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# DNS BANK

डॉ.बिवली नागरी सहकारी बँक लि.

(मल्टी-स्टेट शेड्यूल्ड बँक)

अर्थात्ला विश्वास मिळे अन् विश्वासाला अर्थ मिळे।

## “DNSB Cares MSME” for Existing MSME Customers.

1	<b>Eligible Borrowers</b>	<ol style="list-style-type: none"><li>Existing borrower who have availed working capital limits like cash credit, flexi OD etc. <b>AND</b></li><li>Any existing borrower whose cash flows have been affected by COVID - 19 pandemic. <b>AND</b></li><li>Borrowers whose accounts are standard as on 29.02.2020. <b>AND</b></li><li>This term loan to be considered to those borrowers who are exclusively banking with us. No loan for borrowers having limit under multiple banking or under consortium banking. However, if any borrower who is having facility under multiple and or <b>consortium finance applied for Term Loan with us “NOC” from existing banks to be obtained.</b></li></ol>
2	<b>Quantum of Loan</b>	To be assessed as per need of the borrower. Maximum upto 10% of the original working capital limit subject to Maximum Rs.100.00 lakhs.
3	<b>Type of Loan and Repayment period</b>	<ol style="list-style-type: none"><li>Term Loan maximum upto 5 years excluding moratorium period.</li><li>Moratorium period maximum upto 12 months can be given depending upon future cash flows.</li><li>Funded interest can also be considered for this special term loan, depending upon the future cash flows.</li></ol>
4	<b>Rate of Interest</b>	9.00% p.a. for this loan during moratorium period. ROI to be charged when the repayment of Term Loan begins will be the then current ROI on working capital limit of that borrower.
5	<b>Prime Security</b>	Immovable Property
6	<b>Collateral Security</b>	Stock and book debts to be hypothecated
7	<b>Documents required</b>	<ol style="list-style-type: none"><li>Provisional financials as on 31.03.20.</li><li>Stock, debtors and creditors statement for last 3 months.</li><li>Justification in short giving details like<ol style="list-style-type: none"><li>How the unit is affected by COVID - 19.</li><li>Plan to come out of situation, how the debtors will realize, production will be resumed, fresh working capital cycle with justification.</li><li>Projections for next 5 years.</li></ol></li></ol>
8	<b>Guarantors</b>	Existing Guarantors to continue.
9	<b>Processing Charges</b>	Nil
10	<b>Legal Charges</b>	Nil

For any queries do get in touch with us or nearest branch:

**Marketing Department:**

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