

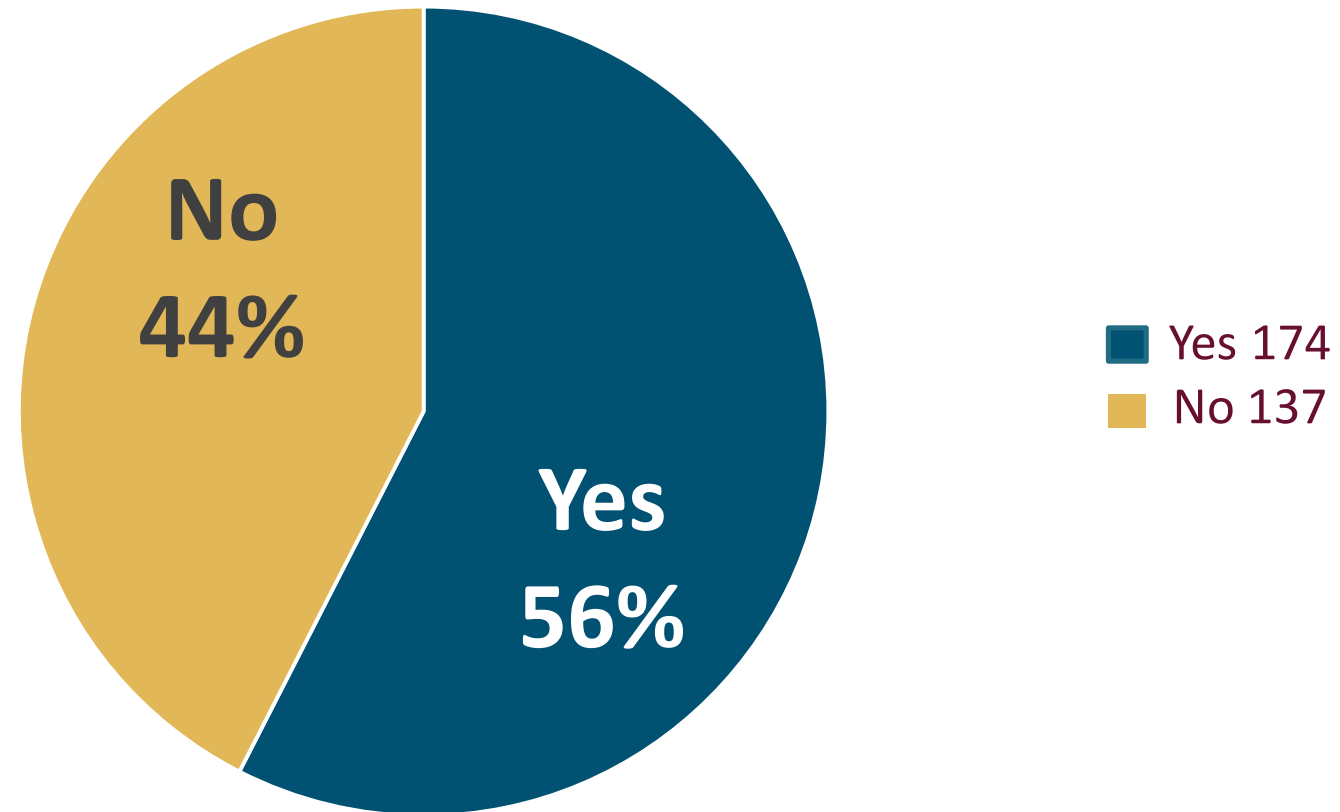
Bank Benefits Survey

Retailers Association of India

2nd June, 2020

56% of the Participating Retailers have an outstanding Term Loan facilities

Do you have a Term Loan?

