

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

**For Agriculture 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>A. COVID Emergency Support Scheme 2020 (CESS-2020)</p> <p><b>For Food &amp; Agro, Agri. Infrastructure, Animal Husbandry and Plantation</b></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 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) Request within 04 working days of lifting of lockdown</p> <p>ii) Visit to Branch for submission of application/documents within 2 to 5 working days of lifting of lockdown</p> <p>iii) Sanction and disbursement limit enhancement by the Bank - within 3 to 6 working days of lifting of lockdown/ after receipt of requisite documents.</p>	Agri.	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Application through SMS (link given for application through SMS)</p> <p>iv) Physical application</p>	<p>i) Stock Statement/Book Debt Statement with ageing</p> <p>ii) QIS/MSOD/Latest GST returns/Order Statement.</p> <p>iii) Sales month wise since April-2019 to till date supported by GST returns.</p> <p>iv) Loss/delay of any other income due to Lockdown eg refund of GST input credit, IT, Duty Draw back.</p> <p>v) Estimates for Statutory Expenses during March to May (including wages, Tax, Electricity Bills etc)</p>	<p>BOI.COVID19AFD@bankofindia.co.in</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>

Credit Support	Timeframe	Existing Borrower Category	Mode of Submission of loan request	Checklist of Information/ Documents Required	Dedicated Helpline No & Email
<p>B. Working Capital Reassessment on account of COVID impacted requirements ( up to Rs 5 Cr)</p>	<p>i) Request for reduction in margin/increase in holding period for stock/Book Debts – within 04 working days of lifting of lockdown at branch/ ABC/Zonal Office</p> <p>ii) Submission of basic financial data - within 2 to 5 working days of lifting of lockdown</p> <p>iii) Clarifications by Phone/E Mail within 3 to 6 working days of lifting of lockdown</p> <p>iv) Assessment and appraisal by the bank within 04 to 07 days working days of lifting of lockdown.</p> <p>v) Documentation – within 05 to 08 working days of lifting of lockdown</p> <p>vi) Sanction and limit enhancement by the bank within 06 to 09 working days of lifting of lockdown/ after receipt of requisite documents</p>	<p>Agri.</p>	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Though SMS (Link for application attached to SMS)</p> <p>iv) Physical Application</p>	<p>i) Last Audited Balance Sheet / Estimated Balance Sheet, P&amp;L</p> <p>ii) Stock Statement/ Book Debt Statement with ageing.</p> <p>iii) QIS/MSOD/ Latest GST returns/ Order Statement.</p> <p>iv) Sales month wise since April-2019 to till date supported by GST returns.</p> <p>v) Loss/delay of any other income due to Lockdown e.g. refund of GST input credit, IT, Duty Draw back.</p> <p>v) Estimates for Statutory Expenses during March to May (including wages, Tax, Electricity Bills etc)</p>	<p>BOI.COVID19AFD @bankofindia.co.in</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>

Credit Support	Timeframe	Existing Borrower Category	Mode of Submission of loan request	Checklist of Information/ Documents Required	Dedicated Helpline No & Email
C. Working Capital Re-assessment (above Rs 5 Cr)	<p>i) Request may be sent through registered e mail ID/hard copies/SMS – within 04 working days of lifting of lockdown at branch/ABC/Zonal Office</p> <p>ii) Submission of basic financial data viz estimated sales, holding period of inventory &amp; receivables, sundry creditor level to be provided for reassessment - within 04 to 10 working days of lifting of lockdown,</p> <p>iii) Clarifications by Phone/E mail within 05 to 12 working days of lifting of lockdown</p> <p>iv) Assessment and appraisal by the bank within 10 to 15 working days of lifting of lockdown.</p> <p>v) Documentation within 11 to 20 working days of lifting of lockdown</p> <p>vi) Sanction and limit enhancement by the bank within 12 to 20 working days of lifting of lockdown</p>	Agri.	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Though SMS (Link for application attached to SMS)</p> <p>iv) Physical Application</p>	<p>i) Last Audited Balance Sheet/Estimated Bal Sheet, P&amp;L/CMA data</p> <p>ii) Stock Statement/Book Debt Statement with ageing.</p> <p>iii) QIS/MSOD/Latest GST returns/ Order Statement.</p> <p>iv) Sales month wise since April-2019 to till date supported by GST returns.</p> <p>v) Loss/delay of any other income due to Lockdown eg refund of GST input credit, IT, Duty Draw back.</p> <p>v) Estimates for Statutory Expenses during March to May (including wages, Tax, Electricity Bills etc)</p>	<p>BOI.COVID19AFD@bankofindia.co.in</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>

### For Self Help Group and KCC beneficiaries

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><b>BOI Samanya Credit Card Covid 19</b></p> <p>-Financial Support in terms of CC /OD to individual SHG member upto Rs. 50,00/- for expenses related to agriculture, allied activity, non-farm activity and consumption needs</p> <p>Scheme valid upto 30.06.2020</p>	<p>The borrowers are expected to submit their application along with required documents by personal visit to branches. The same is expected to be received within 5 days of lifting of lockdown.</p> <p>Branches after receipt of complete application along with requisite documents to complete the entire process within 4 days</p>	<p>Women SHG members sponsored by NRLM/ SRLMs/ Reputed NGOs having satisfactory repayment of performance of first dose.</p>	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Through SMS (Link for application attached to SMS)</p> <p>iv) Through Business Correspondent.</p> <p>v) Physical Application</p>	<p>i)Application</p> <p>ii)Individual KYC documents.</p> <p>iii) Endorsement letter issued by SHG.</p> <p>iv) Quotations if applicable</p>	<p>BOI.COVID19AFD@bankofindia.co.in</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>
<p><b>Kisan Tatkal Loan Scheme-Covid 19</b></p> <p>Financial Support to Agriculture borrowers/ Farmers</p> <p>Financial assistance upto Rs. 50000/- subject to ceiling at 50% of KCC limit</p>	<p>The borrowers are expected to submit their application along with required documents by personal visit to branches. The same is expected to be received within 5 days of lifting of lockdown.</p> <p>Branches after receipt of complete application along with</p>	<p>Satisfactorily conducted Standard KCC accounts Agri.</p>	<p>i) E Mail</p> <p>ii) Online application through website</p> <p>iii) Through SMS (Link for application attached to SMS)</p> <p>iv) Through Business Correspondent.</p> <p>v) Physical Application</p>	<p>i)Application</p> <p>ii)Individual KYC documents.</p> <p>iii) Copy of land records .</p>	<p>BOI.COVID19AFD@bankofindia.co.in</p> <p>Helpline: 18001031906</p> <p>For details regarding the Scheme etc: Financing Branch may be contacted</p>

or 25% of annual income of borrower.  Scheme valid upto 30.06.2020	requisite documents to complete the entire process within 4 days				
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