



# eBook on SME Loan Product

## UCB DHRUBO

**UCB DHRUBO** is an overdraft Facility for Cottage, Micro, Small Enterprise:

<b>Target Customer</b>	CMSEs trading, manufacturing, service, non-farm rural activities, agro-based activities, etc.
<b>Purpose of the Loan</b>	To meet Working capital, agriculture production/trading, and other business purposes.
<b>Loan Amount</b>	Up to BDT 5 Crore.
<b>Loan Tenor</b>	12 months.
<b>Age of Borrower</b>	18 years to 70 years at loan application.
<b>Business Experience</b>	The business should be in operation for at least for 1 year.
<b>Business Location</b>	Permanent/Local resident of the locality who have business within 10 kilometer radius of the UCB Branches
<b>Legal Form of Business</b>	Proprietorship, Partnership and Private Limited Company.
<b>Nature of Loan</b>	Overdraft facility
<b>Loan Assessment</b>	Maximum up to 100% of the net required working capital or 75% of the sum total of inventory, advanced payment, and receivables whichever is lower.
<b>Interest Rate</b>	14.25 % or as decided by ALCO
<b>Security/Collateral Security</b>	Fully Secured by Collateral Security.
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Loan application</li> <li>• Repayment plan</li> <li>• Land documents for vetting, valuation and title search for secured loan.</li> <li>• National Identity Document (NID) or, Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>• Proof copy of tax return, where applicable</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of guarantor attested by customer</li> <li>• Business Card (if any)</li> <li>• Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>• Up to date trade license</li> <li>• MOA &amp; AOA (Certified by RJSC), Certificate of incorporation, Form X, XII. Board Resolution for limited company</li> <li>• Net Worth Statement</li> <li>• Call Report</li> <li>• Photographs of Business premise and stock, if any</li> <li>• FSS and ICRRS</li> <li>• Up to date and Clean CIB report</li> <li>• Registered Partnership Deed</li> <li>• All required licenses and certificates, where applicable</li> </ul>

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SME & Agri Banking Division

## UCB AYMA Joyti

**UCB AYMA JOYTI** is an overdraft Facility for women entrepreneur involved in Cottage, Micro, Small Enterprise:

<b>Target Customer</b>	CMSE sized trading, manufacturing, service, non-farm rural activities, agro-based activities, etc.
<b>Purpose of the Loan</b>	To meet Working capital, agriculture production/trading, and other business purposes.
<b>Loan Amount</b>	Up to BDT 5 Crore.
<b>Loan Tenor</b>	12 months.
<b>Age of Borrower</b>	18 years to 70 years at loan application.
<b>Business Experience</b>	The business should be in operation for at least for 1 year by Women Entrepreneur.
<b>Business Location</b>	Permanent/Local resident of the locality who have business within 10 kilometer radius of the UCB Branches
<b>Legal Form of Business</b>	Proprietorship, Partnership and Private Limited Company.
<b>Nature of Loan</b>	Overdraft facility
<b>Loan Assessment</b>	Maximum up to 100% of the net required working capital or 75% of the sum total of inventory, advanced payment, and receivables whichever is lower.
<b>Interest Rate</b>	14 % or as decided by ALCO
<b>Collateral Security</b>	Fully Secured by Collateral Security.
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Loan application</li> <li>• Repayment plan</li> <li>• Land documents for vetting, valuation and title search for secured loan.</li> <li>• National Identity Document (NID) or, Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>• Proof copy of tax return, where applicable.</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of guarantor attested by customer</li> <li>• Business Card (if any)</li> <li>• Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>• Up to date trade license</li> <li>• MOA &amp; AOA (Certified by RJSC), Certificate of incorporation, Form X, XII. Board Resolution for limited company</li> <li>• Net Worth Statement</li> <li>• Call Report</li> <li>• Photographs of Business premise and stock, if any</li> <li>• FSS and ICRRS</li> <li>• Up to date and Clean CIB report</li> <li>• Registered Partnership Deed</li> <li>• All required licenses and certificates, where applicable</li> </ul>

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## UCB ONKUR

**UCB ONKUR** is a term loan facility for meeting up of working capital requirement of businesses under Installment loan facility.

