



PNB COMPRESSED BIO GAS (CBG) UNDER 'SATAT' SCHEME

SN	PARTICULARS	DESCRIPTION
1	Name of the Scheme	PNB COMPRESSED BIO GAS (CBG) UNDER SUSTAINABLE ALTERNATIVE TOWARDS AFFORDABLE TRANSPORTATION (SATAT) SCHEME
2	Purpose	For Financing towards setting up of Compressed Bio Gas (CBG) plants.
3	Eligibility	- Entrepreneurs viz Sole Proprietorship, Partnerships, Limited Liability Partnership, Companies, Co-operative Societies who have been awarded 'Letter of Intent' (LOIs) by Oil Marketing Companies (OMCs) for supply of Compressed Bio Gas under SATAT Scheme - Obtention of LOI from OMCs is a Pre-Condition for processing the loan. - The minimum designated capacity of a single CBG Plant shall be 2.0 Tonnes per day of CBG
4	Nature of facility	✓ Term loan ✓ Working capital ✓ Non-fund based limit
5	Quantum of Loan	Minimum –1 Cr Maximum - Need Based
6	Tenor of Loan	Term Loan- Upto 12 years including moratorium period of upto 24 months on merits. Working Capital- 12 months subject to annual renewal of limits
7	Moratorium	- Moratorium upto 24 month including Construction Period/ Achievement of COD upto 18 month. - Interest during construction period may be capitalised and must be part of project cost as per the Bank's extant guidelines. - Interest during Moratorium after COD has to be served
8	Margin	✓ Term Loan: Min 30% of Project cost ✓ Working Capital: Min 25% ✓ Non-Fund based limit: Min 15% Cash margin
9	Rate of Interest & Concessions	MSME Based Advance: Linked with RLLR Others: Linked with 1 year MCLR Concession of 0.25% on Card rate is under this scheme.
10	Primary Security	<u>Term Loan</u> ✓ Exclusive charge on entire projects assets including immovable assets, movable assets, cash flow,



		Commercial agreement and Escrow accounts, DSRA ✓ An escrow account shall be maintained by the Borrower in which all sale proceeds received from OMCs from sale of CBG will be credited. Payment will be made as per usual waterfall mechanism. The proceeds in the Escrow account shall be appropriated first towards Bank's term loan repayment. <u>Working capital</u> Hypothecation of Stock & Receivables
11	Collateral security	NIL