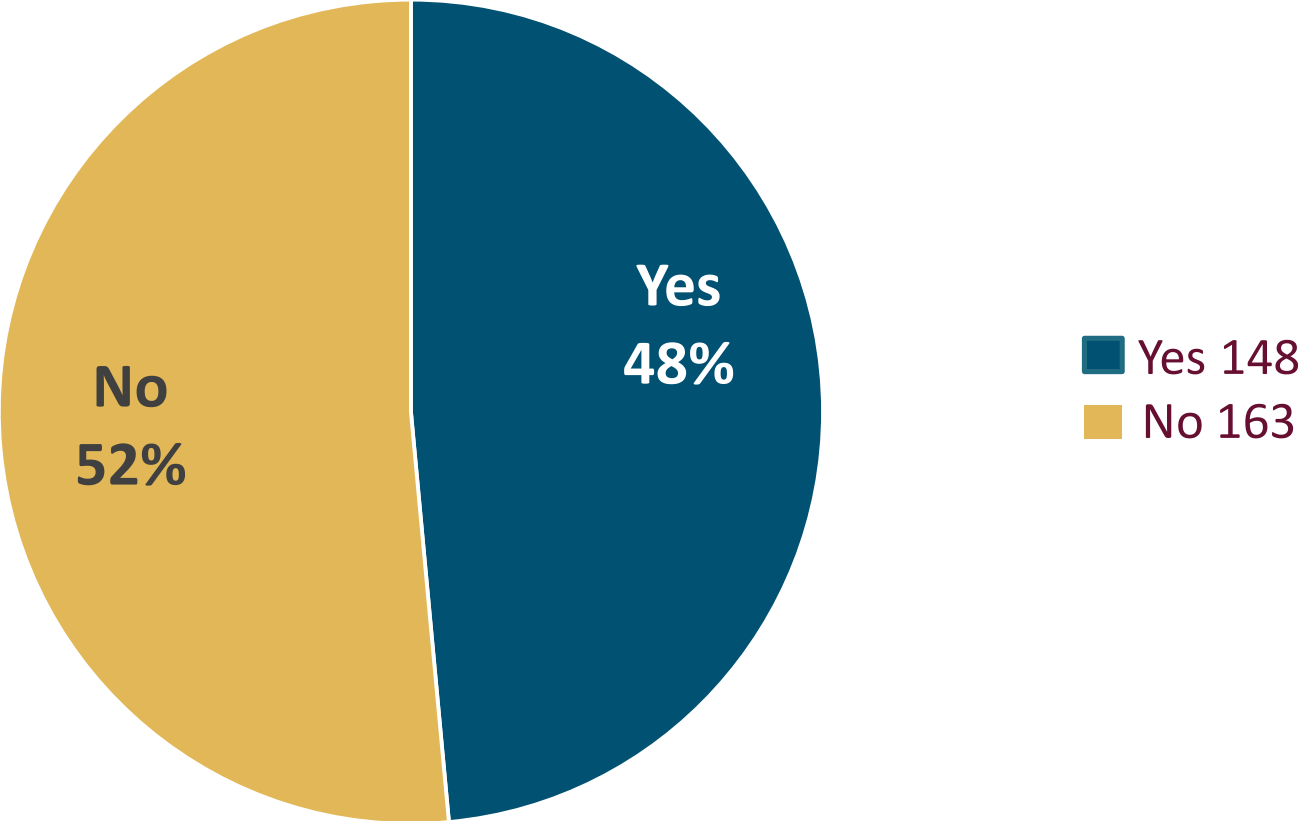


Note: Sample Set of 311 Retailers

Only Half of the Participating Retailers opted for the Moratorium announced by RBI



