

PNB BUSINESS EXPRESS SCHEME FOR PATANJALI AYURVED LIMITED (PAL)

SN	PARAMETERS	DESCRIPTIONS
1.	Type of facility/ Purpose	<p>1. Cash Credit Facility- Working Capital facility for financing inventory/stocks of PAL</p> <p>2. Term Loan- For repair & renovation/ furnishing of Shop & Showroom</p>
2.	Eligibility	Stockist/ Distributor/ Mega Store/ Exclusive Stores of Patanjali Ayurved Ltd (PAL)
3.	Loan Amount	<p>❖ Working Capital- Above ₹ 10.00 lakh and maximum up to ₹ 5.00 Crore (for the Stockist) & upto ₹ 2.00 crore for Distributor/ Mega Store/ Exclusive Stores.</p> <p>❖ Term Loan: Need Based with a cap of 20% of Working Capital Limit.</p>
4.	Margin	<p>❖ For Working Capital: On Stock -15% & Book Debts - 25% (For Stockist/Distributors only)</p> <p>❖ For Term Loan – 25%</p>
5.	Assessment of facility	<p>❖ Working Capital Limit:</p> <p>✓ For Stockist/Distributors - Avg. daily Sales X 60 Days</p> <p>✓ For Mega Store/ Exclusive Stores- Avg. Sales X 90 Days</p>
6.	Credit Period	<p>❖ For Stockist/Distributors - 60 Days (Grace period- 10 days)</p> <p>❖ For Mega Store/ Exclusive Stores- 75 Days (Grace - 15 days)</p>
7.	Rate of Interest	<p>❖ Advance above ₹ 10.00 lakh ₹ 20.00 Lakh: RLLR +BSP + 0.20%</p> <p>❖ Advance above ₹ 20.00 Lacs up to ₹ 5.00 Cr: As per rating grade, which is as low as RLLR+BSP +0.20%</p>
8.	Repayment	<p>Term Loan: Up to 5 years including 6 months moratorium.</p> <p>Working Capital: 12 months and shall be renewed annually.</p>
9.	Security	<p>❖ Primary: Hypothecation of stocks and receivables/book debts & Assets created out of the bank finance.</p> <p>❖ Collateral Security: Minimum 75%</p>
10.	Upfront/Processing/ Documentation Fee	50% concession in Upfront/ Processing / Documentation fee.