<b>Target Customer</b>	CMSMEs trading, manufacturing, service, non-farm rural activities, agro-based activities, etc.
<b>Purpose of the Loan</b>	To meet working capital requirement.
<b>Loan Amount</b>	BDT 2 Lac to 10 Crore. (Trading Tk. 5 Crore, Manufacturing & Service Tk. 10 Crore)
<b>Loan Tenor</b>	12 to 60 months
<b>Age of Borrower</b>	21 years to 70 years at loan maturity.
<b>Business Experience</b>	The business should be in operation for at least for 1 year.
<b>Business Location</b>	Permanent/Local resident of the locality who have business within 10 kilometer radius of the UCB Branches
<b>Legal Form</b>	Proprietorship, Partnership and Private Limited Company
<b>Nature of Loan</b>	Term Loan facility (EMI/EQI loan facility)
<b>Loan Assessment</b>	Maximum up to 70% of the Gross required working capital or 70% of the sum total of inventory, advance payment, and receivables whichever is lower.
<b>Interest Rate</b>	14.25% or as decided by ALCO
<b>Security/Collateral Security</b>	<p><u>Collateral Security:</u></p> <ul style="list-style-type: none"> <li>Original title/possession deed to be deposited with the bank for limit BDT 20.01 Lac to BDT 50.00 lac.</li> <li>Registered mortgage of land, flat etc. property for limit above Tk. 50.00 lac. (Only for secured loan); and/or</li> <li>Lien on UCB FDR &amp; Deposit Scheme, UCB issued WEDB.</li> </ul> <p><u>Primary Security:</u></p> <ul style="list-style-type: none"> <li>Hypothecation on inventory, receivables, advance payments, plant &amp; machineries.</li> <li>Irrevocable General Power of Attorney to be executed by the customer authorizing the Bank to sell the stock, receivable etc. under hypothecation without intervention to the Court in case of default (duly notarized).</li> </ul> <p><u>Support Security:</u></p> <ul style="list-style-type: none"> <li>Post-dated cheques for 03 instalments and 01 Post-dated cheques for the full amount of the loan and/or as per instruction of Bangladesh bank time to time.</li> <li>Personal guarantee(s) of proprietors/ partners (in case of partnership firm)/directors (in case of limited company), Personal guarantee (s) of mortgagor (s)</li> <li>Personal guarantee of spouse/parents/brother/sister/son/daughter as applicable.</li> <li>Usual charge documents duly signed, stamped &amp; filled in.</li> <li>Undertaking from the customer to exercise bank's right of set off/account debiting authority to realize any kind of fees, charges originated from time to time.</li> </ul>
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>Loan application</li> <li>Repayment plan</li> <li>Land documents for vetting, valuation and title search for secured loan.</li> <li>NID or, Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>Proof copy of tax return (where applicable)</li> <li>Up to date one photograph signed by the applicant, attested by source</li> <li>One photograph of guarantor attested by customer</li> <li>Business Card (if any)</li> <li>Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>Up to date trade license</li> <li>MOA &amp; AOA (Certified by RJSC), Certificate of incorporation, Form X, XII. Board Resolution for limited company</li> <li>Net Worth Statement</li> <li>Call Report</li> <li>Photographs of Business premise and stock, if any</li> <li>FSS and ICRRS</li> <li>Up to date and Clean CIB report</li> <li>Registered Partnership Deed ( where applicable)</li> <li>All required licenses and certificates, where applicable</li> </ul>

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## UCB DURJOY

**UCB DURJOY** is a term loan facility for Cottage, Micro and Small sized enterprise for meeting up of fixed asset purchase requirement:

<b>Target Customer</b>	CMSEs trading, manufacturing, service, non-farm rural activities, agro-based activities, etc.
<b>Purpose of the Loan</b>	To purchase fixed asset (Machinery, Equipment, Furniture, Vehicle for Commercial use etc.)
<b>Loan Amount</b>	Up to BDT 10 Crore.
<b>Loan Tenor</b>	12 to 60 months
<b>Age of Borrower</b>	18 years to 70 years at loan application.
<b>Business Experience</b>	The business should be in operation for at least for 1 year.
<b>Business Location</b>	Permanent/Local resident of the locality who have business within 10 kilometer radius of the UCB Branches
<b>Legal Form</b>	Proprietorship, Partnership and Private Limited Company
<b>Nature of Loan</b>	Term Loan facility (EMI loan facility)
<b>Loan Assessment</b>	Maximum up to 90% of the purchase price or acquisition cost of fixed assets must be shown in invoice but the debt equity ratio in fixed assets investment in the projected year (after purchase of new fixed assets) would not be more than 2.
<b>Interest Rate</b>	14.25% or as decided by ALCO
<b>Security/Collateral Security</b>	<p><u>Up to BDT 1 Crore – Unsecured.</u>  <u>Above BDT 1 Core- Fully Secured by Collateral Security</u></p> <p><b>Primary Security:</b></p> <ul style="list-style-type: none"> <li>• Hypothecation on inventory, receivables, advance payments, plant &amp; machineries.</li> <li>• Irrevocable General Power of Attorney to be executed by the customer authorizing the Bank to sell the stock, receivable etc. under hypothecation without intervention to the Court in case of default (duly notarized).</li> </ul> <p><b>Support Security:</b></p> <ul style="list-style-type: none"> <li>• Post-dated cheques for 03 instalments and 01 Post-dated cheques for the full amount of the loan and/or as per instruction of Bangladesh bank time to time.</li> <li>• Personal guarantee(s) of proprietors/ partners (in case of partnership firm)/directors (in case of limited company), Personal guarantee (s) of mortgagor (s)</li> <li>• Personal guarantee of spouse/parents/brother/sister/son/daughter as applicable.</li> <li>• Usual charge documents duly signed, stamped &amp; filled in.</li> <li>• Undertaking from the customer to exercise bank's right of set off/account debiting authority to realize any kind of fees, charges originated from time to time.</li> </ul>
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Loan application</li> <li>• Repayment plan</li> <li>• Land documents for vetting, valuation and title search for secured loan.</li> <li>• NID or, Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>• Proof copy of tax return.</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of guarantor attested by customer</li> <li>• Business Card (if any)</li> <li>• Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>• Up to date trade license</li> <li>• MOA &amp; AOA (Certified by RJSC), Certificate of incorporation, Form X, XII. Board Resolution for limited company</li> <li>• Net Worth Statement</li> <li>• Call Report</li> <li>• Photographs of Business premise and stock, if any</li> <li>• FSS and ICRRS</li> <li>• Up to date and Clean CIB report</li> <li>• Registered Partnership Deed</li> <li>• All required licenses and certificates, where applicable</li> </ul>

