

MAHARASHTRA STATE RURAL LIVELIHOODS MISSION

उमेद - महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान

राज्य अभियान व्यवस्थापन कक्ष,  
सिडको भवन, ५ वा मजला (दक्षिण कक्ष)  
सी.बी.डी. बेलापूर, नवी मुंबई  
पिनकोड : ४०० ६१४  
दूरध्वनी : ०२२-२७५६२५५२/५४

State Mission Management Unit  
CIDCO Bhavan, ५th floor, (South Wing),  
CBD Belapur, Navi Mumbai  
Pincode: ४०० ६१४  
Phone No. ०२२-२७५६२५५२/५४

उमेद-एमएसआरएलएम/आर्थिक समावेशन/जा.क्र. 2022 /२०२२

दि. 23 /०६/२०२२

प्रति,  
जिल्हा अभियान संचालक,  
महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान,  
जिल्हा अभियान व्यवस्थापन कक्ष,  
तथा मुख्य कार्यकारी अधिकारी,  
जिल्हा परिषद,  
सर्व.

विषय :- स्वयंसहाय्यता समूहाच्या बँक पतपुरवठा बाबत.

संदर्भ:- दि. २०.०६.२०२२ रोजीचा Union बँकेचा प्राप्त इमेल.

महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियानांतर्गत स्वयंसहाय्यता समूहांना विविध बँकेद्वारे कर्ज पुरवठा उपलब्ध करून देण्यात येतो. उपरोक्त संदर्भान्वये Union बँकेद्वारे स्वयंसहाय्यता समूहाला सूक्ष्म, लघु व मध्यम स्वरूपाच्या उद्योगासाठी 'Union नारी शक्ती' या योजनेतर्गत रु. २ लाख ते रु. १० कोटी पर्यंतचे कर्ज उपलब्ध करून देण्यात येत आहे.

सादर कर्ज योजनेचा लाभ महाराष्ट्र राज्य जीवनोन्नती अभियानांतर्गत कार्यरत असणाऱ्या स्वयंसहाय्यता समूहांना प्राप्त होण्याकरिता सोबत जोडलेल्या नियमावलीनुसार पात्र स्वयंसहाय्यता समूहाचे कर्ज प्रस्ताव Union बँकेमध्ये सादर करण्यात यावे. याबाबत संबंधितांना आपल्या स्तरावरून सूचित करण्यात यावे.

सोबत:- Union नारी शक्ती योजना.

डॉ. हेमंत वसेकर, भा.प्र.से

मुख्य कार्यकारी अधिकारी

महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान

प्रत,

१. जिल्हा अभियान सहसंचालक तथा प्र.सं.जि.ग्रा.वि.यं,सर्व.
२. जिल्हा अभियान व्यवस्थापक, सर्व.
३. जिल्हा व्यवस्थापक - आर्थिक-समावेशन, सर्व.
४. महाप्रबंधक, युनियन बँक, मुंबई.



## Union Nari Shakti Scheme- Union Bank of India

1 message

**RABD FGMO Mumbai [Union Bank of India]** <rabd.fgmomumbai@unionbankofindia.bank> Mon, Jun 20, 2022 at 5:07 PM  
 To: "fi@umed.in" <fi@umed.in>  
 Cc: "DY ZonalHead Mumbai [Union Bank of India]" <dyzh.mumbai@unionbankofindia.bank>, "fgmo credit [Union Bank of India]" <fgmomumbaicredit@unionbankofindia.bank>, "Kumbhar, Krishna Hanmant" <krishnah.kumbhar@unionbankofindia.bank>, "Channa, Kapil Ramesh" <kapil.channa@unionbankofindia.bank>

महोदय / महोदया,

Respected Sir/Madam,

Please find the attached file regarding details of Union Nari Shakti Scheme of Union Bank of India for your information.

