

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

<p>1. PURPOSE & ELIGIBILITY</p>	<ul style="list-style-type: none"> ✓ 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) <p>To meet working capital needs for purchase of various products /equipments/tools etc. to meet their day to day requirements.</p> <p><u>Eligibility: -</u></p> <ul style="list-style-type: none"> ✓ 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. <p>Loan facility availed by the beneficiaries under Govt. sponsored scheme are not eligible under PNB MAHILA UDYAMI</p>
<p>2.EXTENT OF FINANCE</p>	<p>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);</p> <p><i>Term Loan and Overdraft Facility to be given.</i></p>
<p>3. MARGIN</p>	<ul style="list-style-type: none"> ✓ 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%

<p>4.REPAYMENT</p>	<p>✓ Term Loan: 3 to 5 years with maximum moratorium period of 3- 6 months depending upon type of activity and income generation.</p> <p>✓ 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.</p>
<p>5.SECURITY</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>