

# Main Schemes Promoted by Union Bank of India



Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
Union Turnover Plus	To Fund need based working capital requirement of MSMEs which are adopting Digital Channels for Business Transactions, on the basis of Projected Sales Turnover acceptable to the Bank.	All Micro, Small & Medium Enterprises (MSME) engaged in manufacturing activity or service activity or trading activity irrespective of constitution will be eligible under the scheme.	Maximum up to Rs. 5.00 Crores			<p>A) Primary: All assets created out of Bank's finance shall be charged in favor of Bank by way of Hypothecation /Mortgage etc.</p> <p>B)Collateral:</p> <ul style="list-style-type: none"> <li>• No collateral should be insisted in case of Loans upto Rs. 10.00 Lacs extended to units in the MSE Sectors and eligible accounts to be covered under applicable credit guarantee scheme.</li> <li>• Collateral Security for the entire credit facility shall be Nil if advance is covered</li> </ul>	12 months	As applicable on regular WC facility as per extant guidelines on Service Charges	Margin: 20%

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						<p>under CGTMSE Guarantee Scheme. Hybrid security model of CGTMSE may also be utilized as per the eligibility.</p> <ul style="list-style-type: none"> <li>• Wherever, the account could not be covered under any Credit Guarantee Scheme, collateral security coverage of Minimum 60 % of total credit facility is to be obtained</li> </ul>			
Union Startup Scheme	To finance for innovation, development or improvement of products or processes or services, or if it is a scalable business model with a high potential of employment generation or wealth creation as per Start-up India Scheme.	The Unit must be eligible and certified as "Start-up" by the concerned Government Authority as per Start-up India scheme launched by Government of India (GoI).	Minimum: Rs.0.10crore Maximum: Rs.5.00crore			<p>Primary: All tangible assets created out of Bank's finance shall be charged in favor of Bank by way of hypothecation / mortgage etc. Collateral: May not be insisted upon</p>	WC: 12 months TL: 10 years		Margin: 20%

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Union MSME Suvridha	<ul style="list-style-type: none"> <li>• Term Loan for own business use, which is detailed as under:</li> <li>• Purchase/ Construction / Renovation of Business Premises, Factory / Offices / Shop / Godown / Plant &amp; Machinery / Equipment etc for business activities are eligible.</li> <li>• Purchase of equipment like Computers, air-conditioner, furniture &amp; fixtures and other fixed assets like commercial vehicles for business.</li> <li>• Any other purpose whereby asset is created out of Bank's finance for the purpose of running the business</li> </ul>	All units engaged in the Manufacturing/ Services/ Trading activity, eligible to be classified under MSME.	Min: Above Rs.10 Lakh Max: Up to Rs.50 Crore with TL restricted upto Rs. 10.00 crores in case of Trade accounts. Also, exposure below Rs. 10.00 lakhs sanctioned previously may be continued till the closure of limit / loan.				WC: On Demand TL: 84 months (moratorium period of 12 months)		Margin: FBWC 20% [Stock (excluding dead stock) & book debts aged up to 90 days] NFBWC 25% (Cash/ FDR Margin) Term Loan Plant & Machinery / Equipment: 25%
Union Standup India	To promote entrepreneurship among SC/STs and Women entrepreneurs.	a. Scheduled Caste (SC) or Scheduled Tribe (ST) borrower or woman borrower, above 18 years of age, for setting up a Greenfield enterprise indulged in	Rs. 10.00 lakhs to Rs. 100.00 lakhs	The rate of interest would be as per the extant		Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee	84 months Moratorium: 18 months	As per the applicable guidelines	Margin: The scheme envisages margin money of 25% of project cost. However,

