



॥ उन्नत्यर्थे अर्थसंचयः ॥

# Mahesh Urban Co-op Bank Ltd., Solapur



## Medium Term (Clean Loan/Salary)

### Medium Term Loans

Prerequisite	Rules
Purpose	As per Financial Needs of Individual and businessmen
Who Can Apply?	Individual or Businessman (for Business purpose)
Maximum Limit	Up to 3lakhs
Max Period	5 years
ROI	Please refer Loan Interest Chart (Hyperlink)
Processing Fees	As Per List (Hyperlink)
Security	N/A
Guarantors	Minimum Two Guarantors of sound financial standing, of which one must be preferably salaried. A salaried government, quasi-government employee shall be an added risk mitigation measure.
Document	KYC Document, Business Proof, Last 3 Year ITR, Balance Sheet, Profit & Loss , Salaried – KYC Document Latest Salary Slip, 6 Month Bank Statement, Form 16 ITR 2 Guarantors Salaried – KYC Document Latest Salary Slip, 6 Month Bank Statement, Form 16 ITR Business: KYC Document, Business Proof, Last 3 Year ITR, Balance Sheet, Profit & Loss

\*Conditions Apply \* For More details Please Contact Nearest Branch



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# Mahesh Urban Co-op Bank Ltd., Solapur



Medium Term Loans

## Medium Term Other Security (Industry)

Prerequisite	Rules
Purpose	Manufacturing unit
Who Can Apply?	Businessman, Company, Professional person, Self-employed, Partnership Firm
Maximum Limit	As per Bank Exposure Limit
Max Period	60 months
ROI	Please refer Loan Interest Chart (Hyperlink)
Processing Fees	As Per List (Hyperlink)
Security	Collateral: Acceptable to Bank
Documentation	Complete KYC of Loan holder & 2 Guarantors Business – Last 3 years P&L, Balance Sheet & ITR

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# Mahesh Urban Co-op Bank Ltd., Solapur



## Medium Term Other Security (Agri)

Medium Term Loans

Prerequisite	Rules
Purpose	Agri. and Ancillary activities
Who Can Apply?	Farmer
Maximum Limit	As per Bank Exposure Limit
Max Period	60 months
ROI	Please refer Loan Interest Chart (Hyperlink)
Processing Fees	As Per List (Hyperlink)
Security	Primary – Purchased items (if any) Collateral: Acceptable to Bank
Documentation	Complete KYC of Loan holder & 2 Guarantors Agri- Income proofs, 7/12 extract

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# Mahesh Urban Co-op Bank Ltd., Solapur



## Medium Term Other Security (Machinery)

Medium Term Loans

Prerequisite	Rules
Purpose	Business, Professional & Self employed
Who Can Apply?	Businessman, Company, Professional person, Self employed, Partnership Firm
Maximum Limit	As per Bank Exposure Limit
Max Period	60 months
ROI	Please refer Loan Interest Chart (Hyperlink)
Processing Fees	As Per List (Hyperlink)
Security	Primary: Purchased machinery Collateral: Acceptable to Bank
Documentation	Complete KYC of Loan holder & 2 Guarantors Business – Last 3 years P&L, Balance Sheet & ITR

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# Mahesh Urban Co-op Bank Ltd., Solapur



## Medium Term Other Security (Property)

Medium Term Loans

Prerequisite	Rules
Purpose	Purchase of shop etc
Who Can Apply?	Businessman, Company, Professional person, Self employed, Partnership Firm
Maximum Limit	As per Bank Exposure Limit
Max Period	60 months
ROI	Please refer Loan Interest Chart (Hyperlink)
Processing Fees	As Per List (Hyperlink)
Security	Primary: Purchased machinery Collateral: Acceptable to Bank
Documentation	Complete KYC of Loan holder & 2 Guarantors Business – Last 3 years P&L, Balance Sheet & ITR

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# Mahesh Urban Co-op Bank Ltd., Solapur



## Medium-term loan Other Security (MTOS)

Medium Term Loans

Prerequisite	Rules
Purpose	For Business activity. To repay high-cost loans
Who Can Apply?	Individual, Businessman, Professional person, Self-employed,
Maximum Limit	75% - 80% of given Quotation
Max Period	60 months
ROI	Please refer Loan Interest Chart (Hyperlink)
Processing Fees	As Per List (Hyperlink)
Security	Immovable property
Documentation	Complete KYC of Loan holder & 2 Guarantors, Last six month Bank A/C Statement, 3 month Salary Certificate etc. For Business – Last 3 years P&L, Balance Sheet & ITR

\*Conditions Apply \* For More details Please Contact Nearest Branch