



**MSME**  
HELPLINE

# MSME LOANS

### KEY FEATURES

- ❖ NCGTC Coverage available for loans up to Rs 1500 Lakhs\*.
- ❖ Loan life insurance coverage available.
- ❖ No Guarantee Fee for Credit facilities covered under NCGTC.
- ❖ Additional Interest Concession of 1% for Eligible customers\*.

### SCHEME GUIDELINES

#### Purpose

- To provide finance to manufacturers of healthcare products, qualified medical practitioners having for setting up Clinics/Nursing Homes/Hospitals/Pathology Labs/Diagnostic Centre/Dispensaries.
- For Expansion/Renovation/Modernization of existing Hospitals/Nursing homes/Clinics.
- For purchase of medical equipment including ancillary equipment and vaccines, medicines, consumables etc.

#### Eligibility

- Registered Hospitals/Nursing Homes/Qualified Individual Medical Practitioners of Allopathic discipline.
- Manufacturing units involving manufacture of Pharma/COVID-19 related drugs, Vaccines, etc. and other medical essentials useful to fray the COVID-19 pandemic.
- Traders dealing in wholesale and retail trade of COVID-19 related drugs, Vaccines, Liquid Oxygen and associated medical devices like Oxygen Cylinders, Oxygen Concentrators, etc.

#### Age Limit (For Individuals)

The age of the applicant + Loan period should be within 70 years.

#### Limit of Advance

- Maximum up to Rs. 1500.00 Lakh (FB+NFB)

#### Margin

- New Vehicles : 15% ➢ New Machineries/Equipment's : 25%
- New Project : 25% ➢ Old Vehicles/Machineries/Equipment's : 30%
- Stock/ Book Debts : 25% ➢ For LC/BG/DPG : 25% Cash Margin

#### Security

- Exposure below Rs. 10 Lakhs/eligible under CGTMSE coverage : No collateral
- Facilities covered under NCGTC Coverage: Security of immovable properties shall be 50% of the exposure.
- Exposure above Rs 10.00 Lakhs: Security of immovable properties (prime + collateral) shall be 100% of the exposure.

#### Period of Loan

- WCDPN/DPN: Up to 34 months
- Term Loan : Maximum up to 120 months
- New Vehicle : ➢ 3-Wheelers: Maximum up to 60 months  
➢ All others: Maximum up to 84 months
- Old vehicles : ➢ Bus/Truck: Max. 84 months from the date of Registration  
➢ All others: Max. 60 months from the date of Registration

**Rate of Interest :** Linked to EBLR of the Bank on Floating Rate basis

**Repayment :** EMI or in equal monthly instalments + Interest as & when debited.

For more details, please contact your nearest branch or visit our Website or Call on our Tollfree No. 1800 425 1444

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Conditions apply

## FINANCING INDIA'S HEALTHCARE FOR A BETTER TOMORROW



### KBL AROGYA (Finance to Healthcare Sector)



Attractive  
Rate of  
Interest



Nil  
Upfront  
Fee



NCGTC/CGTMSE  
Coverage  
Available



No  
Hidden  
Charges

### Key features

- ❖ Attractive Interest Rate
- ❖ Longest Repayment Tenure for Term Loans (10 years)
- ❖ No Collateral Security for loans up to Rs 10.00 Lakhs\*
- ❖ No Processing charges for loans up to Rs 5.00 Lakhs\*.
- ❖ CGTMSE Coverage up to Rs. 200.00 lakh for eligible loans
- ❖ Loan life insurance coverage available.

### Scheme Guidelines

#### Purpose

1. Working Capital requirements, both fund based and non-fund based limits.
2. Establishment and/or improvement of the unit, repairs & renovations, acquiring machineries/vehicles/ equipments/ any fixed assets for the unit.
3. Purchase/acquiring of property (shop/factory/godown /office) for self-use.

#### Eligibility

All Micro, Small & Medium enterprises engaged in manufacturing or production, processing or preservation of goods and engaged in providing or rendering of services, conforming to the definition of MSME as per MSMED Act 2006.

#### Age Limit (For Individuals)

The age of the applicant + Loan period should be within 70 years.

#### Limit of Advance

- Maximum up to Rs. 1500.00 Lakh (FB + NFB)
- New Vehicle : up to 85% of on-road cost will include. Cost of Vehicle/ Chassis + Registration Cost + Road Tax + Insurance + Body building (wherever applicable) subject to maximum of Rs.100.00 lakh
- Used Vehicle (Less than 5 years): subject to maximum of Rs.50.00 lakh

#### Margin

- New Vehicles : 15%
- New Project : 25%
- Stock : 25%
- New Machineries/Equipments : 25%
- Old Vehicles/machineries/equipments : 30%
- For LC/BG/DPG : 25% Cash Margin

#### Security

- Exposure eligible for CGTMSE Coverage: No collateral
- Exposure not covered under CGTMSE : Security of immovable properties (Prime + Collateral) shall be 100% of the exposure.

#### Period of Loan

- ❖ Working Capital : 12-18 months
- ❖ WCDPN/ DPN : Up to 34 months
- ❖ Term Loan : Maximum up to 120 months
- ❖ New Vehicle : 1. 3-wheelers : Maximum up to 60 months  
2. All others : Maximum up to 84 months
- ❖ Old vehicles : 1. Bus/Truck: Max. 84 months from the date of Registration.  
2. All others : max. 60 months from the date of Registration.

#### Rate of Interest :

Linked to EBLR of the Bank on Floating Rate basis

#### Repayment

- ❖ Overdraft : on demand
- ❖ DPN/TL: In equal monthly instalments + Interest as & when debited or EM.

For more details, please contact your nearest branch or visit our Website or Call on our Tollfree No. 1800 425 1444

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Conditions apply

**Giving  
WINGS  
to your  
Entrepreneurial  
Dreams**



**Empowering  
our customers with  
DIGITAL LOAN EXPERIENCE**



**Instant  
In-principle  
Sanction**



**Automated Loan  
Assessment &  
Eligibility**



**Real Time  
Customer  
Authentication.**



**Attractive  
interest  
rate**



**Hassle  
free  
documentation.**



**Simplified  
process**