

PNB SAMPATTI SCHEME

SN	PARAMETER	PARTICULARS
1.	Purpose	❖ 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 high cost debts (i.e. Business Loans of other Banks/FIs)
2.	Eligible Borrowers	All business enterprises including individual Borrowers for business purpose except certain exclusion.
3.	Type of Facility	Overdraft (General/Reducing)/ Term Loan/Non-fund based facility
4.	Loan Amount	Above ₹10.00 Lakh
5.	Assessment of Limit	❖ 25% of the projected annual sales or receipts, whichever is lower, subject to minimum prescribed LTV. ❖ 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.
6.	Tenure of Loan/ Repayment	❖ OD reducing & Term Loan: 180 months ❖ Overdraft General: One Year, subject to annual renewal.
7.	Rate of Interest	❖ Upto 5.00 Cr: RLLR+BSP+1.00% ❖ Above ₹5.00 Cr: As per Card rate linked to RLLR+BSP subject to capping of RLLR+BSP+ 1.50%
8.	Process Fee /Upfront Fee	a) Overdraft: Process Fee @ 0.25% p.a. of the limit b) Term Loan :Upfront Fee @0.50% of the loan amount
9.	Loan to Value Ratio(LTV)	❖ Residential Property: Maximum upto 65% of R.V. of the property. ❖ Other than Residential Property: Maximum upto 60% of R.V. of the property.
10.	Others:	❖ Property on which construction is not as per approved map plan or map is not available, loan can be granted by taking the realizable value (RV) of land portion only. ❖ Conditions of obtaining Completion certificate is exempted ❖ In case of let out property, Commercial property is also allowed In addition to Residential property.