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		manufacturing, service or trading activity, b. In case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either a SC/ST or Women Entrepreneur. c. Borrower should not be in default to any bank/ financial institution		interest rate circular of our Bank		Scheme for Stand up India (CGSSI)			subsidy provided by State / Central Govt may be treated as margin money subject to borrower bringing in minimum of 10% of the project cost as own contribution.
Union Professional		Practicing Chartered Accountants, Architects, Engineers, Valuers, Management/ Financial Consultants, Company Secretaries, Cost Accountants, etc	Rural: INR 10 lakh Semi urban: INR 50 lakh Urban: INR 2 crore Metro: INR 5 crore			Mortgage of the Land, Office Premises, Property as applicable and Hypothecation of the furniture and fixtures financed under the scheme. It should be ensured that the value of land shall not exceed 50% of the total projected cost. Cases where land	84 months	0.75% of loan amount subject to minimum of Rs.5000/- + GST. Prepayment Charges: Nil	Margin: Uniform margin of 35% on Cost of Construction/Purchase consideration [the agreement value inclusive of stamp duty/ registration, etc.] ➤ 40 % for furniture and

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						<p>cost is also financed, if no construction is commenced within 3 months from the date of first disbursement specific approval to be obtained from sanctioning authority for a further maximum period of 3 months. No other collateral security should be insisted upon, other than the primary security. All Eligible Loans up to Rs 2.00 Crores can be covered under CGTMSE. Hybrid model of CGTMSE may also be utilized. Payment of annual guarantee fee, claim procedure,</p>			<p>fixtures etc. [Only if office premises is acquired under the scheme] ➤ Where loan is for purchase of site/ land and construction of office premises, value of the land shall not exceed 50% of the total project cost</p>

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						etc to be ensured as per extant guidelines.			
UCO General Credit Card Scheme	To cover general credit needs of individuals for entrepreneurial activity in the Non-Farm sector all across the country.	Individuals engaged in the Non-farm Entrepreneurial activity all over the country.	Maximum loan limit up to Rs.50,000/- or below, based on the repayment capacity of the borrower as assessed by the Branch Head.				60 months		
PM Street Vendor's AtmaNirbharNidhi (PM SVANidhi)	Ministry of Housing and Urban Affairs (MoHUA) has launched PM Street Vendor's AtmaNirbharNidhi (PM SVANidhi), a Special	i. Street Vendors known as vendors, hawkers, thelewala, rehriwala, theliphadwala etc. in different areas/ contexts.	Urban street vendors will be eligible to avail Working Capital (WC)		7%	No Collateral security shall be obtained for loans under the scheme	12 equated EMIs	NIL	

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	MicroCredit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.	ii. The Scheme will be available to all street vendors engaged in vending in Urban areas as on or before 24th March 2020.	loan of up to Rs10,000.						
Union Guaranteed Emergency Credit Line (UGECL)*	To provide 100% guarantee coverage for the UGECL, which shall be a preapproved sanction limit of upto 20% of loan outstanding as on 29th February, 2020 to eligible borrowers, in the form of additional working capital term loan facility (in case of banks and Financial Institutions), eligible Business Enterprises / Micro, Small and Medium Enterprise (MSME) borrowers, including interested PradhanMantri Mudra Yojna (PMMY) borrowers , in view of COVID-19	a) All Business Enterprises /MSME borrower accounts with combined outstanding loans across all MLIs (Banks/NBFCs/FIs) of up to Rs. 50 crore as on 29.2.2020 and Annual turnover of upto Rs.250 Crore for FY 2019-20 are eligible for the scheme. b) Loans provided to Individuals, Business Enterprises / MSMEs constituted as Proprietorship, Partnership, registered company, trusts and Limited Liability Partnerships (LLPs) shall	20% of total outstanding loans up to Rs. 50 crores			The additional WCTL facility granted under UGECL shall rank pari-passu with the existing credit facilities, in term of cash flows and securities, with charge on the assets financed under the Scheme to be created within a period of three months from the date of disbursal.	4 years Moritorium: 1 year		Valid upto Oct 2020



