

PNB WMS (WEAVER MUDRA SCHEME) :

1. **Eligibility** : -**Existing** Handloom Weavers are eligible having satisfactory CIBIL.
2. **Purpose** : For **working capital requirements** (W.C.R.) of the weaver.
3. **Extent of Loan** : Need based **limit**, max. Rs. 5.00 lakh.
4. **Type of Facilities** : **Only OD/Cash Credit facility will be** provided for working capital requirements.
5. **Govt. Support**
 - (i). **Margin money subsidy @20%** of loan, Max. Rs.10000/-, by MoT, Gol.
 - (ii). **Interest subsidy : 6% shall be borne by the borrower** and in excess to it **by the Govt. (Max. upto 7%** for 3 yrs. from date of disbursement.) as interest subsidy, in standard accounts.
 - (iii). **CGTMSE Fees**

Loans upto Rs.50000/- :- 0.25% of loan amount by Govt., for 3 years.

Loans above Rs.50000/- & upto Rs.5 lakh – By Govt. for 3yrs.
6. **Only OD/Cash Credit facility will be** provided for working capital requirements.
7. **Mudra Card (Rupay Card)**, having limit upto Rs.50000/, will be issued under this scheme. The money can be withdrawn by the weaver anywhere, anytime from ATM of the bank, as per his requirements.
