

PNB BUSINESS EXPRESS SCHEME FOR PATANJALI AYURVED LIMITED (PAL)

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