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	crisis, as a special Scheme	be eligible for loan under the Scheme (including PMMY).							
Union Credit Guarantee Scheme for Subordinate Debt to MSMEs	<p>a. To provide guarantee coverage for the Credit Guarantee Scheme for Subordinate Debt to provide Sub-Debt support in respect of restructuring of MSMEs.</p> <p>b. 90% guarantee coverage would come from scheme/ CGTMSE and remaining 10% from the concerned promoter(s).</p>	<p>a. The Scheme is applicable for those MSMEs whose accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during financial year 2018-19 and financial year 2019-20.</p> <p>b. Fraud/ Wilful defaulter accounts will not be considered under the proposed scheme.</p>	15% of the promoter contribution (equity plus debt) or Rs 75 lakh whichever is lower			The sub-debt facility so sanctioned by Bank will rank/have 2nd charge of the existing assets financed under existing facilities for the entire tenor of the sub-debt facility. Guarantee: Extension of existing security/ Personal/ Corporate guarantee of	10 years Moratorium: 7 years		Margin: The promoters are required to bring in 10% of the sub-debt amount as collateral.

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						promoters/ concern/ group concerns/ guarantors, as applicable			
Union Ayushman Plus Scheme	For Purchase of brand new electro medical, diagnostic, X-ray Machines, MRI and other sophisticated equipment including operation theatre equipment, air conditioners, generators , personal computer and accessories with software for diagnosis, and UPS systems. Equipment for scanning centers/poly clinic/ Laboratories, other equipment and machinery used for Medical Purpose etc. b.For Acquisition of Premises and/ or for setting-up of clinic/ hospital in own	All practicing qualified medical practitioners holding a recognized graduate degree in any branch of Medicine/ Surgery /Dental Science / Physiotherapy/ Radiology/Pathology /Diagnostic imaging etc with minimum practicing experience of one year in the age group of 25years to 65 years in any branch of medical science	Working capital will be 25% of the maximum limit subject to ceiling of Rs. 5.00 Crore.  Term Loan uptoRs.20.00 Crore.				Maximum 84 Equated Monthly Instalments (EMI). • Moratorium period of Maximum upto 6 months may be permitted within maximum repayment period of 84 months if required/	As applicable on regular WC /TL/NFB facilities as per extant guidelines on Service Charges	Margin: a.Term Loan : Minimum Margin for Term Loans: - For Purchase of Equipment & Vehicle : 15% - Construction / Acquisition of premises (Including/ Expansion/ Renovation / Modernization of Existing premises) : 35% - Wherever the loan is for Purchase of

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	<p>site Or Purchase of Site &amp; Construction of hospital/ clinic thereon, furnishing and cost of medicines.</p> <p>Expansion/ Renovation / Modernization of existing premises.</p> <p>c. For purchase of ambulance for Hospital/Clinic.</p> <p>d.For Purchase/ Installation of Lift / Elevator, Solar Water heating system, Solar Electrification System etc to be installed at hospital premises.</p> <p>e.Composite loan is also permissible.</p> <p>f. Financing of Second Hand Medical Equipments/ Machinery/ Ambulance NOT to be considered.</p>						<p>requested .</p> <p>Repayment period shall be based on durability and useful life of the asset.</p> <ul style="list-style-type: none"> <li>• For new construction – Maximum 180 months period including 24 months moratorium period.</li> <li>• The repayment period should be co-terminus with</li> </ul>		<p>Site and Construction of Hospital/ Clinic, financing the Cost of Land/ Site shall be restricted to 30% of the Total Project Cost.</p> <p>b.Working Capital - Assessment: As per Norms prescribed in the Loan Policy. LC/BG Minimum Cash Margin: 15%</p>

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							maximum permissible age (70 years)		
Union Nari Shakti	<p>CCH Limits to meet working capital requirements.</p> <ul style="list-style-type: none"> <li>• Term Loan for purchase/construction/renovation of factory/ offices / shop / godown or for purchase of plant &amp;</li> </ul>	<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> </ul>	<ul style="list-style-type: none"> <li>• Minimum – Rs. 2.00 Lacs</li> <li>• Maximum - Rs. 200.00 Lacs</li> </ul>			<p>Prime:</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</li> </ul>	84 months	Nil	<p>Margin:</p> <ul style="list-style-type: none"> <li>• Minimum 5% margin for loans up to Rs 100.00 lakh</li> <li>• Minimum 15% margin for</li> </ul>

