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|-----------|-----------------------------|---|
| <b>1.</b> | <b>Name of the scheme</b>   | Medical Professional loan Scheme  |
| <b>2.</b> | <b>Target Professionals</b> | <p>Medical Professionals- i) M.B.B.S / B.D.S / M.D./ M.S.</p> <p>ii) B.A.M.S. / B.H.M.S</p> <p>CIBIL Score 700 &amp; above of the applicant / key personals</p> <p>a) Satisfactory Banking operations (existing banker) for minimum one year</p> <p>b) MSME Certificate under UDYAM registration</p> <p>*proposals falling beyond above category should be considered under our regular business loan scheme.</p> |
| <b>3.</b> | <b>Maximum Loan Limit</b>   | Rs.100.00 lacs  |
| <b>4.</b> | <b>Purpose</b>              | <p><b>A) M.B.B.S / B.D.S / M.D./ M.S</b></p> <p>i) For purchase of medical equipments upto Rs.100.00 lacs</p> <p>ii) For clinic set up upto Rs.25.00 lacs</p> <p><b>B) B.A.M.S. / B.H.M.S .</b></p> <p>i) for clinic set up for maximum loan amount upto Rs.25.00 lacs only</p>   |
| <b>5.</b> | <b>Period of loan</b>       | <p>Upto 120 months</p> <p>The repayment period will be decided by bank at its discretion on the basis of borrower's repaying capacity.</p>  |
| <b>6.</b> | <b>Rate of Interest</b>     | @9% p.a. onwards  |
| <b>7.</b> | <b>Margin</b>               | @ 25%   |