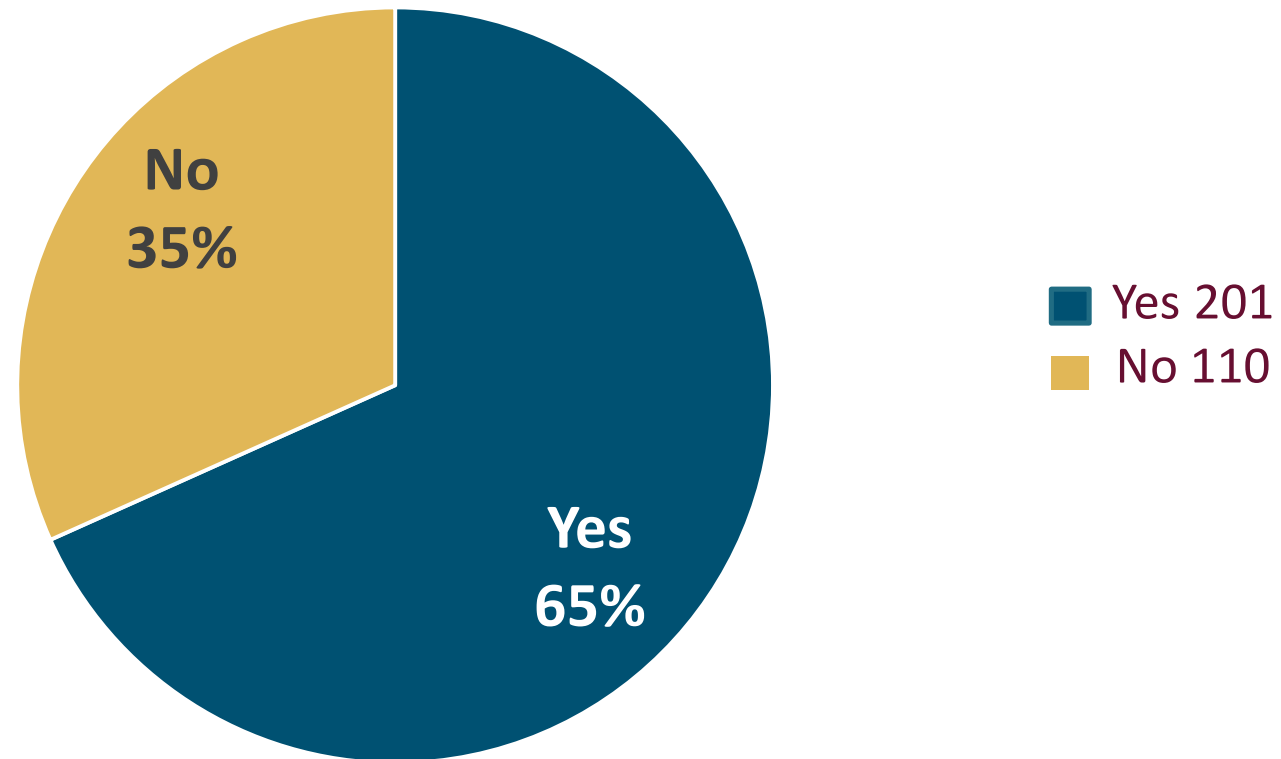
Did you get the moratorium as announced on 27th of March by RBI?



Note: Sample Set of 311 Retailers

65% of the Participating retailers already have a Working Capital loan

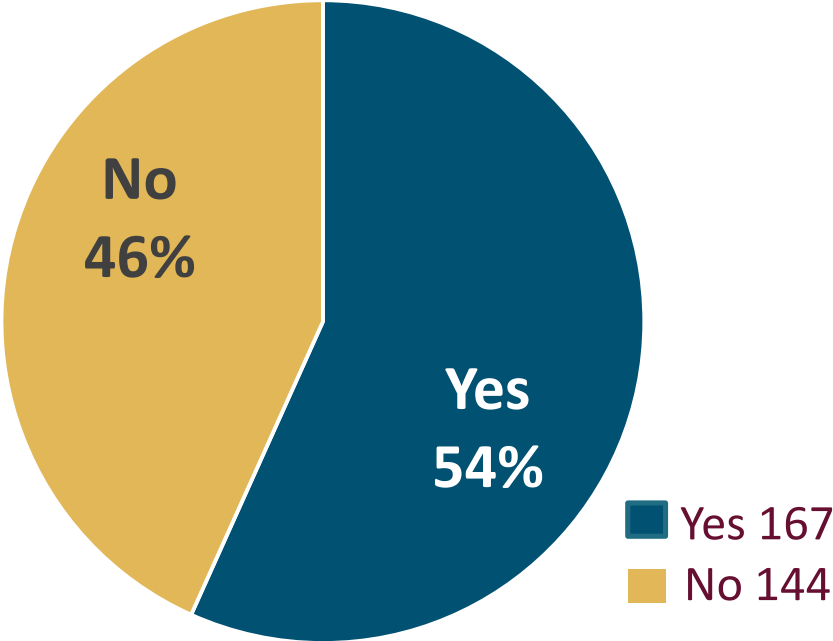
Do you have a working capital loan with the bank?



