PNB JEEVAN RAKSHAK SCHEME

<table>
<tr><th>SN</th><th>PARAMETERS</th><th>DESCRIPTIONS</th></tr>
<tr><td>1.</td><td>Target Group</td><td>a) Manufacturers and suppliers of medical oxygen, Oxygen cylinders.
b) Existing Hospitals/ Nursing homes.</td></tr>
<tr><td>2.</td><td>Type of Facility/ Purpose</td><td>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.</td></tr>
<tr><td>3.</td><td>Eligibility Criteria</td><td>• 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.</td></tr>
<tr><td>4.</td><td>Quantum of loan</td><td>Upto ₹ 2.00 Crore for Term Loan and LC together</td></tr>
<tr><td>5.</td><td>Margin</td><td>For existing customers- Nil Margin
New Customers -15% margin</td></tr>
<tr><td>6.</td><td>Repayment Period</td><td>✓ 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.</td></tr>
<tr><td>7.</td><td>Interest Rate</td><td><table><tr><th>For MSMEs</th><th>For Non-MSME</th></tr><tr><td>RLLR+1.35% i.e. presently 8.15%</td><td>1Yr MCLR+1.10% i.e. presently 8.45%</td></tr></table></td></tr>
<tr><td>8.</td><td>Collateral Security</td><td>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.</td></tr>
<tr><td>9.</td><td>Upfront Fee/ Processing Fee</td><td>Waived as Covid-19 relief.</td></tr>
<tr><td>10.</td><td>Letter of Credit (LC) Charges</td><td>50% concessions</td></tr>
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