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## UCB AYMA Dipti

**UCB AYMA Dipti** is a CMSE term loan facility for Women Enterprises for working capital requirement of businesses:

<b>Target Customer</b>	CMS sized trading, manufacturing, service, non-farm rural activities, agro-based activities, etc.
<b>Purpose of the Loan</b>	To meet working capital, agriculture production/trading, and other business purposes.
<b>Loan Amount</b>	Up to BDT 5 Crore. Unsecured up to BDT 50 Lac.
<b>Loan Tenor</b>	12 to 60 months.
<b>Age of Borrower</b>	18 years to 70 years at loan application.
<b>Business Experience</b>	The business should be in operation for at least for 1 year by Women Entrepreneur.
<b>Business Location</b>	Permanent/Local resident of the locality who have business within 10 kilometer radius of the UCB Branches
<b>Legal Form</b>	Proprietorship, Partnership and Private Limited Company.
<b>Nature of Loan</b>	Term Loan facility (EMI loan facility)
<b>Loan Assessment</b>	Maximum up to 100% of the net required working capital or 75% of the sum total of inventory, advanced payment, and receivables whichever is lower.
<b>Interest Rate</b>	14 % or as decided by ALCO
<b>Security/Collateral Security</b>	<p><u>Collateral Security</u></p> <ul style="list-style-type: none"> <li>Original title/possession deed to be deposited with the bank for limit BDT 25.01 Lac to BDT 50.00 lac.</li> <li>Registered mortgage of land, flat etc. property for limit above Tk. 50.00 lac. (Only for secured loan); and/or</li> <li>Lien on UCB FDR &amp; Deposit Scheme, UCB issued WEDB.</li> </ul> <p><u>Primary Security:</u></p> <ul style="list-style-type: none"> <li>Hypothecation on inventory, receivables, advance payments, plant &amp; machineries.</li> <li>Irrevocable General Power of Attorney to be executed by the customer authorizing the Bank to sell the stock, receivable etc. under hypothecation without intervention to the Court in case of default (duly notarized).</li> </ul> <p><u>Support Security:</u></p> <ul style="list-style-type: none"> <li>Post-dated cheques for 03 instalments and 01 Post-dated cheques for the full amount of the loan and/or as per instruction of Bangladesh bank time to time.</li> <li>Personal guarantee(s) of proprietors/ partners (in case of partnership firm)/directors (in case of limited company), Personal guarantee (s) of mortgagor (s)</li> <li>Personal guarantee of spouse/parents/brother/sister/son/daughter as applicable.</li> <li>Usual charge documents duly signed, stamped &amp; filled in.</li> <li>Undertaking from the customer to exercise bank's right of set off/account debiting authority to realize any kind of fees, charges originated from time to time.</li> </ul>
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>Loan application</li> <li>Repayment plan</li> <li>Land documents for vetting, valuation and title search for secured loan.</li> <li>NID or, Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>Proof copy of tax return, where applicable</li> <li>Up to date one photograph signed by the applicant, attested by source</li> <li>One photograph of guarantor attested by customer</li> <li>Business Card (if any)</li> <li>Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>Up to date trade license</li> <li>MOA &amp; AOA (Certified by RJSC), Certificate of incorporation, Form X, XII. Board Resolution for limited company</li> <li>Net Worth Statement</li> <li>Call Report</li> <li>Photographs of Business premise and stock, if any</li> <li>FSS and ICRRS</li> <li>Up to date and Clean CIB report</li> <li>Registered Partnership Deed</li> <li>All required licenses and certificates, where applicable</li> </ul>

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## UCB SME Installment Loan (USIL)

**UCB SME Installment Loan (USIL)** is an Unsecured Term Loan facility for Cottage, Micro, Small, Medium and Large Segment business:

<b>Target Customer</b>	Cottage, Micro, Small, Medium and Large Segment business (CMSM & L) to meet the financial needs for their growth and development.
<b>Purpose of the Loan</b>	Business expansion, working capital, fixed asset purchase, advance payment, agriculture production/trading, and other relevant business purposes.
<b>Loan Amount</b>	BDT 10K to 1.50 Crore.
<b>Loan Tenor</b>	12 to 60 months
<b>Age of Borrower</b>	21 years to 60 years at loan application.
<b>Business Experience</b>	Must have minimum 03 (three) years' experience in the same line of business as an entrepreneur for up to BDT 1.00 Crore and 05 (five) years for above BDT 1.00 Crore.
<b>Business Location</b>	The business should be located within 10 KM radius from branch/distribution channel of /from any of the UCB Branches across the country.
<b>Legal Form of Business</b>	Proprietorship, Partnership and Private Limited Company
<b>Nature of Loan</b>	Term Loan facility (EMI loan facility)
<b>Loan Assessment</b>	<u>For Working Capital Finance:</u> Max 100% of the net required working capital or 75% of the sum total of inventory, advance payment and receivables, whichever is lower. <u>For Fixed Assets Purchase:</u> Max 80% of the purchase price or acquisition cost of fixed assets must be shown in invoice
<b>Interest Rate</b>	15% or as decided by ALCO
<b>Collateral Security</b>	Unsecured.
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Filled up loan application form</li> <li>• Valid National Identity Document (NID)</li> <li>• Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>• Personal e-TIN / latest proof of tax return</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of each guarantor with both guarantors' signature &amp; attested by customer</li> <li>• Filled up CIB enquiry &amp; CIB undertaking from</li> <li>• Business Card (if any)</li> <li>• Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>• Up to date trade license along with three years'/five years' business existences proof of current business</li> <li>• 12 months Personal or Business account statement for Sole Proprietorship concerns and Company Bank Statement for partnership and Limited companies.</li> <li>• Trade License.</li> </ul> <p><b>In case of Partnership Firm:</b></p> <ol style="list-style-type: none"> <li>Copy of Registered by RJSC along with Partnership Deed.</li> </ol> <p><b>In case of limited company:</b></p> <ol style="list-style-type: none"> <li>Copy of Memorandum &amp; Articles of Association of the company including Certificate of incorporation duly certified by Registrar Joint Stock Companies (RJSC) and attested by the Managing Director accompanied by an up-to-date list of Directors</li> <li>Copy of Board Resolution of the company for availing credit facilities and authorizing Managing Director/ Chairman/Director for execution of documents and operation of the accounts.</li> <li>An Undertaking not to change the management of the company and the memorandum and articles of the company without prior permission of the bank.</li> <li>Copy of last audited financial statement up to last 3 years (as applicable and subject to Regulation-10).</li> <li>Personal Guarantee of all the Directors including the Chairman and Managing Director.</li> <li>Certificate of registration of charges over the fixed &amp; floating assets of the company duly issued by RJSC.</li> </ol>

