

**Ready-reckoner for borrower-wise credit outreach by Bank of Maharashtra, post lifting of lockdown under COVID-19**

Credit Support	Time Frame	Existing borrower category	Mode of submission of loan request	Checklist of information/documents required	Dedicated helpline no. and dedicated email account for COVID-19 related queries, facilitation and grievances
<p>A. <b>'Ad-hoc Line of credit-COVID-19'</b> for MSME and Corporate Borrowers</p> <p>i) Working capital demand loan by way of <b>'SLC-MSME/WC'</b> especially for MSME Borrowers</p> <p>ii) Financial Assistance to SHG Members by <b>'Mahabank SHG Rahat Yojana-COVID-19'</b></p> <p>iii) Agriculture special product <b>'COVID-19 Mahabank Kisan Rahat Yojana for Farmers'</b> and <b>'COVID-19 Mahabank Kisan Rahat Yojana for Agro Based Industries / Units'</b></p>	<p>1) Request - Within 4 working days of lifting of lockdown</p> <p>2) Visit to Branch for submission of application/documents-within 2 to 5 working days of lifting of lockdown</p> <p>3) sanction and disbursement/limit enhancement by the bank-within 3 to 6 working days of lifting of lockdown</p>	MSME	By  Registered E-mail ID	<p>1) Status of Business Activity</p> <p>2) Current status of payment of Salaries and Wages to employees</p> <p>3) Availability of labours / employee</p> <p>4) status of Logistics arrangement for official purpose</p> <p>5) quantum of fund required for revival</p> <p>6) Documents required for Credit:</p> <p>i). Up to two crore (existing working capital limit) - Request letter with duly filled application form as per type of facility</p> <p>ii). Above two crore (existing working capital limit)- Cash Flow Statement along with request letter and duly filled application form as per type of facility</p> <p>iii). Stock Statement</p> <p>iv). Age wise debtor list</p> <p>v). <b>Additional for Farmers-</b> Land Revenue Records through Digital (online) Mode, wherever available</p>	Dedicated Help line no: 020-25614275 Dedicated E mail ID: creditcovid19@mahabank.co.in
		Corporate	OR  Directly at Branch		Dedicated Help line no: 020-25614286 Dedicated E mail ID: creditcovid19@mahabank.co.in
		Agriculture	<b>Additional for SHG as below:</b>  i). Through Bank Sakhi wherever available		Dedicated Help line no: 020-25614342 Dedicated E mail ID: creditcovid19@mahabank.co.in
		SHG	ii). Directly by SHG Members .  iii). Through SRLM representatives		Dedicated Help line no: 020-25614342 Dedicated E mail ID: creditcovid19@mahabank.co.in

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				vi) <b>Additional for SHG-</b> Resolution for taking Loan under " MahaBank SHG Rahat Yojana - COVID-19" from Bank of Maharashtra	
B. Working Capital Reassessment on account of COVID impacted requirements (up to Rs.5 crore)	<p>1) Request for reduction in margin/increase in holding period for stock/Book Debts- within 4 working days of lifting of lockdown</p> <p>2)Submission of basic financial data-within 2 to 5 working days of lifting of lockdown</p> <p>3)Clarification by phone/e-mail- within 3 to 6 working days of lifting of lockdown</p> <p>4)Assessment and appraisal by the bank - within 4 to 7 working days of lifting of lockdown</p> <p>5)Documentation - within 5 to 8 working days of lifting of lockdown</p> <p>6) Sanction and limit enhancement by the bank- within 6 to 9 working days of lifting of lockdown</p>	<p>MSME</p> <hr/> <p>Corporate</p>	<p>By</p> <p>Registered E-mail ID</p> <p align="center">OR</p> <p>Directly at Branch</p>	<p>1) Status of Business Activity</p> <p>2) Current status of payment of Salaries and Wages to employees</p> <p>3) Availability of labours / employee</p> <p>4) status of Logistics arrangement for official purpose</p> <p>5) quantum of fund required for revival</p> <p>6) Documents required for credit:</p> <p>i). Request letter with duly filled Application form as per type of facility</p> <p>ii). Stock Statement</p> <p>iii). Age wise debtor list</p> <p>iv). Projected Balance Sheet/sales and profit &amp; Loss account statement for 2 years</p>	Same as above

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C. Working Capital Reassessment (above Rs.5 crore)	<p>1) Request may be sent through registered Email Id/ hard copies/SMS- within 4 working days of lifting of lockdown</p> <p>2) Submission of basic financial data viz., estimated sales, holding period of inventory &amp; receivables, sundry creditor levels to be provided for reassessment - within 4 to 7 working days of lifting of lockdown</p> <p>3) Clarification by phone/e-mail- within 6 to 9 working days of lifting of lockdown</p> <p>4) Assessment and appraisal by the bank - within 9 to 12 working days of lifting of lockdown</p> <p>5) Documentation - within 11 to 14 working days of lifting of lockdown</p> <p>6) Sanction and limit enhancement by the bank- within 12 to 15 working days of lifting of lockdown</p>	MSME	By Registered E-mail ID  OR Directly at Branch	<p>1) Status of Business Activity</p> <p>2) Current status of payment of Salaries and Wages to employees</p> <p>3) Availability of labours / employee</p> <p>4) status of Logistics arrangement for official purpose</p> <p>5) quantum of fund required for revival</p> <p>6) Documents required for credit:</p> <p>i). Request letter with duly filled Application form as per type of facility</p> <p>ii). Stock Statement</p> <p>iii). Age wise debtor list</p> <p>iv). CMA data</p>	Same as above
		Corporate			