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	machineries or other equipments.	<ul style="list-style-type: none"> <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>				<p>created out of bank finance.</p> <p>Collateral:</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>			loans above Rs 100.00 lakh
Union E-way bills solution	To finance against domestic unpaid invoices which are registered under Goods and Service Tax Network (GSTN) system based on E-Way bill number. These invoices should be duly accepted by the purchasers in hard copy	All business enterprises enjoying existing Fund Based working capital facility from our Bank.	The total limit to be sanctioned under this scheme should be within the assessed Fund based working capital limits. In case of			<p>Primary: Invoices drawn by suppliers duly accepted by the purchaser.</p> <p>Collateral: As this facility is part of the total limit to be sanctioned under fund based</p>	Any delayed repayment by the purchaser beyond the due date will attract penal interest as		<p>Margin: The margin applicable to existing fund based working capital limits should also be made applicable to this scheme</p>

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	manually as per guidelines in vogue.		existing accounts availing the finance under the proposed scheme, separate sub limits out of existing limits may be carved out.			working capital limit no separate/additional collateral is required to availment of this facility. The existing collateral to continue.	per extant guidelines.		
Union Mudra	Need based term loan / CC Limit / Composite loan to eligible borrowers for acquiring capital assets and / or working capital marketing related requirements. • Term loan / CC Limit / Composite loan to be provided only for income generating small business activities and not for consumption purposes.	All Micro enterprises engaged in manufacturing, trading and service sector including professionals (like CA/ICWA/CS/Architect/Medical professionals etc) will be eligible under the scheme.	Shishu Loan amount upto Rs.50,000/- Kishore Loan amount exceeding Rs.50,000/- and upto Rs.5.00 lacs Tarun Loan amount exceeding Rs.5.00 lacs and upto Rs.10.00 lacs	The Rate of Interest would be as per the extant interest rate circular of our Bank.		Primary: All assets created out of Bank's finance shall be charged in favour of Bank by way of hypothecation / mortgage etc. Guarantee • Personal guarantee of all borrower(s), promoter directors, proprietor, partners of the firm.No third party guarantee shall be taken, since the	WC- 12 months TC- 84 month, moratorium: 6 months		Minimum Margin under Union Mudra is as under: • 5% for loans falling under the Shishu loan category. • 10% for loans falling under the Kishore loan category. • 25% for loans falling under the Tarun loan category.

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						loan is to be covered under CGTMSE scheme			
Union Liqui Property	<p>To meet working capital requirements for business activity.</p> <ul style="list-style-type: none"> <li>• For Shoring-up of Net Working Capital</li> <li>• For purchase/construction/renovation of factory/offices / shop / godown</li> <li>• For purchase of plant &amp; machinery</li> <li>• For purchase of equipment.</li> <li>• Financing repayment of high cost debts</li> </ul>	<ul style="list-style-type: none"> <li>• All business enterprises irrespective of constitution (Proprietorship/Partnership/Companies/Trust/Association etc) other than individuals and HUF engaged in business activity for minimum last two years.</li> <li>• Enterprises engaged in speculative activities/Real Estateactivities are not eligible for finance under this scheme.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum Rs.0.10crore</li> <li>• Maximum Rs.10.00crore</li> </ul>				<p>TL: 120 months, moratorium: 6 months Overdraft facility: 1 year</p> <p>The loan repayment must end atleast 5 years before the end of the residual life of the property as per Valuation report.</p>		<p>Margin: 50% of the fair market value of the property as per valuation report i.e. value of property should be minimum 200% of the proposed loan amount</p>

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Union GST Gain	To fund need based Working Capital requirement for trading/ services/ manufacturing business	All units engaged in trading/Services/manufacturing activity i.e. Retail Traders, Wholesale Traders including Supermarkets, Malls, Departmental Stores, Dealers in Groceries, Consumer durables, Co-operative stores, manufacturer, Repairs shops etc irrespective of constitution and classified under MSME (Manufacturing/Service Enterprise) will be eligible under the scheme.	Minimum Limit: Above Rs.10.00 lacs. Maximum: Rs. 200.00 lacs.	<ul style="list-style-type: none"> <li>The Rate of Interest would be as per the extant interest rate circular of our Bank.</li> </ul>		<p>Primary: The advance shall be secured by hypothecation of stock duly insured and/or book debts.</p> <p>Collateral: Minimum collateral security shall be 100% of the loan amount.</p> <ul style="list-style-type: none"> <li>Mortgage (Equitable /Registered) of immovable property (land and building) / pledge of securities like NSCs / KVPs / Deposits / assignment of LIC policies (only surrender value to be taken into account) / other Government securities to the extent of minimum</li> </ul>	On demand	Nil	Margin: Working capital: 20%



