

## PNB SAMPATTI SCHEME

SN	PARAMETER	PARTICULARS
1.	<b>Purpose</b>	<ul style="list-style-type: none"> <li>❖ To provide hassle free credit for working capital requirement</li> <li>❖ To augment long term margin</li> <li>❖ For Purchase/Construction/Renovation of Business Premise/Office/Godown/Shop/ Unit /Expansion of business etc.</li> <li>❖ For acquiring/creation of fixed assets needed for business purpose</li> <li>❖ To tide over temporary liquidity mismatch</li> <li>❖ To repay high cost debts (i.e. Business Loans of other Banks/FIs)</li> </ul>
2.	<b>Eligible Borrowers</b>	All business enterprises including individual Borrowers for business purpose except certain exclusion.
3.	<b>Type of Facility</b>	Overdraft (General/Reducing)/ Term Loan/Non-fund based facility
4.	<b>Loan Amount</b>	Above ₹10.00 Lakh
5.	<b>Assessment of Limit</b>	<ul style="list-style-type: none"> <li>❖ 25% of the projected annual sales or receipts, whichever is lower, subject to minimum prescribed LTV.</li> <li>❖ 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.</li> </ul>
6.	<b>Tenure of Loan/ Repayment</b>	<ul style="list-style-type: none"> <li>❖ <b>OD reducing &amp; Term Loan:</b> 180 months</li> <li>❖ <b>Overdraft General:</b> One Year, subject to annual renewal.</li> </ul>
7.	<b>Rate of Interest</b>	<ul style="list-style-type: none"> <li>❖ <b>Upto 5.00 Cr:</b> RLLR+BSP+1.00%</li> <li>❖ <b>Above ₹5.00 Cr:</b> As per Card rate linked to RLLR+BSP subject to capping of RLLR+BSP+ 1.50%</li> </ul>
8.	<b>Process Fee /Upfront Fee</b>	<ul style="list-style-type: none"> <li>a) <b>Overdraft:</b> Process Fee @ 0.25% p.a. of the limit</li> <li>b) <b>Term Loan :</b>Upfront Fee @0.50% of the loan amount</li> </ul>
9.	<b>Loan to Value Ratio(LTV)</b>	<ul style="list-style-type: none"> <li>❖ <b>Residential Property:</b> Maximum upto <b>65%</b> of R.V. of the property.</li> <li>❖ <b>Other than Residential Property:</b> Maximum upto <b>60%</b> of R.V. of the property.</li> </ul>
10.	<b>Others:</b>	<ul style="list-style-type: none"> <li>❖ 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.</li> <li>❖ Conditions of obtaining Completion certificate is exempted</li> <li>❖ In case of let out property, Commercial property is also allowed In addition to Residential property.</li> </ul>