

## Business Loan Key Features

Particulars	Requirements
Constitution	Individuals (SEP), Sole Proprietorship, Partnership, LLP, Pvt. Ltd Companies, Unlisted Public Ltd. Companies, Trust & Societies (for educational institutes / Hospitals) Exclusion: Charitable Trust
Tenure	12 - 36 Months
Loan Amount	Rs. 3 lacs - 75 lacs
Business Vintage	Min 3 Years
Age Norms	21 to 65 Years
Loans Against	Financials of 2 Years/Surrogate on Last 12-month banking
Turnover / Receipts	ETB - Rs.30 lacs NBT Trader/Manufacturer - Rs.100 lacs Service - Rs. 60 lacs
Property ownership	Either Residence or Office should be owned
Documents	KYC and Financials (Latest 2 yrs. Balance sheet, P&L, ITR, 1 yr. banking and GST) Balance Sheet and P&L required only for Income program