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						<p>100% of loan amount.</p> <ul style="list-style-type: none"> <li>In case of any existing Term Loan secured by Landed property, the value of property in excess over 133% of the total outstanding in Term Loan account or margin stipulated at the time of sanctioning of Term Loan, whichever is higher, may be considered as eligible collateral for the scheme.</li> <li>However, in case of mortgage loan such excess shall be considered over 200% of the loan outstanding.</li> </ul>			

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Union Parivahan	To finance transport operators and others for purchasing Brand new Vehicle.	All business units of following constitution i.e. Individuals, HUF, Proprietorship, Partnership concerns (including LLP), Limited Companies, engaged in transportation business or any other business	INR 500 lakh				60 months	As per extant guidelines on service charges	Margin: Min: 20%
Union Standby Line of Credit(SLC)	To meet the temporary liquidity mismatch arising out of delayed realization of receivables, receipts of GST Inputs tax credits (including for Exports) and other Business requirements.	<ul style="list-style-type: none"> <li>All Existing MSME Units having limit up to Rs.5.00 Crore.</li> <li>Accounts which are in standard category (including SMA) are eligible under the scheme.</li> </ul>	25% of the existing working capital limit (FBWC + NFBWC) with a cap up to maximum amount of Rs. 1.25 Crore	<ul style="list-style-type: none"> <li>As per the extant interest rate circular of our Bank.</li> <li>Penal Interest as applicable to Cash Credit account will be charged, if not</li> </ul>		<p>Hypothecation of stocks and receivables. Extension of charge on the Primary Security / Collateral security.</p> <p>Guarantee: Extension of existing Personal/Corporate guarantee of promoters/ concern/ group concerns/ guarantors, as applicable.</p>	12 months	<p>Margin:</p> <ul style="list-style-type: none"> <li>For the proposed SLC for MSME margin will be nil.</li> <li>However margin for the existing limits will continue as per the sanctioned terms.</li> </ul>	

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				repaid within the stipulated period.					
Union Alankaar	<ul style="list-style-type: none"> <li>To fund need based Working Capital requirement.</li> <li>Term Loan requirement for own business use.</li> <li>Any other purpose whereby asset is created out of bank's finance for the purpose of running the business</li> </ul>	All the units engaged in Manufacturing, Trading & Manufacturing and Trading activity i.e. Retail & Wholesale Traders of Gems, Jewellery and Diamond (GJD).	<p>Minimum exposure to borrowers: Above Rs 10.00 lakh.</p> <ul style="list-style-type: none"> <li>Maximum exposure to borrowers to be fixed, depending on the external rating</li> </ul> <p>BBB: Single Borrower: Rs. 150 crore &amp; Group Exposure: Rs. 300 crore</p>	As per the extant interest rate guidelines or any other schematic scheme where account is covered like erstwhile Union		Primary: All assets created out of Bank's finance shall be charged in favor of Bank by way of hypothecation / mortgage etc. Collateral: The Collateral security is linked to Internal rating of the account.	84 months		<p>Margin:</p> <p>a. Stock: 25% (For the borrowers engaged in only Domestic sales, Cash Credit limit up to 1 month of stocks of Jewellery to be allowed with a minimum margin of 25%).</p> <p>b. Book-Debts: 25% Further,</p>