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## UCB SME Revolving Short Term Loan (RSTL)

UCB SME Revolving Short Term Loan (RSTL) is a revolving nature demand loan for our SMEs. The salient features are as below:

<b>Target Customer</b>	CMSME Trading, Service providers, Manufacturing
<b>Purpose of the Loan</b>	To meet up working capital requirement and day to day operational expenses.
<b>Loan Amount</b>	Trading: BDT 5 Crore; Service: BDT 50 Crore & Manufacturing: BDT 75 Crore
<b>Loan Tenor</b>	1 year. But, each disbursement/deal must be adjusted within specific days, to be set by SME CRM, based on cash conversion cycle; preferably within 90 days/as per instruction of Bangladesh Bank. Every disbursement/deal will have its own maturity/tenor period irrespective of limit validity.
<b>Age</b>	25 years to 65 years at the time of loan maturity.
<b>Business Experience</b>	Must have good repayment track record of any types of loan with any schedule bank/ financial institution for 2 years.
<b>Business Location</b>	Permanent/Local resident of the locality who have business within 10 kilometer radius of the UCB Branches
<b>Legal Form</b>	Proprietorship, Partnership and Private Limited Company
<b>Nature of Loan</b>	Demand Loan facility
<b>Loan Assessment</b>	Max 75% of the gross required working capital or 70% of the sum total of inventory, advance payment and receivables, whichever is lower.
<b>Interest Rate</b>	14.25% or as decided by ALCO
<b>Security / Collateral and support</b>	<ul style="list-style-type: none"> <li>• Hypothecation on the inventory, receivables, advance payments, plant &amp; machineries.</li> <li>• Insurance coverage 110% of limit covering fire and RSD and other risk, as applicable</li> <li>• Personal guarantee (PG) of spouse and adult son/daughter, if any. In absence of spouse, PG from first blood of the owner of the organization to be obtained.</li> <li>• Personal guarantee of the mortagor of collateral security</li> <li>• Debit authority from the client(s) for debiting client(s) account for repayment of loan/installment(s).</li> <li>• 1 post dated MICR cheque in favor of bank covering full value of RSTL duly signed.</li> <li>• Usual Charge documents duly filled in.</li> <li>• Any other security may deem fit on a case to case basis</li> </ul>
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Loan application</li> <li>• Valid National Identity Document (NID)</li> <li>• Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>• E-TIN / tax return certificate</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of guarantor attested by customer</li> <li>• Filled up CIB enquiry &amp; CIB undertaking form</li> <li>• Business Card (if any)</li> <li>• Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>• Up to date trade license along with three years' business existences proof of current business</li> <li>• 12 months Personal or Business account statement for Sole Proprietorship concerns and Company Bank Statement for partnership and Limited companies.</li> <li>• MOA &amp; AOA (Certified by RJSC), Certificate of incorporation; Form X, XII. Board Resolution for limited company</li> <li>• Net Worth Statement</li> <li>• Call Report</li> <li>• Photographs of Business premise and stock</li> <li>• FSS and ICRRS</li> <li>• Up to date and Clean CIB report</li> <li>• Registered Partnership Deed, where applicable</li> <li>• Stock Report duly verified by Branch</li> <li>• List of receivable with ageing schedule</li> </ul>

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## UCB Thikana

**UCB Thikana** is a Term Loan facility for Cottage, Micro, Small, Medium Enterprises for construction and/or reconstruction of residential, one storied, single storied and/or semi-pucca building.

