

Main Schemes Promoted by UCO Bank



Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Incentive s/ Benefit	Additional details
UCO Vyapar Samridhi	For both New and Existing business unit under MSE – Small Business including Retail Trade		Rs. 1.00 Lakh and up to Rs. 100.00 Lakh per MSE borrower			Provision of guarantee coverage by CGTMSE as per CGTMSE guidelines No collateral security is insisted Where the borrower offers 100% collateral security to cover the loan amount then CGTMSE coverage may be waived off	Repayment tenure of Cash Credit/Term Loan to be decided keeping in view the availability of guarantee coverage under CGTMSE/CGF MU/CGSSI on case to case basis	Processing Charges: Up to Rs. 5 Lakh- NIL		
Scheme for financing Two Wheelers under Mudra	Financing Two Wheelers under priority sector MUDRA.	Non-salaried individuals	No Minimum Maximum Rs. 1.00 Lac Applicable based on quantum of loan, categorized as under : Shishu – Upto	UCO Float Rate+ 0.55% (UCO Float Rate as applicable from time to time)		Primary Security: Hypothecation of assets created out of Bank finance. Collateral Security: No collateral or Third Party Guarantee is to	60 EMIs			Comprehensive Insurance with Bank Clause. Hypothecation clause should be registered in the books of Regional Transport Authority. Documents and

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			Rs.50000/- Kishore – Rs.50001/- to Rs.1 lac			be taken. To be covered under CGFMU/CGTMS E as applicable.				RTO Vehicle Transfer Forms as required by our Bank.
E- Rickshaw under Mudra Scheme	The aim of the scheme is to increase the confidence of the aspiring young person to become first generation entrepreneurs as also of existing small businesses to expand their activities.			UCO Float Rate+ 0.55% (UCO Float Rate as applicable from time to time)		Primary Security: Hypothecation of assets created out of loan amount. Collateral Security: No collateral or Third Party Guarantee is to be taken. To be covered under CGFMU/CGTMS E as applicable.	60- 84 months Moritorium period of 3 months			Insurance: E-Rickshaw should be insured under Comprehensive insurance with requisite Bank clause (if applicable), preferably through Bank's Channel Partner.
Pradhan Mantri MUDRA Yojana (PMMY)	To increase the confidence of the aspiring young person to become first generation entrepreneurs as also of existing	Individuals, Proprietary concern, Partnership Firm, Private Ltd. Company, Public Company	No Minimum amount. Maximum Amount - Rs.10.00 lacs	UCO Float Rate+ 0.55% (UCO Float Rate as applicable						

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	small businesses to expand their activities	& Any other legal forms		from time to time)						
STANDUP INDIA	The objective of the Stand-Up India scheme is to facilitate bank loans between Rs.10 lakh and Rs.1crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise.	SC/ST and/or woman entrepreneurs, above 18 years of age For only green field project	INR 10 lakh- INR 1 crore	Not to exceed (MCLR + 3%+ tenor premium) (As applicable from time to time)						
Swarojgar Credit Card	Swaraojgar Credit Card Scheme (SCC) aims at providing adequate and timely credit i.e. working capital / or block capital or both to small artisans, handloom		Rs 25,000/- per borrower as composite loan.	UCO Float Rate+ 1.55% (UCO Float Rate as applicable from time to time)						The banks will have absolute freedom to select the client for the SCC. There will be no subsidy from the Government under this

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	weavers, service sector, fishermen, self-employed persons, rickshaw owners, other micro-entrepreneurs etc. Borrowers in urban areas can also be covered under SCC Scheme. Small business covered under priority sector is also eligible under SCC Scheme.									scheme. The borrower can avail the credit facility as per his/her requirement i.e. either term loan or working capital loan or a combination of both.
Laghu Udyami Credit Card	The banks will have absolute freedom to select the client for the SCC. There will be no subsidy from the Government under this scheme. The borrower can avail the credit facility as per his/her requirement i.e. either term loan or	Existing Micro & Small Entrepreneurs dealing with Bank for the past 3 years	Maximum upto Rs 10.00, lac per borrower.	UCO Float Rate+1.55 % (UCO Float Rate as applicable from time to time)		Primary Security: Hypothecation of stock in trade, receivables, machinery, office equipment etc. as specified for existing limits. Collateral: The existing securities may be retained				Margin: 10% of the credit facility covered under LUCC Scheme.

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	working capital loan or a combination of both.					while converting the account to LUCC account. However, the recognition of excellent track record of borrowers, banks may be considered in its discretion, to waive collateral security taken for the advance while converting the account under LUCC scheme.				
UCO Trader	Working Capital & Term loan needs of clients engaged in Retail, Wholesale Trading activities (excepting Exports) and Services Sector who are willing to furnish mortgage of property and or other acceptable	Individual, Proprietorship, Partnership, Limited Company (public/private), HUF, Borrowing concern should deal exclusively with our Bank only.	Rs 1 lacs to Rs 500 lacs based on eligibility	Upto 1 Cr: UCO Float Rate+1.55 % (UCO Float Rate as applicable from time to time) Above Rs 1 Cr: based on Rating		Primary: Hypothecation of stocks, book debts & Fixed Assets for existing units making profit at least for last two years. Collateral : Tangible collateral				

