



**Tentative Structure**  
**Funding Against Bank Guarantees**  
**(Up to 50 Crores)**

<b>Product</b>	<b>Funding against Bank Guarantee</b>
<b>Type of BG</b>	<ul style="list-style-type: none"> <li>➤ Financial BG</li> <li>➤ Material Purchase BG</li> <li>➤ Advance Payment BG</li> </ul>
<b>Loan Amount</b>	<b>Upto 50 crore</b>
<b>Loan</b>	<b>100 % of BG Value</b>
<b>Security</b>	<b>BG Issued in favor of Trader/Lender (Prescribed Format – Different format for different BG)</b>
<b>Tentative ROI</b>	<b>12.00 % -14.00 % P.A.</b>
<b>Tentative PF</b>	<b>0.50% -1.00% (One Time)</b>
<b>Tenure</b>	<b>Till Expiry of BG</b>
<b>Repayment</b>	<ul style="list-style-type: none"> <li># Interest payment: Monthly</li> <li># Principal Payment: At the end of Tenure of BG.</li> </ul>
<b>BG Origin</b>	<b>Domestic BG (BG issued by Nationalized/ Private Banks are only acceptable)</b>
<b>Tentative TAT</b>	<b>Disbursement done within 7 days</b>

<b>Type of BG</b>	<b>Financial BG</b>	<b>Material Purchase BG</b>	<b>Advance Payment BG</b>
<b>BG Objective</b>	Financial Assistance to Company	For payment to Supplier (On behalf of company) for Material Purchase by Company	Advance Payment to Company for executing 'Purchase Order' given by Trader to Company.
<b>Funding Mode</b>	Direct Funding to Company	Funding to Suppliers on behalf of company	Direct Funding to Company
<b>Type of Loan</b>	Term Loan	Revolving Credit facility	Credit Facility
<b>BG Beneficiary</b>	NBFC	Trading Company	Trading Company
<b>Loan Tenure</b>	Till Expiry of BG	Till Expiry of BG	Till Expiry of BG
<b>BG Repayment</b>	At the End of Loan Tenure	At the End of Bill Cycle (From 90-330 days)	At the End of Loan Tenure
<b>Interest</b>	Monthly	Monthly	Monthly