<b>Target Customer</b>	Cottage, Micro, Small and Medium (CMSM) Enterprises								
<b>Purpose of the Loan</b>	To meet the financial needs for construction and/or reconstruction of residential , one storied, single storied and/or semi-pucca building.								
<b>Loan Amount</b>	BDT 5 Lac to BDT 2 Crore.								
<b>Loan Tenor</b>	Up to 60 months								
<b>Age of Borrower</b>	21 years to 60 years at loan application.								
<b>Business Experience</b>	The business should be in operation which to be supported by Trade License/Registration Certificate from relevant authority or any other Relevant Documents, acceptable to bank.								
<b>Business Location</b>	The business should be located within 10 kilometer radius / 1-hour travel time (CNG/Taxi/Car/Bus) of /from the UCB Branches located at Dhaka, Chittagong and other city corporation area and 20 Kilometer radius / 1-hour travel time (CNG/Taxi/Car/Bus) of /from the UCB Branches located rest area of the country.								
<b>Legal Form</b>	Proprietorship, Partnership and Private Limited Company								
<b>Nature of Loan</b>	Term Loan facility (EMI loan facility)								
<b>Loan Assessment</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;">Particulars</th> <th style="text-align: center; padding: 5px;">LTV</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">One &amp; Single storied building</td> <td style="text-align: center; padding: 5px;">65%</td> </tr> <tr> <td style="padding: 5px;">Single storied building along with semi pucca shed</td> <td style="text-align: center; padding: 5px;">60%</td> </tr> <tr> <td style="padding: 5px;">Semi pucca building</td> <td style="text-align: center; padding: 5px;">55%</td> </tr> </tbody> </table> <p style="margin-top: 10px;">         ➤ All utility connection and minimum 6 ft. wide. road connectivity to be available.          ➤ Loan amount should not be more than 70% of construction/ renovation cost.          ➤ Loan for semi-pucca building will not exceed 100% of FSV of land.         <ul style="list-style-type: none"> <li>• Value may be defined as FSV of land plus estimated cost of construction.</li> <li>• Estimated cost for semi-pucca building is maximum <b>Tk. 800/sft.</b> (Room + common bath room)</li> <li>• Estimated cost for semi-pucca building is maximum <b>Tk. 1000/sft.</b> (Room+ bath room + kitchen)</li> <li>• Estimated cost for single/one storied building is maximum <b>Tk. 1200/sft.</b></li> </ul> </p>	Particulars	LTV	One & Single storied building	65%	Single storied building along with semi pucca shed	60%	Semi pucca building	55%
Particulars	LTV								
One & Single storied building	65%								
Single storied building along with semi pucca shed	60%								
Semi pucca building	55%								
<b>Interest Rate</b>	14.25% or as decided by ALCO								
<b>Collateral Security</b>	Unsecured up to BDT 25 Lac.								
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Loan application</li> <li>• Construction Plan and cost estimate (Construction plan to be obtained from local/appropriate authority for one storied building only)</li> <li>• Repayment plan</li> <li>• Land documents for vetting, valuation and title search</li> <li>• NID or, Passport/Driving license/ Commissioner Certificate with photo (if required, in absence of NID)</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of guarantor attested by customer</li> <li>• Filled up CIB enquiry &amp; CIB undertaking form</li> <li>• Business Card (if any)</li> <li>• Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>• Up to date trade license</li> <li>• MOA &amp; AOA (Certified by RJSC), Certificate of incorporation; Form X, XII. Board Resolution for limited company</li> <li>• Net Worth Statement</li> <li>• Call Report</li> <li>• Photographs of Business premise and stock, if any</li> <li>• FSS and ICRRS, where applicable</li> <li>• Proof of Tax return, where applicable</li> <li>• Up to date and Clean CIB report</li> <li>• Registered Partnership Deed</li> <li>• All required licenses and certificates, where applicable</li> </ul>								

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SME & Agri Banking Division

## UCB Agri & Rural Fast Loan (UCB ARFL)

**ARFL** is a collateral free agri & rural loan which can be approved under the Delegation of Branch Manager/Regional Head. Key Features of UCB Agri & Rural Fast Loan (ARFL) are as below:

<b>Target Segment</b>	All types of agricultural and rural activities to meet the financial needs for their growth and development.	
<b>Legal Form</b>	Individual agri producer/ rural activities & Group of individuals (by name)/Sole Proprietorship	
<b>Purpose of the Loan</b>	Agricultural production, expansion of agricultural production, working capital for agri activities, fixed asset purchase, advance payment, income generating activity for low income professionals for rural poverty eradication, and any other aligned purpose.	
<b>Nature of Loan</b>	Term Loan facility/ Time Loan facility	
<b>Loan Limit</b>	Min. BDT 0.20 Lac & Max. BDT 4.00 Lac	
<b>Approval Authority</b>	Up to 1.50 Lac      HoB (up to EO) Up to 2.00 Lac      HoB (SEO & AVP) Up to 3.00 Lac      HoB (FAVP , VP and FVP) Up to 4.00 Lac      HoB (SVP & Above) and/Or Regional Head ( <i>other than SMT members</i> )	
<b>Rate of Interest</b>	13% or as decided by ALCO	
<b>Loan Tenor</b>	Max. 12 months	
<b>Age of Borrower</b>	Minimum Age: 21 years at the time of application' Maximum Age: 60 years at the time of loan maturity.	
<b>Banking Experience</b>	Bank account with UCB is mandatory, preferably Shabolimbi Easy Account- Farmers & micro activities.	
<b>Loan Assessment</b>	Working Capital (WC) Finance for cultivation: Max. 100% of the requirement. Fixed Assets Purchase: Max.80% of the purchase price or acquisition cost of fixed assets to be financed.	
<b>Collateral Security</b>	Fully Unsecured	
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Loan Application Form duly signed by the customer.</li> <li>• Valid National Identity Document (NID)</li> <li>• Proof of profession</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of each guarantor with both guarantors' signature &amp; attested by customer</li> <li>• Filled up CIB enquiry Form &amp; CIB undertaking from (for applicable cases)</li> <li>• Duly signed visit report.</li> </ul> <b>Personal Guarantee:</b> <ol style="list-style-type: none"> <li>i. Personal guarantee (PG) of borrower</li> <li>ii. Personal guarantee (PG) of spouse and adult son/daughter, if any, of the owner(s). In absence of spouse, PG from first blood of the owner of the organization to be obtained.</li> <li>iii. For loan above BDT 2.00 Lac: additional 1 (one) PG of third party guarantor</li> </ol> <b>Legal Documents</b> <ol style="list-style-type: none"> <li>i. Hypothecation of crop/receivables/agri inputs and receivable</li> <li>ii. Debit authority from the client(s) for debiting client(s) account for repayment of loan.</li> <li>iii. Usual Charge documents duly filled in. (Specified in legal document section)</li> </ol> <b>Crops loan for up to 5 Acre land</b> <ul style="list-style-type: none"> <li>• Demand Promissory Note (10-50 taka/As per current policy)</li> <li>• Letter of hypothecation of Crop (without stamp)</li> <li>• Personal Letter of Guarantee (without stamp)</li> </ul> <b>Loan to 10 Taka Account :</b> <ul style="list-style-type: none"> <li>- Demand Promissory Note(50-100 taka)</li> </ul> <b>For any other Regular Agricultural Loan: (Individual &amp; Group Lending)</b> <ul style="list-style-type: none"> <li>• Demand promissory note, Acceptance of the terms and conditions of Sanction Advice, Letter of hypothecation of stocks and goods, Personal Letter of Guarantee, Letter of revival, Letter of undertaking, Letter of disbursement, Any other documents as per requirements, if any</li> </ul> <b>MICR Cheque:</b> <ul style="list-style-type: none"> <li>Fully prepared, valid and signed post-dated MICR cheques stipulating amount and date.</li> </ul>	

