

PNB JEEVAN RAKSHAK SCHEME

SN	PARAMETERS	DESCRIPTIONS					
1.	Target Group	a) Manufacturers and suppliers of medical oxygen, Oxygen cylinders. b) Existing Hospitals/ Nursing homes.					
2.	Type of Facility/ Purpose	a) <u>Term Loan:</u> ✓ Set up of oxygen plant with power back up in the hospital for medical use. ✓ To finance units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. b) <u>Non-Fund (Letter of credit)</u> LC: For Capex LC (front ended): For import of Capital Goods.					
3.	Eligibility Criteria	<ul style="list-style-type: none">Hospitals/ Nursing Homes having constitution as Individual/ Proprietorship Firm/ Partnership Firm/LLP/ Corporate/ Trust/ Society (with powers to borrow) etc.Should have the required approvals/ registrations from the statutory/ regulatory authority.					
4.	Quantum of loan	Upto ₹ 2.00 Crore for Term Loan and LC together					
5.	Margin	For existing customers- Nil Margin New Customers -15% margin					
6.	Repayment Period	✓ Term Loan: Repayment period shall be maximum of 5 years including moratorium period of 6 months. ✓ Letter of Credit: On due date by debit to Term Loan.					
7.	Interest Rate	<table><tr><th>For MSMEs</th><th>For Non-MSME</th></tr><tr><td>RLLR+1.35% i.e. presently 8.15%</td><td>1Yr MCLR+1.10% i.e. presently 8.45%</td></tr></table>	For MSMEs	For Non-MSME	RLLR+1.35% i.e. presently 8.15%	1Yr MCLR+1.10% i.e. presently 8.45%	
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8.	Collateral Security	For MSME- Loans to be covered under CGTMSE. (Guarantee Fee to be borne by the Bank) For non-MSME- Min. 25%. However, it can be waived with certain conditions.					
9.	Upfront Fee/ Processing Fee	Waived as Covid-19 relief.					
10.	Letter of Credit (LC) Charges	50% concessions					