

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

**For Corporate Credit**

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>CESS 2020 WCDL</p> <p><b>Salient features</b></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) Application expected to be received through email during lockdown period also.</p> <p>Physical/signed copies expected to be received within 1-10days of lifting of lockdown</p> <p>ii) Scrutiny and necessary communication with the borrower- 1day</p> <p>iii) Processing of Proposal- 2days</p> <p>iv) Conveying of sanction- 1day</p> <p>v) Documentation &amp; Disbursement- 2days Total 6days (working days)</p>	<p>Corporate</p>	<p>i) Email ii) FAX iii) Physical Application</p> <p>Conveying of Sanction, Documentation, Disbursement only after receiving signed copy.</p>	<p>i)Stock /Book debt statement (alongwith age of book debts) of previous month ii)QIS/MSOD/Latest GST Returns/Orders in hand iii)Sales monthwise since April 2019 to 31.03.2020 supported by GST returns and monthwise estimated sales for current quarter (FY 2019-20) iv)Details of business related expenses i.e wage bills, maintenance expenses, renewal of insurance premium, purchase of raw materials, advance payment to suppliers etc to be incurred/incurred during (01.03.2020 to 30.06.2020). The bills falling due during the period from the date of sanction till 30.06.2020 also to be added to the above expenses. v) Details of expenses as above for last two quarters expenses (As per last Audited Balance Sheet available) and for Current Q1 of FY 2019-20. vi) Cash Flow (quarterly) of FY 2019-20 and for next two years, in case of borrowers requesting Amount of Assistance under Covid- 19 (CESS 2020) more than Rs. 100.00 crores</p>	<p>Nodal Centre: Respective ZO Credit Dept</p> <p>Escalation I: DZM of the respective ZO</p> <p>Escalation II: DGM – of respective NBG</p> <p>Escalation III: HeadOffice.CIC_C ESS2020@bankofindia.co.in</p> <p>Helpline: 18001031906</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) Application expected to be received through email during lockdown period also.</p> <p>Physical/signed copies expected to be received within 1-10 days of lifting of lockdown</p> <p>ii) Scrutiny and necessary communication with the borrower- 6 days</p> <p>iii) Processing of Proposal- 6 days</p> <p>iv) Conveying of sanction- 1day</p> <p>v) Documentation &amp; Disbursement- 2 days</p> <p>Total 11-15 days (working days)</p>	<p>Corporate</p>	<p>i) Email ii) FAX iii) Physical Application</p> <p>Conveying of Sanction, Documentation, Disbursement only after receiving signed copy.</p>	<p>i) Stock /Book debt statement (alongwith age of book debts) of previous month ii) QIS/MSOD/Latest GST Returns/Orders in hand iii) Sales monthwise since April 2019 to 31.03.2020 supported by GST returns and monthwise estimated sales for current quarter (FY 2019-20) iv) Details of business related expenses i.e wage bills, maintenance expenses, renewal of insurance premium, purchase of raw materials, advance payment to suppliers etc to be incurred/incurred during (01.03.2020 to 30.06.2020). The bills falling due during the period from the date of sanction till 30.06.2020 also to be added to the above expenses. v) Details of expenses as above for last two quarters expenses (As per last Audited Balance Sheet available) and for Current Q1 of FY 2019-20. vi) Cash Flow (quarterly) of FY 2019-20 and for next six months years,</p>	<p>Nodal Centre: Respective ZO Credit Dept</p> <p>Escalation I: DZM of the respective ZO</p> <p>Escalation II: DGM – of respective NBG</p> <p>Escalation III: HeadOffice.CIC_C ESS2020@bankofindia.co.in</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>
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