

## MSME Products (Bullet Points)

Sn	Name	Nature of Facility	Margin (Min)	Quantum	Repayment (TL)	Collateral Security (Minimum)
1	MSME Suvidha	TL/WC/OD	20% FB 25% NFB	Min> 10 LK Max-50 Cr/5 Cr (OD)	As per loan policy	75% (125%for OD) (Security Coverage)
2	Union Progress	TL/WC	10% Up to 10 L 25% Abv 10 L	Min- No Minimum Max- 2 Cr	7 Yrs.(Mort 12 M)	75%
3	Union Mudra	TL/WC/OD	Nil for Shishu 10% for Kishor 25 % for Tarun	Shishu- Upto 50K Kishore- Abv.50k-5 Lks Tarun- Abv.5 Lks-10 Lks	7 yrs. (Mort 6 M)	Nil
4	Union Nari Shakti	TL/WC	5% up to 100 Lks 15% Abv 100 Lks	Min-2 lakh Max-No Limit (20 Lakhs for SHG)	As per loan policy	Up to 5 Cr- CGTMSE/Nil Hybrid Scheme- 25 % Remaining-50 %
5	Union MSME Superfast (GST Gain) *	WC	20%	Min>10 Lakh Max-5 Crores	N/A	CMR1 to 4(CR1-2)-Min 50% CMR3 to 4(CR3-4)-Min 75% CMR5 (CR4)-Min 100 %
6	Union Solar	TL	20%	Min>10 Lakhs Max-16 Crores	10 Yrs (Mort 6 M)	25%
7	Union LAP (Union Liqui property) *	TL/OD	-	Min -10 Lakh Max-10 Crores	10 Yrs. (Mort 6 M)	200% of loan amount
8	Union Parivahan	TL	20%	Max-5 Crores	5 Yrs. (Mort 3 M)	25%
9	Union Professional	TL	35% project cost 40% for Furniture & Fixtures	Max-5 Crores	7 Yrs. (Mort 12 M)	Mortgage of Prime Sec/Collateral not to insisted upon
10	Union Turnover Plus	WC	20%	Max-5 Crores	N/A	60%
11	Union Alankaar	TL/WC	25%	Min>10 Lakhs Max-500 crores	7 Yrs. (Mort 12 Month)	25%

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Sn	Name	Nature of facility	Margin (Min)	Quantum	Repayment (TL)	Collateral Security (Minimum)
12	Union Ayushman Plus	TL/WC	Equipment/LC/BG-15% Construction-35%	Min- Above 10 Lakhs Max-100 Crores	7 Yrs. (Mort 6 M)	25%
13	Union Equipment Finance	TL	10% (5% if DSRA 3 Month)	Min>10 Lakhs Max-50 Crores	5 Yrs. (Mort 3 Month)	Hypothecation of Prime Sec/Collateral not to insisted upon
14	Union Textile	TL/WC	As per loan policy	Min. -Above 25 Lakhs Max- No Limit	As per loan policy	50% for manufacturing 100% for Trading
15	PM Vishvakarma	TL	Nil	1 <sup>st</sup> Tranche-1 lakhs 2 <sup>nd</sup> Tranche-2 lakh	1 <sup>st</sup> Tranche-18 M 2 <sup>nd</sup> Tranche-30 M	Nil
16	Union Contractor Scheme	TL/WC/OD	20%	Min>10 Lakhs Max-50 Crores	As per loan policy	Cash credit-75% OD- 100% TL-50%
17	Union Start-Up	TL/WC	20%	Min-10 Lakhs Max-5 Crores	10 Yrs. (Mort 36 Months)	Hyp/Mortgage of Prime Sec/Collateral may not be insisted upon

\* Union GST gain has been renamed as MSME Superfast Scheme and Union Liqui Property has been renamed as Union LAP.

\* Union Sanjeevni and Union Arogyam has been discontinued and merged with Union Ayushman Plus.

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