



The Zoroastrian Co-operative Bank Ltd.

(Multi-State Scheduled Bank)

The Bank that is Big on Tradition & Trust

SINCE
1927



Corporate Loan

Take your Business
to new heights



General Corporate Purposes



For Working Capital Management / Acquisition
& / or Refinance of Fixed Assets



Prepayment of High cost loan etc.

- Quick Processing
- Simple & Easy Documentation
- Attractive Rates

customer care@zobl.in / +91 22 61727600

Corporate Loan

The Bank finances the Corporate Sector for its business activity and for setting up units, modernisation, diversification and upgradation. Such finance is extended in the form of:

Funded facilities:

- **Term Loans:** Repayment in instalments over a fixed time.
Purpose: For acquisition of fixed assets / machinery or for financing projects.
Amount of Loan: Generally 75% of the cost, maintaining a margin of 25%.
Security: Charge on assets.
- **Cash Credit:** Running account facility.
Purpose: To meet working capital requirements.
Amount of facility: Based upon the Bank's assessment of the working capital requirement.
Security: Charge on current assets, collaterals if required.
- **Bill Discounting:** In the nature of post sales limit.
Amount of facility: Generally upto a specified percentage of the value of the bill.
Discounting under: L/C or firm order.
Security: Charge on the Bill, Collateral if required.

Non Funded facilities

- Letter of Credit facility to facilitate purchase of material / goods.

Quantum of Finance:

- Present maximum permissible Limit upto Rs. 12.00 crores

Repayment Tenure:

- From short term to period generally ranging up to 5 years

Our Other Products:

- NRE Deposits
- SME Loan
- Professional Loan
- Education Loan
- Home Loan
- Car Loan

Visit us at www.zoroastrianbank.com