

GIST OF MSME PRODUCTS as on 15.11.2024

S.No	Parameter/Scheme	Eligibility	Facility	Quantum	Assessment	Margin	Tenor	Collateral	Serv Charges	Stock Statement	Others
1	MSME Suidha	All MSME. Entry age of 70 for Ind/proprietor. Upto CR 4 rated. CR 5 by next HA. Sole Banking with exception to Reatil/LAP, Channel finance	TL/CC/OD/NFB	Min: > 10 L Max: 50 Crs TL to traders: Max 10 Crs. OD (Only Service): Max 5 Crs. New Trader/Service: Max 10 Crs	As per Loan Policy. OD - Cash Budget. Exit from scheme if appear under SMA2 for two or more instances in FY. Continuation by next HA.	WC: 20% on stock & BDs upto 90 days. (SA other than BH can allow upto 180 days) NFB: 25% Cash/FDR P&M: 25% L&B. Others:	As per Loan Policy	Security coverage of min 75%, OD 125%. 1.50 times weightage for liquid securities. Spillover: 133%, 167% (ready built), 200% (Retail). Open Plot - Next HA upto RLCC I	Takeover: 50% concession in 1st year, 25% concession subsequently. Others: As applicable	Upto 1 Cr: Qtlly > 1 Cr: Monthly. OD: HY	1. ROI based on security coverage 2. ROI for OD 0.25% extra 3. Top Up loan of 20% of exposure subject to max of Rs 5 Crs. Allowed 3 times with max validity of 6 months. 4. Penalty of 4%+GST if takeover within 12 months, else, 3%+GST
2	Union LAP	All Business entities except HUF/Individuals with 2 years experience (Relaxation by RLCC I).	TL/OD	Min: 10 L Max: 10 Crs (higher limit by CAC)	TL: 5 times of 3 years avg income OD: 20% of Turnover as per last ABS Cash Budget for above 5 Crs	50% on NRV (40% by ZLCC, 33.33% by CAC III)	120 months with moratorium of 6 months (12 years by RLCC I)	200%. Property to be in the name of promoter/close relative (Relaxation by RLCC I) Open Plot by ZLCC	As applicable	Not Applicable	CR: 1.00 TOL/TNW: 6 DE: 4. DSCR not required for TL upto 1 Cr. Ratio of repayment (excl Mort) to no of times income shall be 2:1 for TL
3	Union Rent	Property Owners with reputed/PSU tenants. Rent from Hospital, Edu Inst, Sports Infra only upto 1/3rd of total rent. NRIs are not eligible. ESCROW and Tripartite agreement between Lessor, lessee and Bank.	TL	No ceiling	Lower of 75% of Gross Rent or 75% of NRV or Loan repaid from applicable rent receivable	25%	120 months. DSRA of 3 months. (Beyond 10 years - CAC II)	Upto 1 L : Nil Above 1 L: EM of Property else, 150% of alternate security	Processing Charges: upto 5 Crs and above 50 Crs - 0.50% + GST, 5-50 Crs - 0.25% + GST	Not Applicable	Non CRE Portion: Loan amount for the rent of effective lease period upto lock in period without exit clause. Remaining shall be CRE portion. For takeover: Unexpired lease period to be min 3 years for atleast 75% of rent. Concessional ROI based on scoring chart for above 5 Crs.
4	Union Parivahan	Transport Operators and Others for brand new vehicle. HUF not eligible	TL	Max 5 Crs	As per Loan Policy. Cost of accessories to be restricted upto 5% of vehicle cost.	20%	60 months with moratorium of 3m for HCV and 1m for LCV	Nil with CGTMSE. Else, 25%	As applicable	Not Applicable	MoU with M/s Toyota Kirloskar Motors. Delegation for above 5 vehicles (O/S) next HA. Vahan Seva portal or SMS to 7738299899
5	Union Progress	MSE	TL/CC/NFB	max 2 Crs	As per Loan Policy	10% for WC upto 10 L and 25% for WC above 10 L. P&M, Others - 25%, L&B:35%	84 month incl moratorium of max 12m	Upto 25 L - CGTMSE. Beyond 25 Lakh - CGTMSE or min 75%. If Primary L&B is 125%, no additional collateral	Nil up to 10 lakh and 50% concession for above 10 lakh	As applicable	ITR, B/s may not be insisted for limits upto 25 lakh. No insurance for limits upto Rs 50,000. LUCC of Rs 10 lakh upto 3 years for MSE of 3 years satisfactory history. Rupy Card: Upto 10 L - 20% of limit with min 5k and max 50k. Abv 10L - 5% of limit with max of 1L.
6	Union Professional	Professionals with 3 years experience in the age group of 25 to 65 years with min net annual income of more than 1.5 lakh as per latest ITR. HUF not eligible. No income criteria for new business.	TL	Rural - 10 lakh, Semi Urban: Rs 50 lakh, Urban: Rs 2 Crs, Metro: Rs 5 Crs	As per Loan Policy. If land is financed, construction to start in 3m which can be extended by max of another 3m by SA.	35% for construction/purchase consideration. 40% for furniture and fixtures. Land shall not exceed 50% of project cost.	84 month incl moratorium of max 12m (2m for ready built)	No collateral	0.75% of TL with min of Rs 5000+GST. No pre-payment penalty. Takeover penalty: 2% on last 12 m avg balance.	Not Applicable	Ready built property - Age should not be more than 30 years. Residual life shall be 10 yrs more than TL tenor.
7	Union Turnover Plus	All MSMEs. Sole Banking (excl Retail). Entire turnover must be routed through CC.	CC	Max Rs 5 Crs	Bank finance is 30% of digital portion of sales and 25% of balance sales	20%	12m	Any guarantee scheme or 60%	As applicable	As applicable	Digital sales to be min 25% of total sales.
8	Union Ayushman Plus	Brand new equipment, oxygen plant, construction, repair, renovation of premises. Medical practitioners with 1 year of experience and 25 to 65 years of age. New practitioners - Next HA. ZLCC & above can consider respective proposals of new practitioners.	TL/CC/NFB	Min: > 10 L Max: 100 Crs	As per Loan Policy. Standalone Equipment shall be 3 times of avg cash accrual of 3 years. Applicable only for hospital in operations for min 3 years with positive cash flows, CIC score of 700+, Not in SAM1 or SMA2 in last 12 months	P&M - 15%, Land : 35%, Construction: 25% (Land cost shall not exceed 50% of project cost) NFB: 15% cash	180 month with moratorium of 12m. P&M - 84 months with moratorium of 6m.	CGTMSE or 25% for equipment. 50% for construction. No CGTMSE/Collateral for standalone equipment to established customers. Third party collateral with approval of RLCC I for Branch sanctions.	As applicable	As applicable	Financing refundable deposit of lease can be considered with a maximum cap of up to '6 month's rent' with max of Rs. 30 lakh. Established hospitals/diag centres promoted by non-medical persons will also be eligible if (a) they employ a medical practitioner (b) in operation with positive cash accruals for 3 years (c) CIC score of 700+ (d) all statutory approvals

