

Ref : APS/MSCDA/290/2022

June 2, 2022

**ALL THE DISTRICT PRESIDENTS/SECRETARIES
OF THE M.S.C.D.A.**

Subject : AIOCD TIE'UP WITH POONAWALLA FINCORP LTD

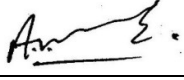
Dear sir,

Please find attached letter received from AIOCD vide ref no. APS/AIOCD/214/2022 dated May 30, 2022 in the matter of AIOCD Tie's up with Poonawalla Fincorp Ltd for hassel - free loan at reasonable rate to the members. The same is self – explanatory.

You are requested to circulate the same to your district members for their information, knowledge and record.

Thanking you.

Yours faithfully
For The **MSCDA**



(Anil Navandar)
Hon Gen. Secretary

Encl : a/a



THE ALL INDIA ORGANISATION OF CHEMISTS & DRUGGISTS®

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Hon. Gen.-Secretary :

RAJIV SINGHAL

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May 30, 2022

Ref: APS/AIOCD/214/2022

To,

**ALL OFFICE BEARERS/PRESIDENTS/SECRETARIES AND
EXECUTIVE COMMITTEE MEMBERS OF AIOCD**

Sub - AIOCD Tie's up with Poonawalla Fincorp Ltd.

Dear All,

Greetings of the Day!!!

Happy to share that All India Organization of Chemists & Druggists (AIOCD) has entered into tie-up with Poonawalla Fincorp Ltd (PFL) with these strategic alliances, PFL will provide a host of financial services to the members of AIOCD. Poonawalla Fincorp Limited, (known earlier as Magma Fincorp Limited) is a Poonawalla group non-banking finance company that focuses on consumer and MSME financing. They offer a diversified product suite to address the growing financing needs of the Chemists & Distributors Fraternity.

PFL has stated that their Product features are Easy-to-meet loan eligibility criteria, Minimal requirement for documentation, Instant approval and disbursal, Competitive interest rate, Zero hidden charges, Collateral-free Business loan and a Hassle-free online application provision.

Keeping in the mind the threat of Online sale of Medicine through E- Portal and We thought that this affiliation will help our members to reduce the liquidity Crunch by using this credit to avail the cash discount while purchasing the material from suppliers hence you are request to circulate among all our members to get the maximum benefit of this proposal.

Following products have been offered by Poonawalla Fincorp Ltd in selected Locations, for active locations and to apply pls visit - www.poonawallafincorp.com or call 18002663201

Thanking You,

Yours Faithfully,

For **AIOCD**

(J. S. Shinde)

President

No	Product	Loan Amount	Tenure	ROI	Processing Fee	Pre & Part Payment charges	Collateral	Insurance	Income
1	Loan Against Property	> 100 Lakh	Up to 15 Years	8.75 % floating	0.5% of loan amount	4% Plus Taxes	Residential, Commercial	Applicable	Min. turnover 25 Lakh
2	Loan Against Property	25-100 Lakh	Up to 15 Years	9.25 % floating	0.5% of loan amount	4% Plus Taxes	Residential, Commercial	Applicable	Min. turnover 25 Lakh
3	Affordable Home Loan	5 Lakh - 100 Lakh	Up to 20 Years	9.90 - 12.50 % floating	1.50% of loan amount	4% Plus Taxes	Residential	Applicable	Min. turnover 10 Lakh
4	Pre-Owned Car Loan	1 Lakh- 30 lakh	UP to 60 Month	14 - 17%	1.25% of loan amount	5% Plus Taxes	Against Car	Applicable	Min. turnover 2.5 Lakh
5	Business Loan	1 Lakh- 30 Lakh	Up to 36 Month	16%	1% of loan amount	5% Plus Taxes	NA	Applicable	Min. turnover 20 Lakh

(This rate of interest is prone to fluctuation basis PFL internal credit and risk policy, and as per an algorithmic multivariate score card) *T & C Apply.

Level -1 Escalation Matrix

Sr No	Product	Give Missed call	Name	Mobile Number	Email Id
1	Business Loan	18002663201	Priyesh Jain	9008407672	priyesh.jain@poonawallafincorp.com
2	Business Loan	8069808105	Brian Aranha	9619667008	brian.aranha@poonawallafincorp.com
3	Loan Against Property	8069808127	Abhijeet Desai	9823281663	abhijeet.desai@poonawallafincorp.com
4	Pre-Owned Car Loan	8045446733	Chaturbhuji Pandey	9920405704	chaturbhuji.pandey@poonawallafincorp.com
5	Affo Home Loan	08047485116	Nishant Gupta	9051046246	nishant.gupta1@poonawallahousing.com

Level -2 Escalation Matrix

Sr No	Name	Mobile Number	Email Id
1	Atul Bichave	8669971433	atul.bichave@poonawallafincorp.com
2	Suryaprakash Sainani	9890005644	suryaprakash.sainani@poonawallafincorp.com
3	Sachin Kotkar-HL	9619033845	Sachin.kotkar@poonawallahousing.com

Level -3 Escalation Matrix

Sr No	Name	Mobile Number	Email Id
1	Shashishekhar Hiremath	9130033608	Shashishekhar.hiremath@poonawallafincorp.com