

**PNB MAHILA UDYAMI: SCHEME FOR FINANCING WOMEN
FOR ANY ACTIVITY FOR INCOME GENERATION**

1. PURPOSE & ELIGIBILITY	✓ To empower and encourage women for income generation for activities either in manufacturing/ service/ trading/ small business etc. ✓ To finance for setting up new unit / enterprise or for expansion / modernization of existing Unit. ✓ For acquisition of fixed assets (Plant & Machinery, equipment, furniture & fixtures) To meet working capital needs for purchase of various products /equipments/tools etc. to meet their day to day requirements. <u>Eligibility: -</u> ✓ Any individual women/ women entrepreneur (s)/ Enterprise where women entrepreneurs hold not less than 50% of financial holding. ✓ However, preference will be given to women belonging to ST/SC/BPL Card Holders. ✓ Preference will be given to the categories of women entrepreneurs trained in R-SETIs/ Skill Development Institutions etc. any other training institute. ✓ Not a defaulter to any Bank / Financial Institution. Loan facility availed by the beneficiaries under Govt. sponsored scheme are not eligible under PNB MAHILA UDYAMI
2.EXTENT OF FINANCE	Amount of loan has been restricted upto Rs. 10,00,000/- only with purpose to finance for setting up new unit / enterprise or for expansion / modernization of existing unit; for acquisition of fixed assets (Plant & Machinery, equipment, furniture & fixtures); <i>Term Loan and Overdraft Facility to be given.</i>
3. MARGIN	✓ Upto Rs. 2.00 Lakh: Nil ✓ Above Rs. 2.00 Lakh to Rs. 5.00 Lakh: 20% ✓ Above Rs. 5.00 Lakh to Rs. 10.00 Lakh: 25%

4.REPAYMENT	✓ Term Loan: 3 to 5 years with maximum moratorium period of 3- 6 months depending upon type of activity and income generation. ✓ Overdraft: The limit shall be sanctioned for a period of three years. However, the account will be reviewed on yearly basis and be renewed on every three years.
5.SECURITY Primary security	Personal security of the borrower / asset created by the bank finance.
Collateral Security	NIL, to be covered under CGTMSE for eligible activities.