Frequently Asked Questions(FAQs) – PNB Matritva

1. **Who are eligible borrowers under the scheme PNB Matritva?**
   All confirmed/ permanent female employees of central/ State Govt./ PSUs and of all reputed companies/Institutions including Schools, Colleges, Universities, autonomous bodies, Hospitals/Nursing Homes having Minimum Income/ Salary- Above Rs. 25000/- per month with minimum 2-year service including service with the previous employer(s), if any and drawing salary through accounts maintained with our Branches. Working Women can avail Personal Loan under this variant, maximum upto 2 times only.

2. **What are the purpose for which loan under the scheme PNB Matritva be availed by a woman borrower?**
   Financial assistance under this scheme is extended to women for hospital expenses, incurred and to be incurred at the time of childbirth and maternity care after childbirth.

3. **What is the period during/after pregnancy, when woman applicant can avail the personal loan under PNB Matritva scheme?**
   Eligible applicant can get the sanction of the proposed variant of personal loan before 2 month of expected delivery date and upto 3 month of childbirth.

4. **What are the documents required to confirm the purpose for which loan is required under the scheme?**
   The personal loan under proposed **PNB Matritva scheme** can be sanctioned on the basis of self-declaration submitted by applicant confirming the pregnancy/childbirth.

5. **What is the minimum and maximum amount of loan available under this scheme?**
   The minimum loan amount under this scheme is Rs. 25,000.00 and the maximum loan amount is Rs. 3,00,000.00 (Subject to the repaying capacity of borrower).

6. **What is the rate of interest charged under this variant?**
   The rate of interest will be RLLR+BSP+2.15 % Irrespective of CIC score

7. **What is the repayment period of the loan? Is any moratorium period available?**
   The entire loan (principal & interest) shall be repaid within remaining period of service or in maximum 72 (Seventy-two) equated monthly instalments (EMIs) to start from next month from the date of disbursement. No Moratorium is granted under the scheme.

8. **Are there any charges applicable for the loan?**
   The Upfront Fee and Documentation Charges are NIL in the loan.

9. **What will be the nature of loan?**
   Term loan