

### COVID-19 EMERGENCY CREDIT FACILITY (CECF)

S N	Parameters	Particular
1.	Facility	Demand Loan/Overdraft
2.	Purpose	To meet the statutory dues, payment of salary to staff, electricity bills, rent of office etc. and meet all temporary liquidity mismatch in operating cycle arising out of adverse impact to COVID-19.
3.	Eligibility	<ul style="list-style-type: none"> <li>➤ All standard and SMA-0 accounts as on 29.02.2020</li> <li>➤ Existing customers under various MSME schemes are also eligible for the said facility.</li> <li>➤ All internally rated accounts (wherever applicable) having internal credit risk rating of '<b>6</b>' and above as on date.</li> </ul> <p><b>Exclusions:</b></p> <ul style="list-style-type: none"> <li>✓ All SMA-1 and SMA-2 accounts</li> <li>✓ All NPA accounts as on date of sanction are not eligible.</li> <li>✓ All accounts availing facility under Stand by Line of Credit Scheme of MSME are not eligible.</li> </ul>
4.	Loan Amount	Max. 10% of the existing Fund Based Working Capital Limits (FBWC). Max: ₹100 crore
5.	Repayment	<p><b>Demand Loan:</b> Repayable in 18 equated monthly instalments after a moratorium period of 06 months from the date of disbursement of the loan.</p> <p><b>Overdraft:</b> Repayable in 18 months on reducing DP basis after a moratorium of 06 months after the date of disbursement of loan.</p> <ul style="list-style-type: none"> <li>✓ Interest to be served as and when applied.</li> <li>✓ Borrower may make early repayment as per his/her convenience.</li> </ul>
6.	Interest Rate	<ul style="list-style-type: none"> <li>• RBLR (For RBLR linked Loans)</li> <li>• 1 year MCLR (in all other cases)</li> </ul>
7.	Other Futures	<ul style="list-style-type: none"> <li>• No Processing Fees</li> <li>• No Prepayment Charges</li> </ul>

