

PNB SAMPATTI SCHEME

SN	PARAMETERS	PARTICULARS
1.	Purpose/ Objective	<ul style="list-style-type: none"> ❖ To provide hassle free credit for working capital requirement ❖ To augment long term margin ❖ For Purchase/Construction/Renovation of Business Premise/Office/Godown/Shop/ Unit /Expansion of business etc. ❖ For acquiring/creation of fixed assets needed for business purpose ❖ To tide over temporary liquidity mismatch ❖ To repay debts (i.e. Business Loans of other Banks/FIs)
2.	Eligibility	All MSMEs and Non MSMEs for business purpose except certain exclusion
3.	Type of facility	Overdraft (General/Reducing)/ Term Loan/Non-fund based facility
4.	Loan Amount	Need based.
5.	Assessment of Loan	<p>25% of projected annual sales or receipts, whichever is lower, or on the basis of Cash Budget (Cash flow Based) method as per business activity or 4 times of average cash profit of last 3 years <i>or maximum prescribed LTV, whichever is lower</i> subject to minimum prescribed LTV</p> <p>If the borrower is not maintaining proper financial statements such as Doctors, Lawyers, Architecture, other professionals, self-employed etc. MPBF can be given as 4 times of their annual income.</p>
6.	Tenure of Loan/ Repayment	<ul style="list-style-type: none"> ❖ OD reducing & Term Loan: 180 months ❖ Overdraft General: One Year, subject to annual renewal.
7.	Loan to Value Ratio(LTV)	<ul style="list-style-type: none"> ❖ Residential Property: Maximum upto 65% of R.V. of the property. ❖ Other than Residential Property: Maximum upto 60% of R.V. of the property.
8.	Rate of Interest	<p>Above ₹0.50 lakh upto ₹ 25.00 lakh - RLLR+BSP+2.40%</p> <p>Above ₹ 25.00 lakh & Upto ₹ 5.00 Cr - RLLR + BSP+1.10 %</p> <p>Above ₹5.00 Cr - As per Card rate linked to RLLR+BSP subject to capping of RLLR+BSP+ 1.60%</p>
9.	Process Fee /Upfront Fee	<p>a) Overdraft: Process Fee @ 0.25% p.a. of the limit</p> <p>b) Term Loan :Upfront Fee @0.50% of the loan amount</p>