Note: Sample Set of 311 Retailers

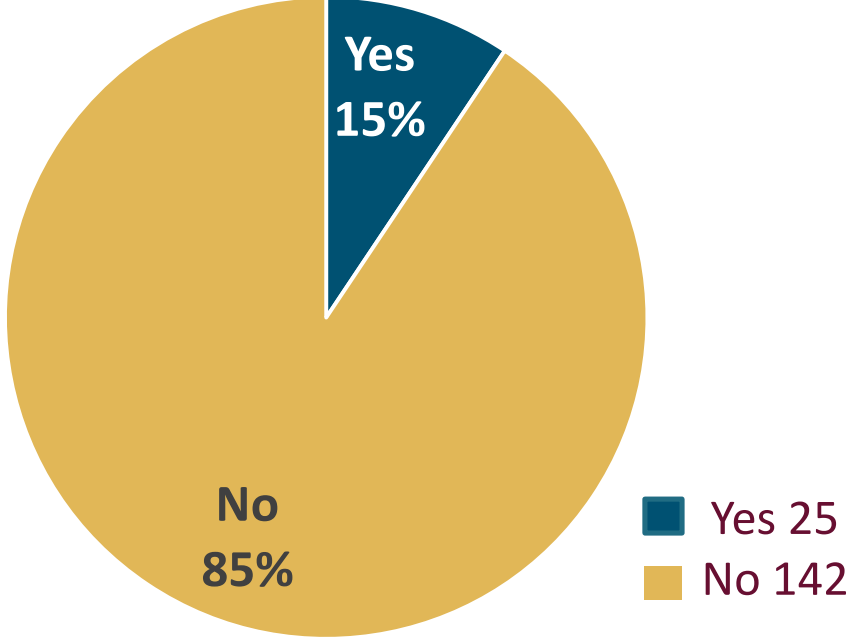
Banks are reluctant to extend additional working capital loans even after direction from RBI and Government

Majority of Retailers have asked for additional working capital loans ...



Did you request for additional working capital limit (COVID Limit) from your bank?

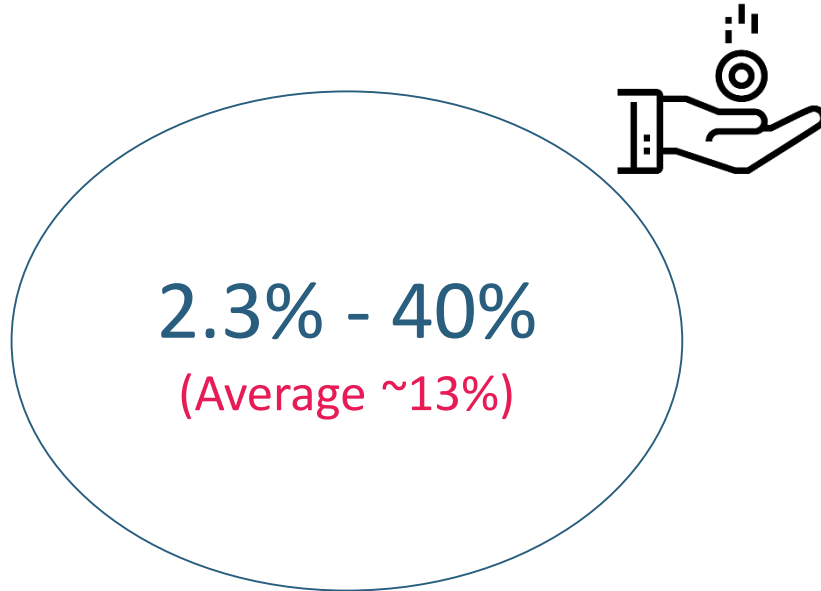
... though only 15% of Retailers were provided with additional Working Capital Loans



