

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 border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">For MSMEs</th> <th style="text-align: center;">For Non-MSME</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">RLLR+1.35% i.e. presently 8.15%</td> <td style="text-align: center;">1Yr MCLR+1.10% i.e. presently 8.45%</td> </tr> </tbody> </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				