1.	Name of the Scheme	**WORKING CAPITAL TERM LOAN**
2.	Purpose of Loan	To provide medium term loan for meeting working capital needs of a manufacturing company.
3.	Eligibility Criteria	Profitable and financially sound companies having good track record and satisfying the following conditions: 1) The company should have been classified as standard asset of the Corporation. 2) The company should have paid at least 30% of the principal amount of term loan disbursed. 3) The company should be in production for the last 3 years having earned cash profits in the last 2 years. 4) The company must have consistently recorded growth.
4.	Loan Limit	Maximum of Rs. 5.00 Crores. Loan amount should not exceed the amount of term loan repaid by the company.
5.	Security Margin	Minimum 25%
6.	Promoters' Contribution	NA
7.	Debt Equity Ratio	1.5:1
8.	Interest Rate	Prevailing rate of interest.
9.	Repayment Period	5 years in quarterly installments including moratorium period not exceeding 6 months.
10.	Mode of Payment	8 Post-dated cheques against loan repayment & interest.
11.	Rebate on Timely Payment	As per prevailing policy.