हार्दिक शुभकामनाओं के साथ With Regards:

कपिल चन्ना Kapil Channa

वरिष्ठ प्रबन्धक Senior Manager,

क्षे. म. प्र. का. मुंबई FGMO, Mumbai,

यूनियन बैंक ऑफ इंडिया Union Bank of India

4थी मंजिल, क्षेत्र महा प्रबन्धक कार्यालय

4th floor, Field General Manager's Office

IP Phone: 650023 Mobile : 9975773079

Email : rabd.fgmomumbai@unionbankofindia.com

### Attention :

Union Bank of India now has a new email domain viz. "unionbankofindia.bank". All emails from "unionbankofindia.com" would now be delivered from the email domain "unionbankofindia.bank"

### Disclaimer :

"सावधान: कभी भी अपनी व्यक्तिगत और बैंकिंग जानकारी जैसे नाम, पता, जन्म तिथि, बैंक खाता विवरण, पासवर्ड, डेबिट / क्रेडिट कार्ड नंबर, सीवीवी, ओटीपी, यूपीआई-पिन इत्यादि किसी के साथ साझा न करें. यूनियन बैंक ऑफ इंडिया कभी भी ऐसे विवरणों को पूछने के लिए न मेल भेजता है, न ही एसएमएस या कॉल करता है. कृपया किसी भी परिस्थिति में ऐसे किसी भी कॉल का जवाब न दें. बैंक से संबंधित किसी भी जानकारी के लिए हमेशा बैंक की कॉर्पोरेट वेबसाइट <https://www.unionbankofindia.co.in> का ही संदर्भ लें."

"इस ई-मेल और अनुलग्नक का संदेश पूरी तरह से पाने वाले/वालों के लिये है और गोपनीय हो सकता है. यदि आपको गलती से यह संदेश मिला है तो कृपया तत्काल प्रेषक को वापसी ई-मेल से सूचित करें और इस ई-मेल को डिलीट कर दें. हालांकि इस ई-मेल और अनुलग्नक को मालवेयर मुक्त रखने के लिये उचित सावधानी बरती गई है, लेकिन इस ई-मेल के उपयोग के कारण यदि कोई भी नुकसान या क्षति होती है तो इसके लिए यूनियन बैंक ऑफ इंडिया किसी भी तरह से जिम्मेदार नहीं है"

"**Caution** : Never share your personal and banking information such as Name, Address, DOB, Bank Account details ,Passwords, Debit / Credit card No's, CVV, OTP, UPI-PIN etc, with ANYONE. Union Bank of India never sends mails, SMSs or make calls asking for such details. Please do not respond to such calls in any manner. Always refer bank's corporate website '<https://www.unionbankofindia.co.in>' for bank related any information."

