

Covid-19 Emergency Credit Line
READY RECKONER for borrower wise Credit Outreach by BANK OF INDIA
Post lifting of Lockdown under COVID-19

For MSME Category

Credit Support	Timeframe	Existing Borrower Category	Mode of Submission of loan request	Checklist of Information/Documents Required	Dedicated Helpline No & Email for Covid-19 queries, facilitation and grievances
<p>A.</p> <p>COVID Emergency Support Scheme 2020 (CESS-2020)</p> <p>Salient features</p> <p>1.Demand loan (WCDL) upto 24 months</p> <p>2.Scheme valid upto 30.06.2020</p> <p>3.All standard accounts excluding SMA-1 and SMA-2 category enjoying working capital limits with us</p> <p>4.Maximum Amt is 20% of the WCL limits last sanctioned</p> <p>5. Repayment 18 monthly structured installment after six months moratorium</p>	<p>i) Request within 04 working days of lifting of lockdown</p> <p>ii) Visit to Branch for submission of application/documents within 2 to 5 working days of lifting of lockdown</p> <p>iii) Sanction and disbursement limit enhancement by the Bank - within 3 to 6 working days of lifting of lockdown</p>	MSME	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Application through SMS (link given for application through SMS)</p> <p>iv) Physical application</p>	<p>i) Stock Statement/Book Debt Statement with ageing</p> <p>ii) QIS/MSOD/Latest GST returns/Order Statement.</p> <p>iii) Sales month wise since April-2019 to till date supported by GST returns.</p> <p>iv) Loss/delay of any other income due to Lockdown eg refund of GST input credit, IT, Duty Draw back.</p> <p>v) Estimates for Statutory Expenses during March to May (including wages, Tax, Electricity Bills etc)</p>	<p>Nodal Centre:</p> <p>Respective SME City Centre/Branch</p> <p>Escalation:</p> <p>HeadOffice.SME@bankofindia.co.in</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>
<p>B.</p> <p>Working Capital Reassessment on account of COVID impacted requirements (up to Rs 5 Cr)</p>	<p>i) Request for reduction in margin/increase in holding period for stock/Book Debts – within 04 working days of lifting of lockdown</p> <p>ii) Submission of basic financial data - within 2 to 5</p>	MSME	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Though SMS (Link for application</p>	<p>i) Last Audited Bal Sheet/Estimated Bal Sheet, P&L</p> <p>ii) Stock Statement/Book Debt Statement with ageing.</p> <p>iii) QIS/MSOD/Latest GST returns/ Order Statement.</p>	<p>Nodal Centre:</p> <p>Respective SME City Centre</p> <p>Escalation:</p> <p>HeadOffice.SME@bankofindia.co</p> <p>Helpline: 18001031906</p>

	<p>working days of lifting of lockdown</p> <p>iii) Clarifications by Phone/E Mail within 3 to 6 working days of lifting of lockdown</p> <p>iv) Assessment and appraisal by the bank within 04 to 07 days working days of lifting of lockdown.</p> <p>v) Documentation – within 05 to 08 working days of lifting of lockdown</p> <p>vi) Sanction and limit enhancement by the bank within 06 to 09 working days of lifting of lockdown.</p>		<p>attached to SMS)</p> <p>iv) Physical Application</p>	<p>iv) Sales month wise since April-2019 to till date supported by GST returns.</p> <p>v) Loss/delay of any other income due to Lockdown eg refund of GST input credit, IT, Duty Draw back.</p> <p>v) Estimates for Statutory Expenses during March to May (including wages, Tax, Electricity Bills etc)</p>	<p>For details regarding the Scheme etc: Financing Branch may be contacted</p>
<p>C. Working Capital Reassessment (above Rs 5 Cr)</p>	<p>i) Request may be sent through registered e mail ID/hard copies/SMS – within 04 working days of lifting of lockdown</p> <p>ii) Submission of basic financial data viz estimated sales, holding period of inventory & receivables, sundry creditor level to be provided for reassessment - within 04 to 10 working days of lifting of lockdown,</p> <p>iii) Clarifications by Phone/E mail within 05 to 12 working days of lifting of lockdown</p> <p>iv) Assessment and appraisal by the bank within 10 to 15 working days of lifting of lockdown.</p>	<p>MSME</p>	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Though SMS (Link for application attached to SMS)</p> <p>iv) Physical Application</p>	<p>i) Last Audited Bal Sheet/Estimated Bal Sheet, P&L/CMA data</p> <p>ii) Stock Statement/Book Debt Statement with ageing.</p> <p>iii) QIS/MSOD/Latest GST returns/ Order Statement.</p> <p>iv) Sales month wise since April-2019 to till date supported by GST returns.</p> <p>v) Loss/delay of any other income due to Lockdown eg refund of GST input credit, IT, Duty Draw back.</p> <p>v) Estimates for Statutory Expenses during March to May (including wages, Tax, Electricity Bills etc)</p>	<p>Nodal Centre:</p> <p>Respective SME City Centre</p> <p>Escalation:</p> <p>HeadOffice.SME@bankofindia.co</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>

	v) Documentation within 11 to 20 working days of lifting of lockdown vi) Sanction and limit enhancement by the bank within 12 to 15 working days of lifting of lockdown				
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