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	security of adequate value.					securities in the form of land (Non Agricultural) and building, Property to be mortgaged may be only in the name of Borrower, Proprietor, Partner, Director or any third party who should stand a guarantor.				
UCO UDYOG BANDHU	Term Loan / Cash Credit / Composite Loan / Bank Guarantee Limit (need based).	Credit limit is to be extended to enterprises engaged in the manufacture, production, processing or preservation of goods and service related economic activities.	Rs 1 lacs to Rs 7.50 Crore based on eligibility	Upto Rs.10.00 Lakh UCO Float Rate+ 0.55% (UCO Float Rate as applicable from time to time) Above Rs. 10 Lakh and upto		Hypo of primary security. No collateral/Third party guarantee upto Rs 2.00 Crore but CGTMSE Mandatory. Above 2.00 Crore: Collateral to the extent of 50% of the limit. Hybrid security				

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				Rs. 1 crore UCO Float Rate+ 1.55% (UCO Float Rate as applicable from time to time) Above Rs. 1.00 crore As per internal rating applicable for MSME loan accounts.		product of CGTMSE will be offered for limit upto Rs. 2.00 Crore.				
UCO BUNKAR RINN YOJANA	Aims at providing adequate and timely assistance from the Bank to the weavers to meet their credit The Scheme will be implemented both in rural and urban areas.	Existing Handloom Weavers, weaver card issued by the O/o DC (Handlooms) Certificate or Identity cards issued by the State Government.	The total credit facility extended to individual borrower comprising of CC limit & Term Loan not exceed Rs. 5.00 lakh. Note: The minimum	Varies from UCO Float Rate + 0.40% to 1.90% (based on the limit)						Margin: 20% of calculated credit limit/ project cost. Govt assistance @20% of the cost of max Rs 10,000/- if available

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			sanctioned loan limit for financing silk handloom weavers shall be Rs. 1.00 lakh.							
UCO Roop Sangam	To encourage and empower women entrepreneurs	Any woman individually or any unit set up by a group of women, Partnership Firm in partnership with other women/ men where the major share in the partnership is of women partner(s)/Private Limited Company with major share of Capital being held by Women. Age Minimum 20 years, Maximum 60 Years.	Max: Rs 10.00 Lacs. Out of which WC not to exceed Rs.3.00 lac	UCO Float Rate+ 0.55% (UCO Float Rate as applicable from time to time)						Margin: Up to Limit Rs 50000: Nil Limit above Rs 50000 and up to Rs 10.00 lacs: 15% (If the application is sponsored from any Govt. Agency, Subsidy if available will be treated as Margin)

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Prime Minister's Employment Generation Programme (PMEGP)	To generate employment opportunities in rural as well as urban areas of the country for setting up of new self-employment ventures/projects/ micro enterprises	Any individual, above 18 years of age, no income ceiling, at least VIII standard pass educational qualification, iii) For setting up of project costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business /service sector, the beneficiaries should possess at least VIII standard pass educational qualification.	Max Rs.10 lac for business /service sector and Max Rs.25 lac for manufacturing sector	UCO Float Rate+ 1.55% (UCO Float Rate as applicable from time to time)	i) General a) Urban 15%,b) Rural 25% ii) Special categories like SC/ST/OB C/ Women/P .H./NER etc. a) Urban 25% b) Rural 35%					

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UCO Doctor Scheme (Revised)	To finance for purchase of various Medical equipment Finance can also be allowed for purchase, construction, addition, alteration, renovation, furnishing of Clinics/Nursing Home/Medical Centers. Financing towards Working Capital to meet day to day requirement.	Individuals, Proprietorship/P partnership firms, Pvt. Ltd. Cos. engaged in providing medical/pathological/ diagnostic services to the society. Veterinary Doctors/ practitioners are not eligible The doctor/s practicing for a minimum period of three years. In case of medical unit, the same must be in existence for a minimum period of three years and earning profit.	Minimum Rs. 1.00 lakh and Maximum Rs 300.00 lacs(Based on eligibility) amount.	a) Total Funded Based Exposure upto Rs. 25 Lacs: UCO Float Rate+ 1.55% (UCO Float Rate as applicable from time to time) b) Total Funded Based Exposure more than Rs. 25 Lacs and upto Rs. 1 Crore: UCO Float Rate+ 2.55% (UCO Float Rate as applicable from time		Primary Security: Hypothecation of primary stock etc. Collateral Security: Loans upto Rs. 2.00 crore : No Collateral & Third Party Guarantee. To be compulsory covered under Credit Guarantee Scheme of CGTMSE. CGTMSE fees to be borne by the borrower.				

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				to time) c) Total Funded Exposure more than Rs. 1 Crore: Based on Internal Rating						
Artisans Credit Card	To provide for adequate and timely investment as well as working capital credit needs of Artisans	Artisans involved in production/manufacturing process. Preference is being given to Artisans registered with Development Commissioner, Handicrafts/artisans registered with Development Commissioner(Handicraft)	Maximum Rs 2 lacs	UCO Float Rate+ 1.55% (UCO Float Rate as applicable from time to time)						Margin: Credit limit upto Rs. 50,000/- : Nil Credit Limit over Rs. 50,000/- : 15%

