

## PNB BUSINESS EXPRESS SCHEME FOR PATANJALI AYURVED LIMITED (PAL)

SN	PARAMETERS	DESCRIPTIONS
1.	<b>Type of facility/ Purpose</b>	<p>1. <b>Cash Credit Facility-</b> Working Capital facility for financing inventory/stocks of PAL</p> <p>2. <b>Term Loan-</b> For repair &amp; renovation/ furnishing of Shop &amp; Showroom</p>
2.	<b>Eligibility</b>	Stockist/ Distributor/ Mega Store/ Exclusive Stores of Patanjali Ayurved Ltd (PAL)
3.	<b>Loan Amount</b>	<p>❖ <b>Working Capital-</b> Above ₹ 10.00 lakh and maximum up to ₹ 5.00 Crore (for the Stockist) &amp; upto ₹ 2.00 crore for Distributor/ Mega Store/ Exclusive Stores.</p> <p>❖ <b>Term Loan:</b> Need Based with a cap of 20% of Working Capital Limit.</p>
4.	<b>Margin</b>	<p>❖ <b>For Working Capital:</b> On Stock -15% &amp; Book Debts - 25% (For Stockist/Distributors only)</p> <p>❖ <b>For Term Loan – 25%</b></p>
5.	<b>Assessment of facility</b>	<p>❖ <b>Working Capital Limit:</b></p> <p>✓ For Stockist/Distributors - Avg. daily Sales X 60 Days</p> <p>✓ For Mega Store/ Exclusive Stores- Avg. Sales X 90 Days</p>
6.	<b>Credit Period</b>	<p>❖ For Stockist/Distributors - 60 Days (Grace period- 10 days)</p> <p>❖ For Mega Store/ Exclusive Stores- 75 Days (Grace - 15 days)</p>
7.	<b>Rate of Interest</b>	<p>❖ <b>Advance above ₹ 10.00 lakh ₹ 20.00 Lakh:</b> RLLR +BSP + 0.20%</p> <p>❖ <b>Advance above ₹ 20.00 Lacs up to ₹ 5.00 Cr:</b> As per rating grade, which is as low as RLLR+BSP +0.20%</p>
8.	<b>Repayment</b>	<p><b>Term Loan:</b> Up to 5 years including 6 months moratorium.</p> <p><b>Working Capital:</b> 12 months and shall be renewed annually.</p>
9.	<b>Security</b>	<p>❖ <b>Primary:</b> Hypothecation of stocks and receivables/book debts &amp; Assets created out of the bank finance.</p> <p>❖ <b>Collateral Security:</b> Minimum 75%</p>
10.	<b>Upfront/Processing/ Documentation Fee</b>	50% concession in Upfront/ Processing / Documentation fee.