

PNB SANJEEVANI SCHEME	
PARAMETERS	PARTICULARS
Purpose/ Objective	✓ To meet the financial requirements for setting up of new/ expansion/ renovation/ modernization of Nursing Home/ Clinic / Hospital / Veterinary Hospital / Infrastructure for Medical Tourism including Pathological Laboratory, Diagnostic centres etc. ✓ To purchase medical equipments (including Vehicles, ambulances and Implants) and office equipments, viz. computers, air conditioners, office furniture, etc.
Eligibility	✓ Individuals (including Proprietorship firms) should have requisite qualification in any branch of medical science from a recognized University and having minimum qualification as MBBS/ BDS(Dentist)/ BHMS/ BAMS/ Veterinary/ BPT/ BUMS. ✓ Further, Post Graduate or diploma qualification is mandatory for financing of specialized equipment like CT SCAN, MRI SCAN and PET Scan etc. ✓ All entities, i.e. MSMEs, Enterprises, Association of persons, Partnership firms, LLPs, Private Limited Companies, Trusts, and Societies engaged in providing medical including veterinary / diagnostic services / to the Society having valid license. ✓ Further, the units must have the required approvals and/or registrations from the statutory authority and have employed qualified doctors. ✓ In case of individuals, minimum experience required is 2 years and if experience is less than 2 years then maximum Overdraft limit upto Rs. 1.00 Crore shall only be sanctioned. ✓ In case of other than individuals, minimum stake of qualified doctors should be 75% and in case of Trust it should be minimum of 50%. Further, next sanctioning authority can relax this condition. ✓ All the statutory clearances / approvals shall be obtained in due course.
Area of operation	All Branches of the Bank

Type of facility	✓ Term Loan: Need Based ✓ Overdraft: Maximum Rs. 2.00 Crore ✓ Non Fund Based (LC/BG): Need Based
Margin	✓ 25% for acquisition of premises and/or expansion/ renovation/ modernization of existing premises. ✓ 15% for purchase of equipment/ machinery/ cost of on road vehicles/ for Ambulance/ Other Vehicle ✓ In case of purchase of land margin should be minimum of 50% of the cost of land (including cost of registration). However, loan amount for the purchase of the land shall not be more than 50% of the total term loan amount sanctioned.
Tenure of Loan	Repayment: Upto 10 years including moratorium period of maximum up to 24 months.
Primary Security	✓ Hypothecation of entire equipment, Current & Non-current assets of the unit. ✓ Mortgage of Project Land with existing / future construction thereon.
Collateral Security	✓ Minimum 25% collateral security shall be obtained in the form of immovable property / liquid security. ✓ No collateral is required if realizable value of the primary security in the shape of Land & Building mortgaged is more than 110% of the total exposure.
Rate of Interest	As per Bank's guidelines
Processing fee/Documentation fee/Inspection fee etc	As per Loan Policy of the Bank.