

## Union Nari Shakti

1.	Eligibility	<ul style="list-style-type: none"> <li>All women owned and managed MSMEs engaged in manufacture or production, processing or preservation of goods or enterprises engaged in providing or rendering of services or engaged in trading activity.</li> <li>Units with partner's capital/ share capital in case of private/ public limited companies of minimum 51% with women shall be considered as units owned by women.</li> </ul>
2.	Purpose	<ul style="list-style-type: none"> <li>CCH Limits to meet working capital requirements.</li> <li>Term Loan for purchase/construction/renovation of factory/ offices / shop / godown or for purchase of plant &amp; machineries or other equipments.</li> </ul>
3.	Quantum of Finance	<ul style="list-style-type: none"> <li>Minimum - Rs. 2.00 Lacs</li> <li>Maximum - Rs. 200.00 Lacs</li> </ul>
4.	Margin	<ul style="list-style-type: none"> <li>Minimum 5% margin for loans up to Rs 100.00 lakh</li> <li>Minimum 15% margin for loans above Rs 100.00 lakh</li> </ul>
5.	Processing Charges	Nil
6.	Facility	<ul style="list-style-type: none"> <li>Working Capital (Fund Based and / or Non Fund Based)</li> <li>Term Loan</li> </ul>
7.	Security	<p><b>Prime:</b></p> <ul style="list-style-type: none"> <li>In case of working capital limit, exclusive charge on stock and book debts.</li> <li>In case of term loan, exclusive charge on assets created out of bank finance.</li> </ul> <p><b>Collateral:</b></p> <ul style="list-style-type: none"> <li>In case the exposure is covered under CGTMSE, no collateral security is to be obtained.</li> <li>In cases where the exposure is not covered under CGTMSE, minimum collateral to be 25% of the loan value of any nature acceptable to the bank.</li> </ul>
8.	Repayment	<ul style="list-style-type: none"> <li>Working Capital Limit is for a period of one year subject to renewal by competent authority on yearly basis on the basis of merit.</li> <li>Term Loan to be repaid in maximum 84 months including Moratorium period of Maximum 1 year.</li> </ul>
9.	Assessment	<ul style="list-style-type: none"> <li><b>Working Capital:</b> Need based limit to be sanctioned as per eligibility assessed on the basis of prevailing method of assessment of working capital limit as detailed in the Loan Policy.</li> <li><b>Term Loan:</b> Need based limit to be sanctioned based on cost of project and promoter's margin, profitability projections acceptable to the Bank as per existing norms of the Bank.</li> </ul>

- For more details , Please contact our nearest branch