

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

<p><b>1. PURPOSE &amp; ELIGIBILITY</b></p>	<ul style="list-style-type: none"> <li>✓ To empower and encourage women for income generation for activities either in manufacturing/ service/ trading/ small business etc.</li> <li>✓ To finance for setting up new unit / enterprise or for expansion / modernization of existing Unit.</li> <li>✓ For acquisition of fixed assets (Plant &amp; Machinery, equipment, furniture &amp; fixtures)</li> </ul> <p>To meet working capital needs for purchase of various products /equipments/tools etc. to meet their day to day requirements.</p> <p><b><u>Eligibility: -</u></b></p> <ul style="list-style-type: none"> <li>✓ Any individual women/ women entrepreneur (s)/ Enterprise where women entrepreneurs hold not less than 50% of financial holding.</li> <li>✓ However, preference will be given to women belonging to ST/SC/BPL Card Holders.</li> <li>✓ Preference will be given to the categories of women entrepreneurs trained in R-SETIs/ Skill Development Institutions etc. any other training institute.</li> <li>✓ Not a defaulter to any Bank / Financial Institution.</li> </ul> <p>Loan facility availed by the beneficiaries under Govt. sponsored scheme are not eligible under PNB MAHILA UDYAMI</p>
<p><b>2.EXTENT OF FINANCE</b></p>	<p><b>Amount of loan has been restricted upto Rs. 10,00,000/-</b> only with purpose to finance for setting up new unit / enterprise or for expansion / modernization of existing unit; for acquisition of fixed assets (Plant &amp; Machinery, equipment, furniture &amp; fixtures);</p> <p><i>Term Loan and Overdraft Facility to be given.</i></p>
<p><b>3. MARGIN</b></p>	<ul style="list-style-type: none"> <li>✓ Upto Rs. 2.00 Lakh: Nil</li> <li>✓ Above Rs. 2.00 Lakh to Rs. 5.00 Lakh: 20%</li> <li>✓ Above Rs. 5.00 Lakh to Rs. 10.00 Lakh: 25%</li> </ul>

<p><b>4.REPAYMENT</b></p>	<p>✓ <b>Term Loan:</b> 3 to 5 years with maximum moratorium period of 3- 6 months depending upon type of activity and income generation.</p> <p>✓ <b>Overdraft:</b> 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.</p>
<p><b>5.SECURITY</b></p> <p>Primary security</p>	<p>Personal security of the borrower / asset created by the bank finance.</p>
<p>Collateral Security</p>	<p>NIL, to be covered under CGTMSE for eligible activities.</p>