

ADDITIONAL WORKING CAPITAL LIMIT TO MSEs

Purpose: For MSEs specifically for meeting the temporary rise in working capital requirements arising mainly due to unforeseen / seasonal increase in demand for products produced by them,

- **On the basis of RBI advisory**, we have issued the circular on additional working capital facility. Brief of the facility is as under :
- **Quantum of additional limit** : upto 10% of sanctioned limit subject to the maximum of Rs.10 lac.
- ***At the time of sanction/renewal of working capital limit.***

Eligibility

- Existing & prospective MSE borrowers of the Bank
- The threshold credit rating should be '**B1**' as on the closing of previous financial year. However, credit risk rating/scoring for any of the earlier years should not be **below 'B2' for existing borrowers.**