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SME & Agri Banking Division

## UCB Pragati

UCB Pragati is a **collateral free** term loan facility for all types of Cottage, Micro, and Small Enterprises with a view to catering financial needs of the marginalized people for working capital, fixed asset purchase, advance payment, agriculture production/trading, and other relevant business purposes under Fortnightly Installment loan facility.

<b>Vision</b>	Financial Inclusion and Poverty Alleviation
<b>Target Customer</b>	Cottage & Micro
<b>Purpose of the Loan</b>	Business expansion, working capital, fixed asset purchase, advance payment, agriculture production/trading, and other relevant business purposes.
<b>Loan Amount</b>	BDT 0.50 Lac to 3.00 Lac
<b>Loan Tenor</b>	12 to 18 months
<b>Age of Borrower</b>	22 years to 60 years
<b>Business Experience</b>	The business should be in operation for at least for 2 years
<b>Business Location</b>	Permanent/Local resident of the locality who have business within 10 kilometer radius of the UCB Branches
<b>Legal Form</b>	Proprietorship, Partnership (only Trade License / Partnership agreement)
<b>Nature of Loan</b>	Term Loan – terminating facility, Fortnightly Installment
<b>Banking Experience</b>	No experience required, need only bank account
<b>Loan Assessment</b>	Excel based Format. For Working Capital (WC) Finance: Max. 50% of the average stock/inventory and Receivables. Fixed Assets Purchase: Max. 60% of the purchase price or acquisition cost of fixed assets to be financed.
<b>Sanction Authority</b>	Up to Tk.2.00 Lac by Head of Branch. Above Tk.2.00 Lac by Regional Head
<b>Interest Rate</b>	4%-7% subject to Bangladesh Bank refinance schemes. However, usual Rate is 15%
<b>Collateral Security</b>	No Collateral (Fully Unsecured)
<b>Personal Guarantee</b>	Personal guarantee of proprietor/partners, spouse and adult son/daughter and third party guarantor.
<b>Follow up &amp; Monitoring</b>	Regular visit by Branch, Dedicated team from Head office
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>➤ Loan Application Form duly signed by the customer.</li> <li>➤ Valid National Identity Document (NID)</li> <li>➤ Passport/Driving license/ Commissioner Certificate/ Any other Valid Certificate with photo (if required, in absence of NID).</li> <li>➤ Up to date one photograph signed by the applicant, attested by source</li> <li>➤ One photograph of each guarantor with both guarantors' signature &amp; attested by customer</li> <li>➤ Filled up CIB enquiry Form &amp; CIB undertaking from</li> <li>➤ Business Card (if any)</li> <li>➤ Business ownership &amp; operational documents (as per requirement of different legal form of businesses)</li> <li>➤ Duly signed visit report.</li> <li>➤ Trade License</li> <li>➤ Hypothecation of stock/receivables/machineries/fixed assets with insurance coverage 110% of limit covering fire.</li> <li>➤ Personal guarantee (PG) of proprietor/partners.</li> <li>➤ Personal guarantee (PG) of spouse and adult son/daughter, if any, of the owner(s). In absence of spouse, PG from first blood of the owner of the organization to be obtained.</li> <li>➤ 1 (one) PG of third party guarantor (Businessman, Possession Holder, Banker, 1st &amp; 2nd Class Govt. Service Holder, MBBS doctor, Higher Level Service Holder)</li> <li>➤ Debit authority from the client(s) for debiting client(s) account for repayment of loan instalment(s).</li> <li>➤ Fully prepared, valid and signed post-dated MICR cheques shall be taken stipulating amount and date.</li> <li>➤ Usual Charge documents duly filled in.</li> <li>➤ Memorandum Deposit of Title Deed (MDTD*)/ Possession Deed/ Rental Deed (Original) will provide additional comfort for assessing loan proposal in terms of limit, if any.</li> <li>➤ Any other security may deem fit on a case to case basis</li> </ul>

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SME & Agri Banking Division

## UCB Suchana

UCB Suchana is a collateral free term loan facility for all types of Cottage, Micro, and Small Enterprises, particularly new entrepreneurs especially in rural areas. Features of this product are as below:

