



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 from 7.50% onward depending upon customer profile & credit rating.

Tenure

Repayable on demand

Processing fees

Minimum 1% plus service tax as applicable

Margin

- Inventories 25%
- Receivables 30%
- LC & BG 25%

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.