term Loan						
	LC/BG						
If Banking with this Bank, customer No. to be given,							
11(b)	It is certified that our unit has not availed any loan from any other Bank/Financial Institution in the past and I am no indebted to any other Bank/Financial Institution other than those mentioned in 10(a) above.						

12	CREDIT FACILITIES REQUESTED FOR				
	Type of Facilities	Amt. (In Millions)	Purpose for which required	Security offered (details with approx. value to be specified)	
				Primary security	Provide the details of collateral security (Proposed)
	Overdraft facility				
	Term Loan				
	LC/BG				

13. Details of the Existing accounts of the Company / Firm / Individual

Name of the Bank	Type of the Account	Banking Since	Title of the Account	Directors/ Owners of the Company/ Firm

14. Details of guarantor(s)

Name _____

Residential Address _____

Occupation _____

(If in service, name & address of his/her employer)

Details of any similar guarantee, if any, given to other institutions

Whether any Government enquiry, proceedings or prosecution has been instituted against the unit or its proprietor/partners/directors/guarantors for any offence? Yes No

If Yes, please give details. _____

Details of pending litigation, if any, against and by the Unit / Directors / Guarantors.

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

Type of Machine	Purpose for which required	Whether imported or indigenous	Name of supplier	Total Cost of the Machine	Contributions being made by the Promoters	Loan required.

16. Details of collateral security offered

3.	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)					
		Past Year II (UGX Millions - Actual)	in (Actual)	Past Year I (Actual)	Present Year (Estimates)	Next Year (Projections)
	Net Sales					
	Net Profit					
	Capital (Net Worth in case of companies)					

Monthly Turnover of last twelve months

14 Status regarding statutory obligations			
	Statutory Obligations	Whether complied with (Write Yes/No). If not, applicable then write NA	Remarks (Any details in connection with the relevant obligation to be given)/ Number
1.	Registration with ROC and or license from government to transact the business		
2.	Registration with UIA if any		
3.	Trading license		
4.	Vat Registration		
5.	Latest Income Tax return filed		
6.	Any other statutory dues remaining outstanding		

I/We the undersigned, certify that all information furnished by me/us is true; that I/We have no borrowing arrangements for the unit 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 his may also be exchanged by you with any agency you may deemed fit and you, your representatives,. representatives of the Reserve Bank of India or any other agency as authorized by you, may at any time, inspect/verify my/our assets, books of account etc. in our factory/business premised as given above.

Signature of the Proprietor/Partner/Director/guarantor whose photos are affixed above

Signature.....

Name.....

Date.....

BIO-DATA FORM: Director / Partner / Guarantor / Individual

1. Full Name _____

2. D.O.B ____/____/____ Sex: _____

3. Name of the Father/Spouse _____

4. Type of Identification and No.:

- Passport _____
- Driving License _____
- Gov't Identity Card _____
- Financial Card _____
- Other (Specify) _____

5. **Type of employment:** Formal employment self-employed Informal employment
 Un employed

Occupation:

Employer:

Postal address _____

Physical address: _____

Tel contact 1. _____ 2. _____ 3. _____

If self-employed, nature of work and location:

6. **Residential address:**

LC1 _____ Town _____ District _____

Period at address (years) _____ **Status:** Owner Tenant

7. Functional Responsibilities in the unit
(Organization) _____

8. Capital/Loan Contribution in the unit at present

**If associated as proprietor/partner/director/shareholder with concerns other than the applicant unit,
please furnish following details**

9. Name and address of the branch/associates/identical concern _____

10. Functional responsibility in that concern: _____

11. Capital/Loan Contribution: _____

CHECK LIST (TO BE GIVEN TO THE CUSTOMERS BY BRANCH) OF DATA TO BE KEPT READY BY THE CUSTOMER

1. Proof of identity –Passport / Driving License / signature identification from present bankers of proprietor, partner or Director (if a company).
2. Proof of residency – LC Certificate, Tenancy Agreement, Copy of utility bills, property tax receipt/voter's ID Card of proprietor, partner or Director (if a company)
3. Proof of business address Form 8, or tenancy agreement etc.,
4. Copies of Form 7, Trading license, Date of incorporation, Registration of firm etc.,
5. Last three years balance sheets of the units along with income tax/sales tax returns etc.
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. Statutory clearances like KCCA permission, NEMA, UNBS, etc.,
9. 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
10. Statement of accounts from the existing bankers for the last 6 months
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. *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.
13. 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 goods (quantity and value), debtors, creditors, bank's outstandings for working capital limits , term loan limits ,bills discounted.
14. Photocopies of title deeds/ long term lease deeds/title deeds of all the properties being offered as primary and collateral securities.

(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).