<b>Vision</b>	<b>Zero Unemployment (New Entrepreneurship Development)</b>
<b>Objective</b>	<ul style="list-style-type: none"> <li>• To encourage self-employment by providing financing to new ventures to create new entrepreneurship.</li> <li>• On boarding unbanked entrepreneurs in banking channel</li> </ul>
<b>Broad Target Segment</b>	<p><u>Segment A:</u></p> <ul style="list-style-type: none"> <li>• Skill Based entrepreneurs with minimum HSC level education (normal stream) along with having professional/vocational/technical training certificate/any other government training related to skill /business development including Diploma course from any polytechnic Institutions.</li> </ul> <p><u>Segment B:</u></p> <ul style="list-style-type: none"> <li>• Educated Unemployed Youths (at least Graduation completed) and ready to be an entrepreneur with potential business idea.</li> </ul> <p><u>Segment C:</u></p> <ul style="list-style-type: none"> <li>• A potential entrepreneur with work experience of minimum 02 years, who aspire to start his/her own business based on the work experience.</li> <li>• Any other micro segmented entrepreneurs having informal business experiences of 02 years.</li> <li>• Entrepreneurs having successful borrowing relationship (Young Entrepreneur loans/ micro- enterprise loans) with NGO/Micro finance organizations.</li> <li>• Returnee migrant workers aspiring to start business based on his overseas experiences.</li> </ul>
<b>Purpose of the Loan</b>	To start business, working capital requirement, procurement of fixed asset, any other relevant business purposes.
<b>Age Limit</b>	21 to 35 years at the time of loan application (experience segment up to 45)
<b>Legal Form</b>	Sole Proprietorship
<b>Business Experience</b>	For customer segment A & B not Mandatory. For customer Segment C: 2 years of relevant experience is required.
<b>Residency Status</b>	For Rural permanent residency For urban area (may be waived upon verification of permanent address )
<b>Loan Amount</b>	Min. BDT 1.00 Lac & Max. BDT 5.00 Lac
<b>Nature of Loan</b>	Term Loan facility (Equated Monthly Installment)
<b>Facility Tenor</b>	Up to 24 months.
<b>Interest Rate</b>	7% (Subject to Refinance Scheme of Bangladesh Bank), without refinance 15%
<b>Collateral Requirement</b>	<ul style="list-style-type: none"> <li>• No Collateral (fully unsecured),</li> <li>• For educated unemployed youths education /training certificate can be considered as security</li> </ul>
<b>Analysis</b>	Excel based calculation sheet
<b>Delegation of approval</b>	Head of Branch (slab wise as per designation) up to 3.00 Lac BDT 3.00 Lac to 5.00 Lac CRMD(SME)
<b>Monitoring</b>	Branch , Head office SME & Agri Banking & Credit Monitoring (SME)
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>➢ Loan Application Form duly signed by the customer.</li> <li>➢ Valid National Identity Document (NID)</li> <li>➢ Up to date one photograph signed by the applicant, attested by source</li> <li>➢ One photograph of each guarantor with both guarantors' signature &amp; attested by customer</li> <li>➢ Deposit of original academic certificates (i.e. SSC, HSC, Honours, Masters) or professional/vocational/technical training certificate/any other government training related to business development (Where applicable). To be verified and preserved at branch level.</li> <li>➢ Hypothecation of stock/receivables/machineries/fixed assets/advance payment.</li> <li>➢ Personal guarantee (PG) of borrower.</li> <li>➢ PG from first blood of the owner of the organization to be obtained. For experienced customer segment Personal guarantee (PG) of spouse and adult son/daughter, if any, of the owner(s) may be taken.</li> <li>➢ At least 1 (one) PG of third party guarantor (Businessman, Possession Holder, Banker, 1st &amp; 2nd Class Govt. Service Holder, MBBS doctor, Higher Level Service Holder)</li> <li>➢ Debit authority from the client(s) for debiting client(s) account for repayment of loan instalment(s).</li> <li>➢ Post-dated MICR cheques for 3 installments and 1 Post-dated MICR cheque for the full amount of the loan and/or as per instruction of Bangladesh Bank time to time.</li> </ul>

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**SME & Agri Banking Division**

## UCB Sabuj Samriddhi

UCB Sabuj Samriddhi is a green term loan facility designed to fund environmentally focused business venture, including renewable energy, waste management, recycling, eco-friendly establishments, limiting electricity and water usage and encouraging paperless transactions. It is the first green finance product in Bangladesh aligned with Nobel Laureate Professor Muhammad Yunus' "Zero Net Carbon Emission" philosophy. With competitive interest rates, flexible repayment terms, and expert guidance, UCB ensures that its green loan products help businesses meet both financial and environmental objectives.

<b>Vision</b>	<b>Zero Net Carbon Emission</b>
<b>Objective</b>	To extend credit facilities for promoting Net Zero Carbon emission and Sustainable ventures.
<b>Purpose</b>	Establishment/ BMRE cost (including civil work, import and local procurement etc.) of the business.
<b>Target Segment</b>	Any manufacturing, trading, service, non-firm, and agro-based entities engaged in and/or inclined to take up green initiatives for CMSME.
<b>Legal Form of Business</b>	Proprietorship, partnership, limited company.
<b>Business Experience</b>	01 year experience in same line of business as an entrepreneur.
<b>Scope of the Loan</b>	Sector under the purview of this product include 14 (fourteen) sectors covering 94 products aligned with the Green taxonomy prescribed in Sustainable Finance Policy for Banks
<b>Nature of Loan</b>	Term Loan facility (EMI loan facility).
<b>Loan Amount</b>	BDT 2.00 lac to BDT 25.00 Lac
<b>Facility Tenor</b>	12 months to 36 months (under refinance up to 10 years).
<b>Age Limit</b>	Minimum Age: 21 years at the time of application. Maximum Age: 65 years at the time of loan maturity.
<b>Interest Rate</b>	5% (Subject to Refinance Scheme of Bangladesh Bank), without refinance 15% p.a.
<b>Collateral Requirement</b>	Not mandatory.
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>➤ Loan Application Form duly signed by the customer.</li> <li>➤ Valid National Identity Document (NID)</li> <li>➤ Up to date one photograph signed by the applicant, attested by source</li> <li>➤ One photograph of each guarantor with both guarantors' signature &amp; attested by customer</li> <li>➤ Deposit of original academic certificates (i.e. SSC, HSC, Honours, Masters) or professional/vocational/technical training certificate/any other government training related to business development (Where applicable). To be verified and preserved at branch level.</li> <li>➤ Hypothecation of stock/receivables/machineries/fixed assets/advance payment.</li> <li>➤ Personal guarantee (PG) of borrower.</li> <li>➤ Personal guarantee (PG) of spouse and adult son/daughter, if any, of the owner(s). In absence of spouse, PG from first blood of the owner of the organization to be obtained.</li> <li>➤ At least 1 (one) PG of third party guarantor (Businessman, Possession Holder, Banker, 1st &amp; 2nd Class Govt. Service Holder, MBBS doctor, Higher Level Service Holder)</li> <li>➤ Debit authority from the client(s) for debiting client(s) account for repayment of loan instalment(s).</li> <li>➤ Post-dated MICR cheques for 3 Installments and 1 Post-dated MICR cheque for the full amount of the loan and/or as per instruction of Bangladesh Bank time to time.</li> <li>➤ Usual Charge documents duly filled in.</li> <li>➤ Relevant document of SIM registration of borrowers own NID.</li> </ul>