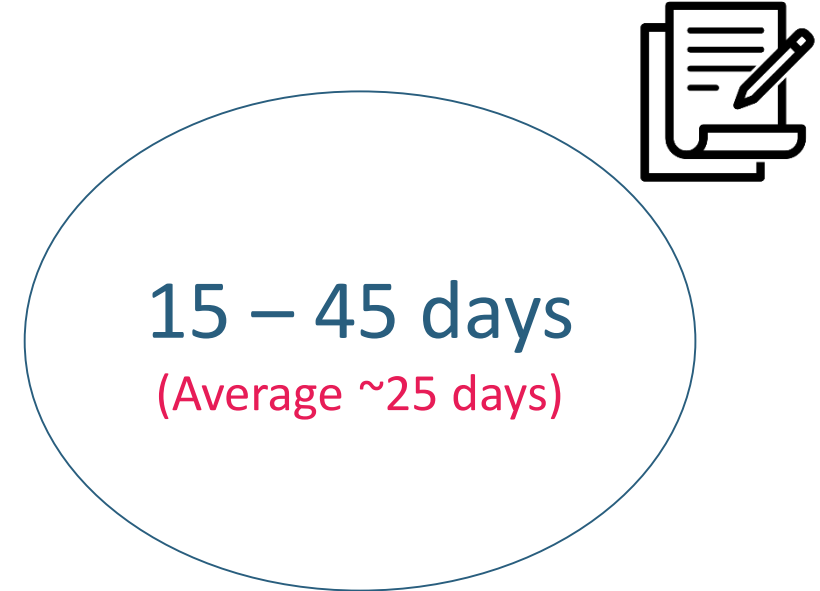
Did you get additional working capital as mandated by the RBI?

Note: Sample Set of 311 Retailers

Participating Retailers who have availed additional working capital limits have asked for ~13% additional working capital loan



