

Union Ayushman Plus Scheme

1.	Eligibility	<p>All practicing qualified medical practitioners holding a recognized graduate degree in any branch of Medicine/ Surgery /Dental Science / Physiotherapy/ Radiology/ Pathology /Diagnostic imaging etc with minimum practicing experience of one year in the age group of 25 years to 65 years in any branch of medical science, with minimum qualification of :</p> <ul style="list-style-type: none"> - MBBS - BAMS - BHMS - BDS - BV.Sc & AH <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> - Degree in Para medical services like; - X-ray Technology and Radiology - Medical laboratory Technology - Physiotherapy - Optometry of Ophthalmic Technology
2.	Purpose	<p>a. For Purchase of brand new electro medical, diagnostic, X-ray Machines, MRI and other sophisticated equipment including operation theatre equipment, air conditioners, generators , personal computer and accessories with software for diagnosis, and UPS systems. Equipment for scanning centers/poly clinic/ Laboratories, other equipment and machinery used for Medical Purpose etc.</p> <p>b. For Acquisition of Premises and/ or for setting-up of clinic/ hospital in own site Or Purchase of Site & Construction of hospital/ clinic thereon, furnishing and cost of medicines. Expansion/ Renovation / Modernization of existing premises.</p> <p>c. For purchase of ambulance for Hospital/Clinic.</p> <p>d. For Purchase/ Installation of Lift / Elevator, Solar Water heating system, Solar Electrification System etc to be installed at hospital premises.</p> <p>e. Composite loan is also permissible.</p> <p>f. Financing of Second Hand Medical Equipments/ Machinery/ Ambulance NOT to be considered.</p>
3.	Quantum of Finance	<p>a. Maximum quantum of loan will be Rs.20.00 crore Sub limit for the same are as under:</p> <ul style="list-style-type: none"> - Working capital will be 25% of the maximum limit subject to ceiling of Rs. 5.00 Crore. - Term Loan uptoRs.20.00 Crore.
4.	Margin / Assessment	<p>a. Term Loan :</p> <p>Minimum Margin for Term Loans:</p> <ul style="list-style-type: none"> - For Purchase of Equipment & Vehicle : 15% - Construction / Acquisition of premises (Including/ Expansion/ Renovation / Modernization of Existing premises) : 35% - Wherever the loan is for Purchase of Site and Construction of Hospital/ Clinic, financing the Cost of Land/ Site shall be restricted to 30% of the Total

		<p>Project Cost.</p> <p>b. Working Capital</p> <ul style="list-style-type: none"> - Assessment: As per Norms prescribed in the Loan Policy. <p>LC/BG Minimum Cash Margin: 15%</p>
5.	Facility	<ul style="list-style-type: none"> - Term Loan - Working Capital - LC/BG (for purchase of equipment/ Capex)
6.	Processing and other Service charges	As applicable on regular WC /TL/NFB facilities as per extant guidelines on Service Charges.
7.	Repayment	<ul style="list-style-type: none"> • Maximum 84 Equated Monthly Instalments (EMI). • Moratorium period of Maximum upto 6 months may be permitted within maximum repayment period of 84 months if required/ requested. Repayment period shall be based on durability and useful life of the asset. • For new construction - Maximum 180 months period including 24 months moratorium period. • The repayment period should be co-terminus with maximum permissible age (70 years).

- For more details, Please contact our nearest branch