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## UCB SME Remittance Loan (USRL)

It has been observed that family members or beneficiaries of the remittance earners have business or agri project in Bangladesh and sometimes they need fund to expand their business. In this connection we have designed UCB SME Remittance Loan (USRL) containing following features:

<b>Target Segment</b>	Cottage, Micro, Small Enterprises and agri sectors (Family members or beneficiaries of remittance earners)
<b>Legal Form of Business</b>	Sole Proprietorship, Partnership & Agri Customers
<b>Purpose of the Loan</b>	Business expansion, working capital, fixed asset purchase, advance payment, trading, agriculture production and other relevant activity
<b>Remitter's Experience</b>	Minimum 6 months working experience abroad and with all valid work permit and Visa.
<b>Remittance Channel</b>	Directly in the account maintained with UCB through inward remittance withdrawn from UCB network.
<b>Minimum remittance income</b>	To be eligible for a UCB SME Remittance Loan (USRL), the remitter must have a six-month average remittance income of 5% of the applied loan amount through the proper remittance channel. This income must be verified by UCB Remittance Department through E-Mail.
<b>Remittance Channel</b>	Remittance must be received directly in the account maintained with UCB.
<b>Nature of Loan</b>	Term Loan facility (Equated Monthly Installment)
<b>Loan Limit</b>	Minimum TK. 0.50 Lac & Maximum TK. 20.00 Lac
<b>Approval Authority</b>	<ul style="list-style-type: none"> <li>• up to Tk. 2.00 Lac [HOB ranked below FAVP] in consultation with Regional Head</li> <li>• up to Tk. 3.00 Lac [HOB ranked FAVP and above] in consultation with Regional Head</li> <li>• above Tk. 3.00 lac [CRMD (SME)]</li> </ul>
<b>Rate of Interest</b>	15% or as decided by ALCO.
<b>Loan Tenor</b>	Max. 05 years
<b>Age of Borrower</b>	Mini. Age: 20 years at the time of application & Max. Age: 60 years at the time of loan maturity
<b>Banking Experience</b>	Minimum one (01) year of experience in same line of business as an entrepreneur
<b>Loan Assessment</b>	<u>For Working Capital (WC) Finance:</u> Maximum up to 70% of the Net working Capital or 75% of the sum total of inventory & receivables whichever is lower. <u>For Fixed Assets Purchase:</u> Max. 90% of the purchase price or acquisition cost of fixed assets.
<b>Collateral Security</b>	No Collateral (Fully Unsecured)
<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• Loan Application Form duly signed by the customer.</li> <li>• Valid National Identity Document (NID) of applicant and guarantors.</li> <li>• Min 6 months of Remittance statement/Bank statement, for proof of remittance flow</li> <li>• Copy of Remitter's passport.</li> <li>• Photocopy of Visa/Residence Permit/Work Permit/Green Card of remitter</li> <li>• Remitters letter of intent (physical/email and any other format) for continuation of remittance delivery through UCB till the settlement of the loan.</li> <li>• Passport/Driving license/birth certificate/ Commissioner Certificate/ Any other Valid Certificate with photo of applicant (if required, in absence of NID).</li> <li>• Up to date one photograph signed by the applicant, attested by source</li> <li>• One photograph of each guarantor with both guarantors' signature &amp; attested by customer</li> <li>• Filled up CIB enquiry Form &amp; CIB undertaking from</li> <li>• Declaration of non-formal loan liability status (including NGO MFI) of borrower</li> <li>• Trade License, Duly signed visit report</li> <li>• For Agri &amp; Rural credit as per existing policy &amp; practice of the Bank to be obtained.</li> <li>• Personal guarantee (PG) of proprietor/partners.</li> <li>• Personal guarantee (PG) of spouse and adult son/daughter, if any, of the owner(s). In absence of spouse, PG from first blood of the owner of the organization to be obtained.</li> <li>• Personal guarantees of beneficiaries of the remittance. (Borrower and additional 01 person)</li> <li>• 1 (one) PG of third party guarantor (Businessman, Possession Holder, Banker, 1st &amp; 2nd Class Govt. Service Holder, MBBS doctor, Higher Level Service Holder)</li> <li>• Debit authority from the client(s) and beneficiary for debiting client(s) account for repayment of loan instalment(s).</li> <li>• Post-dated cheques for 03 instalments and 01 post-dated cheques for the full amount of the loan and/or as per instruction of Bangladesh Bank time to time.</li> </ul>

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# THANK YOU