

**FAQs for IND COVID KCC SAHAYA LOAN (ICKSL)**

1. What is KCC SAHAYA LOAN?  
KCC SAHAYA LOAN is to meet the temporary liquidity mismatch due to outbreak of COVID-19 disease.
2. Who are all eligible under the Scheme?  
All existing KCC accounts of Indian Bank in “Standard Category”.
3. Whether loan under this product can be considered to borrower whose account was in SMA 1 / SMA 2 but regularized before submission of application?  
Yes.
4. What is the Quantum of Loan?  
10% of existing KCC limits subject to a minimum limit of Rs.5000/- and maximum limit of Rs.1.00 lakh.
5. What is the Rate of Interest under the scheme?  
1 year MCLR, present 8.10% p.a.(Floating)
6. What is the Margin under the Scheme?  
NO Margin.
7. What is the Processing Charge under the Scheme?  
No Processing Charges
8. What security should be provided at the time of application for COVID- KCC Sahaya Loan?  
Existing Primary, Collateral Security and personal guarantees to be extended for this facility