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Credits for working capital

Working capital

For production, trade and service enterprises with a constant cash flow:

The loan amount is - Up to 50% of the account turnover (the latest annual report of the company)

Loan term is-up to 12 months

Interest rate (annual): up to base rate* + 6.0%

Securing a loan:

- Security deposit
- Sale of movable and immovable property
- Third-party guarantee
- Insurance policy
- Other types of security under the law.

Documents to be submitted:

- Statement
- Business plan
- Financial statements
- Constituent documents
- Decision on the consent of the founders to receive a loan and provide security
- Other necessary documents.

Delivery documentation:

If there is a deposit:

- Property Valuation Report
- Cadastral documents, technical passport and / or technical supervision
- Minutes of the founders ' meeting on the consent to the provision of collateral

If a third-party act as a guarantor:

- The balance sheet of the guarantor company and its appendices
- Auditor's Report
- Minutes of the founders ' meeting on the consent to issue a pledge
- Foundation documents (certificate, charter, foundation agreement)

For insurance purposes:

- Insurance contract and policy

* The base rate is set monthly by the Liquidity management Committee of Aloqabank. Base rate for January 2021 = 19.5%