

## PNB SANJEEVANI SCHEME

SN	PARAMETERS	PARTICULARS
1	<b>Purpose/ Objective</b>	<ul style="list-style-type: none"> <li>✓ 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 centers, Maternity Homes, Endoscopy Centre, Dialysis Centre, IVF Centre, ENT centers, Specialty Clinics like Skin, Dental Clinics, Orthopaedic Prosthetics and Heart Research Centers, Physiotherapy Centers, Ayurvedic centers, Homeopathic Centres, Acupressure Center, Yoga Center (for medical treatment purpose only), Other Therapy Center and other medical centres.</li> <li>✓ To purchase new/refurbished medical equipments.</li> <li>✓ To purchase office equipments, viz. computers, air conditioners, office furniture, Vehicles, ambulances, etc.</li> <li>✓ Set up of oxygen plant with power back up in the hospital for medical use.</li> </ul>
2	<b>Eligibility</b>	<p><b>For Individuals:</b></p> <ul style="list-style-type: none"> <li>✓ 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.</li> <li>✓ Post Graduate or diploma qualification is mandatory for financing of specialized equipment like CT SCAN, MRI SCAN and PET Scan, etc.</li> <li>✓ Minimum experience required is 2 years and if experience is less than 2 years then maximum Overdraft limit upto Rs.1.00 Crore shall be sanctioned.</li> <li>✓ All the statutory clearances / approvals shall be obtained in due course</li> </ul> <p><b>For medical centers/hospitals, etc. (other than individuals):</b></p> <ul style="list-style-type: none"> <li>✓ All entities, i.e., Association of persons, Partnership firms, LLPs, Private Limited Companies, Trusts and Societies engaged in providing medical services including veterinary / diagnostic services and having valid license. Promoters/owners should not be HUF.</li> <li>✓ Hospitals should be owned by qualified doctor (s) or qualified doctor(s) should be part of management of borrowing entity as a partner/director/trustee, etc.</li> <li>✓ Units must have required approvals and/or registrations from the statutory authority and have employed qualified doctors.</li> </ul> <p>Note: In case of MSMEs, valid URN shall be mandatory.</p>
3	<b>Type of facility</b>	<ul style="list-style-type: none"> <li>✓ Project/Equipment/Vehicle Finance – Term Loan</li> <li>✓ Working Capital Finance in the form of Overdraft or OD Reducing</li> <li>✓ Bank Guarantee: Need Based</li> <li>✓ Letter of Credit: Need Based</li> </ul> <p>LC limit can be allowed as a sub-limit of Term Loan within overall limits.</p>

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		✓ Buyers Credit (It should be within the regulatory norms)		
4	Loan Amount	✓ <b>For individuals:</b> Maximum upto Rs.10 crore including working capital maximum upto Rs.2 Crore. ✓ <b>For medical centers/hospitals, etc. (other than individuals):</b> Maximum upto Rs.50 crore including working capital maximum upto Rs.5 Crore.		
5	Margin	<b>Particulars</b>	<b>Margin</b>	
		Acquisition of premises and/or expansion/ renovation/modernization of existing premises	25%	
		Purchase of new equipment/new machinery/ cost of on road new vehicles/ new Ambulance.	15%	
		For purchase of refurbished medical equipment/machine based on age of asset	Age of asset	Margin
			Upto 3 years	40%
Above 3 Years	50%			
Purchase of land	50%			
6	Tenure of Loan	<b>Term Loan:</b> Maximum period of 10 years including maximum moratorium period upto 24 months. In standalone equipment finance cases, maximum moratorium period upto 6 months.  <b>Overdraft:</b> Yearly Renewal. Repayable on demand.  <b>Overdraft (Reducing):</b> Maximum tenor of 10 years (120 months) subject to annual renewal.		
7	Collateral Security	✓ Minimum 25% collateral security in the form of immovable property /liquid security or CGTMSE/CGSSI coverage for full loan amount.  ✓ No collateral security is required for Term Loan portion against Land & building, in case Primary Security in the shape of Land or Land & Building mortgaged is more than 110% of the total exposure.		
8	Rate of Interest	Concessional rate linked with Internal Risk Rating.		
9	Service Charges	Nominal unified processing/upfront fee		