

TIME FRAME & CHECKLIST FOR DIFFERENT FACILITIES

Borrower wise Credit Outreach post lifting of lockdown under COVID-19

Timeframe#	Existing Borrower Category	Mode of Submission of Loan Request	Checklist of Information/ documents required
A. COVID-19 EMERGENCY CREDIT LINE : I) PNB COVID-19 EMERGENCY CREDIT FACILITY (PNB-CECF) II) FINANCIAL ASSISTANCE TO SHG MEMBERS III) PNB STAND BY LINE OF CREDIT			
1.Request : <i>Within 4 working days[@]</i> 2.Visit to branches for submission of application/ documents: <i>Within 2 to 5 working days[@]</i> 3.Sanction and disbursement/ enhancement: limit <i>Within 3 to 6 working days[@]</i>	MSME	A. At Branch B. Through email	1.Undertaking for COVID19 from borrower 2. Loan application form 3. In case of Lending to Companies, duly approved Boardresolution of the Company to avail such facility.
	Corporate	At Branch	1.Undertaking for COVID19 from borrower 2. Loan application form 3. In case of Lending to Companies, duly approved Boardresolution of the Company to avail such facility. 4. Latest Stock and Book debt Statement as per Bank’s format.
	Agriculture	At Branch	1. Simplified Loan application 2. Existing loan account details 3. Particulars of Land Records 4. Recent Photographs
	SHG		1. Simplified Loan application 2.Existing loan account details 3. Recent Photographs 4.Copy of Resolution for “SHGCOVIDTatkalSahayataRin
B. WORKING CAPITAL REASSESSMENT: UPTO ₹5.00 CRORE			
1.Request for reduction in margin/increase in holding period for Stock /Book Debts: <i>Within 4 working days[@]</i> 2. Submission of basic financial data: <i>Within 2 to 5</i>	MSME	A. At Branch B. Through email to respective branch	1. Undertaking for COVID19 from borrower 2. Loan application form 3. In case of Lending to Companies, duly approved Board resolution of the Company to avail such facility.

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<i>working days[@]</i> 3. Clarification by phone/e-mail: <i>Within 3 to 6 working days[@]</i> 4. Assessment and appraisal by the bank: <i>Within 4 to 7 working days[@]</i> 5. Documentation: <i>Within 5 to 8 working days[@]</i> 6. Sanction and limit enhancement : <i>Within 6 to 9 working days[@]</i>	Corporate	At Branch	1. Undertaking for COVID19 from borrower 2. Bank's existing loan application form applicable at the time of appraisal along with other documents. 3. In case of Lending to Companies, duly approved Board resolution of the Company to avail such facility.
C. WORKING CAPITAL REASSESSMENT: ABOVE ₹ 5.00 CRORE			
1. Request may be sent through registered email id/ hardcopies/SMS: <i>Within 4 working days[@]</i> 2. Submission of basic financial data: <i>Within 4 to 7 working days[@]</i> 3. Clarification by phone/e-mail: <i>Within 6 to 9 working days[@]</i> 4. Assessment and appraisal by the bank: <i>Within 9 to 12 working days[@]</i> 5. Documentation: <i>Within 11 to 14 working days[@]</i> 6. Sanction and limit enhancement : <i>Within 12 to 15 working days[@]</i>	MSME	A. At Branch B. Through email to respective branch	1. Undertaking for COVID19 from borrower 2. Loan application form 3. In case of Lending to Companies, duly approved Board resolution of the Company to avail such facility
3. Clarification by phone/e-mail: <i>Within 6 to 9 working days[@]</i> 4. Assessment and appraisal by the bank: <i>Within 9 to 12 working days[@]</i> 5. Documentation: <i>Within 11 to 14 working days[@]</i> 6. Sanction and limit enhancement : <i>Within 12 to 15 working days[@]</i>	Corporate	At Branch	1. Undertaking for COVID19 from borrower 2. Bank's existing loan application form applicable at the time of appraisal along with other documents. 3. In case of lending to Companies, duly approved Board resolution of the Company to avail such facility.

@ From lifting lockdown

#provided it is complete in all respects and duly accompanied by a checklist.

➤ **Dedicated Contact Point and email for queries, facilitation and grievances:**

For any query, facilitation and grievances, customer may contact by one of the following mode:

- Respective Bank Saathi(s) at Branch Office/Circle Office
- Dedicated COVID Email ID: covidcomplaint@pnb.co.in
- Toll free number: 1800 180 4400