Additional limit availed during Covid-19



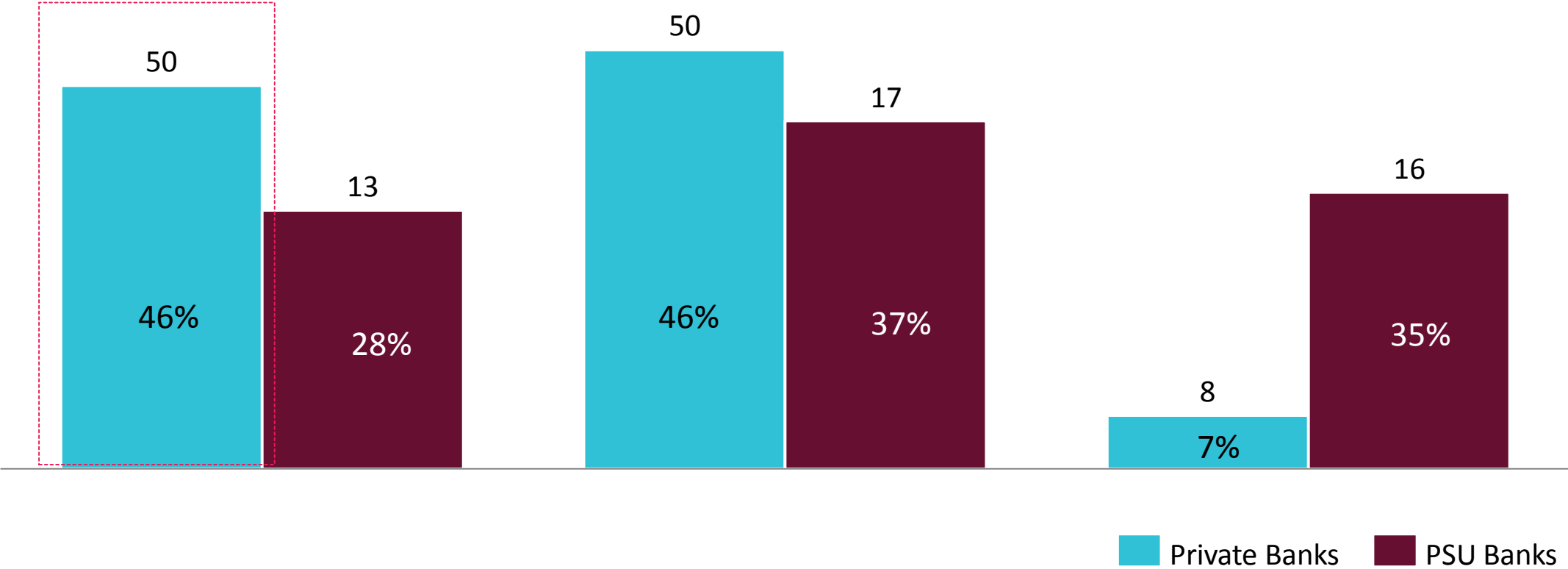
Average Processing Time for Working Capital Loan

PSU Banks
21 days

Private Banks
35 days

PSUs rejecting ~28% of loans; *Private Banks sanctioning Less than 10%*

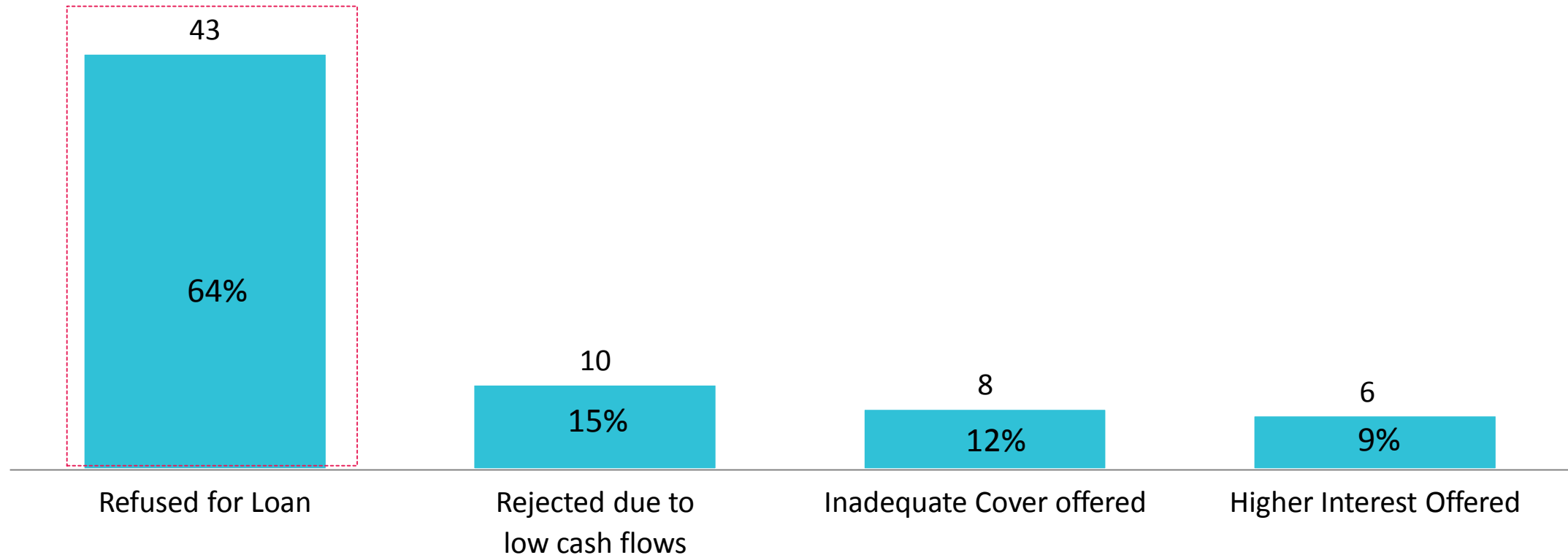
Did you get Working Capital Support from Banks?



