



## **Work out all your working capital needs**

Stay focused on your business with Bandhan Bank's Working Capital Loan that improves liquidity in your business. Make sure your business runs smoothly with easy access to funds towards all your working capital needs.

## **Loan amount offered**

As per assessment; based on document submitted by the borrower and Bank's internal exposure policy.

## **Interest Rate**

Bank offers floating interest rate for SME clients linked to External Benchmark (RBI Policy Repo Rate), depending upon customer profile and credit rating.

The interest rate is 'External Benchmark Rate (EBR) + Spread', as per regulatory and internal policies/guidelines, subject to subsequent review/changes.

## **Tenure**

Repayable on demand.

## **Margin**

As per internal policies/guidelines, subject to subsequent review/changes and regulatory instructions.

## **Insurance**

All assets financed to be insured with Bank clause.

## **Eligibility & documents required**

- **Eligibility:**
- Existing profit making MSME units

## **Pre-sanction documents required**

- Duly filled application form
- 3 passport size photographs of the individual borrower
- 2 passport size photographs of the guarantor, if required
- KYC documents
- Financial statement of last 3 years
- Trade license or any other regulatory license applicable to unit
- Statement of existing bank account for the last 6 months if any
- Ownership documents of security
- Copy of partnership deed/copy of MOA & AOA or other related documents in case of company/partnership firm

The bank may ask for any other information required for assessment of loan.

Please refer to the schedule of charges for more details on free transaction limits, service charges and fees.

Please note, other charges may apply as per Bank's schedule of charges for loan products.

Please contact any of our branches/SME Hub for further details.