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			A or better: Single Borrower: Rs. 250 crore, Group Exposure: Rs. 500 crore  Unrated:Rs.25 crore	Trade / Union Trade Plus / Union Trade GST (Now Union MSME Suvidha) etc					Maximum upto 30% (margin of 70%) of total receivables to be permitted towards Drawing Power w.r.t single buyer/buyer's group. Term Loan: 35% in case of Term Loan for Acquiring/Construction of Outlet and 25% in other cases.
Union Progress	To meet business related needs including purchase / construction of business/office premises including Cyber cafe, machinery including Generator Set, equipments, vehicles, other fixed assets and working capital requirement.	All business units irrespective of classification under Micro & Small enterprise category.	Maximum limits Up to Rs.2.00crore			<ul style="list-style-type: none"> <li>Primary: All assets created out of Bank's finance shall be charged in favour of Bank by way of hypothecation / mortgage etc.</li> <li>Collateral:</li> <li>No collateral</li> </ul>	WC: 12 months TL: 84 months	Micro & Small Enterprises: <ul style="list-style-type: none"> <li>Up to Rs. 10 lacs: Nil</li> <li>Above Rs. 10 Lacs: 50% of</li> </ul>	Margin: For Working Capital Limits: <ul style="list-style-type: none"> <li>10% for credit limit up to Rs. 10 lacs.</li> <li>25% for credit limits above Rs. 10 lacs.</li> </ul>

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						<p>should be insisted in case of loans upto Rs.10 lacs extended to units in the MSE sectors (whether eligible under CGTMSE or not)</p> <ul style="list-style-type: none"> <li>• All loans upto Rs. 25 lacs extended to Micro &amp; Small Enterprises and eligible for coverage under credit guarantee scheme of CGTMSE should be covered without any exception.</li> </ul>		<p>applicable rate + Applicable GST</p>	<p>For Term Loans:</p> <ul style="list-style-type: none"> <li>• Land &amp; Building – 35%</li> <li>• Machinery &amp; Equipment – 25%</li> <li>• Others – 25%</li> </ul>

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Union Rent	<p>Loan can be sanctioned for short to long term needs or for any other requirements.</p> <ul style="list-style-type: none"> <li>• However, finance for the purposes/activities prohibited in terms of Bank's Lending Policy and/or by the RBI from time to time, shall not be considered.</li> </ul>	<p>Landlords of our Branch/Offices premises (Including residential flat/houses leased to our Bank.)</p> <ul style="list-style-type: none"> <li>• Owner of property (Commercial/Residential) who have rented the same to Public Sector Banks, Public Sector Undertakings, Post Office &amp; Government Departments.</li> <li>• Owner of property (Commercial /residential/ IT Parks/Malls/properties in Industrial area/ SEZ) who have rented the same to other reputed companies/MNCs/ Institutions/ Private Sector Banks etc.</li> </ul>	<ul style="list-style-type: none"> <li>• 75% of the net rental income for residual/effective lease period i.e. Gross Rentals less (Advance rent received + property tax + TDS + Other statutory dues of lessor)</li> </ul> <p>Or</p> <ul style="list-style-type: none"> <li>• 75% of the value of property</li> </ul> <p>Or</p> <ul style="list-style-type: none"> <li>• Loan (at applicable rate of interest &amp; stipulated tenure of loan) that can be recovered / repaid from applicable rent</li> </ul>			<p>a. Upto Rs.1.00 Lacs - On Clean basis</p> <p>b. Above Rs.1.00 Lacs - Mortgage of property, in respect of which rent is charged to the loan. In case the security of the said property is not available, Mortgage of alternate property is permitted. However, It should be ensured that the property:</p> <ul style="list-style-type: none"> <li>• Have clear &amp; marketable title and there should not be any litigation of any nature outstanding on the property.</li> <li>• Should be held as free hold and</li> <li>• The value of the alternate property</li> </ul>	120 months	<p>i) Up to Rs 5 crore: 0.50% + GST</p> <p>ii) Above Rs 5 crore &amp; up to Rs 50 crore: 0.25 % + GST</p> <p>iii) Above Rs 50 crore: 0.50% + GST</p>	

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			receivable whichever is less			is not less than 150% of the loan amount. c. Other chargeable securities such as NSCs, Bank own deposit, LIC policies etc. having value sufficient to cover the loan amount may also be obtained. d. Residual age of the building should be at least 5 years more than tenure of loan			
Note: Marked in * are centrally sponsored schemes actively promoted by the bank									