Note: Sample Set of 154 Retailers (Private- 108 Retailers, PSUs - 46 Retailers)

64% of Retailers who did not get additional working capital loans were directly refused by Banks

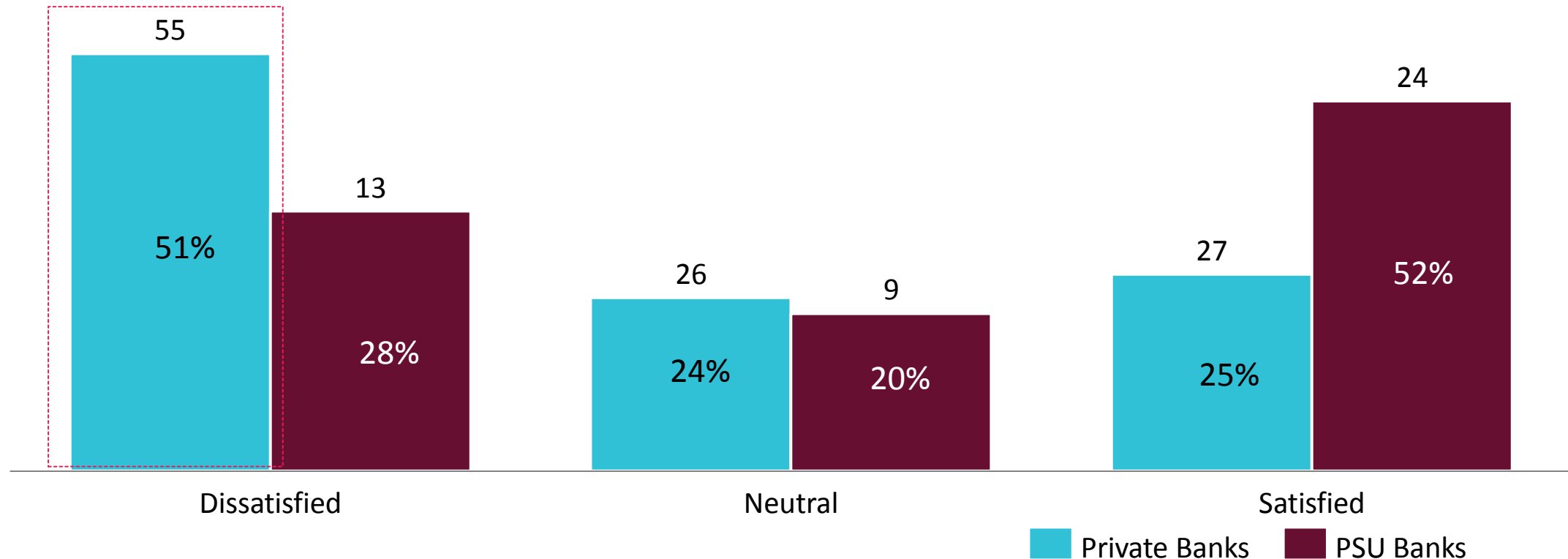
Reasons for not getting a Working Capital Loan



Note: Sample Set of 67 Retailers

~50% of Retailers are unhappy at Private banks for lack of financial support and service during Covid-19; PSU banks perform much better

How satisfied are you with bank support?



Note: Sample Set of 154 Retailers (Private- 108 Retailers, PSUs - 46 Retailers)

Thank
you!!