## UNION NARI SHAKTI SCHEME

1	Scope	<ul style="list-style-type: none"> <li>• The scheme will be operational Pan India.</li> <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>
2	Eligibility	<p>a. Enterprises should be owned and managed by Women Entrepreneurs. 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.</p> <p>b. Enterprises eligible to be classified under Micro, Small and Medium Enterprises as per prevailing guidelines for classification.</p> <p>c. Proprietorship, partnership concerns (including LLP), Limited Companies, Self Help Group (SHG) etc belonging to MSMEs, having Udyam Registration Certificate.</p> <p>d. Units should have in place all necessary statutory approvals / NOCs from respective authorities.</p> <p>e. Any deviation in take over norms shall be subject to norms prescribed in latest Loan Policy.</p> <p>f. All new as well as existing accounts can be covered under this scheme.</p>
3	Purpose	<ul style="list-style-type: none"> <li>• CCH Limits to meet working capital requirements.</li> <li>• Term Loan for purchase/construction/renovation of factory/ offices / shop / godown or for purchase of plant &amp; machineries or other equipments.</li> </ul>
4	Nature of Facility	<ul style="list-style-type: none"> <li>• Working Capital (Fund Based and / or Non Fund Based)</li> <li>• Term Loan</li> </ul>
5	Quantum of Finance	<ul style="list-style-type: none"> <li>• Minimum - Rs. 2.00 Lacs</li> <li>• Maximum - Rs. 10.00 Crs</li> </ul> <p>(Maximum quantum allowed to SHG - Rs.20 lakhs)</p>
6	Margin	<ul style="list-style-type: none"> <li>- Minimum 5% margin for loans up to Rs 100.00 lakh</li> <li>- Minimum 15% margin for loans above Rs 100.00 lakh</li> </ul>
7	Rate of Interest	<p>The Rate of Interest would be as per the extant interest rate circular of our Bank.</p> <p>Extant Interest Rate shall continue for existing accounts i.e. till review/ renewal/ closure of account.</p> <p>In case of account covered under CGTMSE scheme, additional interest not to be charged to the borrower.</p> <p><b>Additional 1% concession over applicable interest rate for each category of borrowers.</b></p>
8	Security	<p><b>Prime:</b></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 created out of bank finance.</li> </ul> <p><b>Collateral:</b></p> <ul style="list-style-type: none"> <li>• Exposure upto Rs.200 lakh (Rs.100 lakhs for Trading accounts) is to be covered under CGTMSE, no collateral security is to be obtained. However, whenever borrower is offering any collateral security, the same may be obtained and the portion of credit facility not covered by collateral security, can be covered under CGTMSE scheme as per Hybrid Scheme of CGTMSE.</li> <li>• Exposure above Rs.200 lakhs (Rs.100 lakhs for Trading accounts) may also be covered under Hybrid scheme of CGTMSE. Accordingly, exposure above Rs.200 (Rs.100 lakhs for Trading accounts) lakhs covered under guarantee scheme is required to be covered by 25% of</li> </ul>

collateral for exposure not covered under credit guarantee scheme.

- SHG borrowers are to be covered under CGFMU or any other guarantee scheme as per the eligibility.
- Any revision in credit guarantee scheme eligibility will be applicable as and when implemented by CGTMSE/CGFMU.

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|----|--------------------------|---|
| 9  | Guarantee                | <ul style="list-style-type: none"> <li>• Personal guarantee of the partners / directors.</li> <li>• Personal guarantee of property owner which is offered and accepted as collateral security.</li> </ul>   |
| 10 | Repayment Period         | <ul style="list-style-type: none"> <li>• Working Capital Limit is for a period of one year subject to renewal by competent authority on yearly basis on the basis of merit.</li> <li>• Repayment under the scheme will be as per Loan Policy.</li> </ul>  |
| 11 | Insurance                | <ul style="list-style-type: none"> <li>• Comprehensive Insurance of all the prime as well as collateral securities to be obtained with usual bank clause.</li> </ul>  |
| 12 | Processing Charges       | <b>For exposure upto Rs.200 lakhs - NIL</b>   |
| 13 | Other Charges            | <b>Exposure above Rs.200 lakhs - 50% concession in applicable charges.</b>  |
| 14 | Other Terms & Conditions | <p>As per extant guidelines on service charges</p> <ul style="list-style-type: none"> <li>• Only those units are eligible who are dealing with us under sole banking arrangements or in case of new units proposed to deal under sole banking arrangements.</li> <li>• Conversion of existing working capital borrowal accounts is permitted under the scheme during the time of renewal, subject to compliance of scheme terms and conditions.</li> <li>• Post Amalgamation i.e. from the date of amalgamation any new credit facility granted in this scheme shall be as per the product features etc contained in this circular.</li> <li>• No new credit facilities to be sanctioned as per existing (previous) scheme guidelines in Andhra Bank, Corporation Bank and Union Bank of India from the date of amalgamation. The new credit facilities to be sanctioned only as per this amalgamated scheme guidelines. The existing portfolio in Andhra Bank / Corporation Bank to continue in the system till closure of the account and the existing scheme code will continue for the existing customer till the closure of the credit facilities granted under the erstwhile scheme. In Union Bank of India and also in the new amalgamated entity, the scheme code CCUNS (for Working Capital) and TLP09 (for Term Loan) will continue.</li> </ul> |