S.No	Parameter/Scheme	Eligibility	Facility	Quantum	Assessment	Margin	Tenor	Collateral	Serv Charges	Stock Statement	Others
9	Union NariShakti	Women owned and manged MSMEs. Min 51% stake in capital. Sole Banking	TL/CC/NFB	Min: 2 lakh, Max: No ceiling. (SHG - 20 lakh)	As per Loan Policy	Upto 1 Cr: 5%, Abv 1 Cr: 15%	As per loan Policy	CGTMSE. CGFMU for SHGs. 50% for exposure upto 5 Cr not covered under CGTMSE and 25% for exposure above 5 Crs not covered under CGTMSE.	Upto 2 Crs - Nil, Abv 2 Crs - 50% concession	Monthly	Eligible accnts to get external rating of min "BB" within 3 months.
10	Union MSME Superfast	GST registered MSMEs. Min 12 months GST filing. Sole Banking. Credit rating to be min CR4.	CC	Min: > 10 lakh, Max: 5 Crs	35% of projected acceptable turnover subject to routing of min 80% of the GST registered turnover through Bank account.	20% on stock and BDs upto 3 months.	12m	CMR (1 to 4) & CR (1,2) - 50%. CMR (3,4) & CR (3,4) - 75%. CMR 5 & CR4 - 100%.	As applicable	Qtly	CMR to be reviewed for every 6 months and 0.50% additional ROI on downgradation to CMR6. Additional 0.50% if SMA2 for more than 2 instances. Open plot next HA upto RLCC I.
11	Union Solar	Rooftop/ground mounted Solar units for Captive consumption. 10 to 20 KW to 4 MW. Ind/prop - CIC of min 700. 10% share in WC for NTB customers.	TL	Min: > 10 lakh, Max: 16 Crs	As per Loan Policy.	20% (15% if collat coverage more than 35%)	10 years incl morat of 6m which can be extended upto 12m by SA.	ETB: Upto 8 Crs - Nil, negative lien. Abv 8 Crs - 50%. NTB: Upto 8 Crs - Nil/CGTMSE subject to t&c or 25%. Abv: 8 Crs: 50%	As applicable (0.25% concession in ROI for Tata Solar Power leads)	As applicable	DSCR and ISCR not manadatory upto 1 Cr. T&C: (a) In operation for 2 years (b) Profit making for 2 years (c) Not in SMA1 or SMA2 in last 2 years (d) complied with all ratios (e) CIC score of min 700 for all promoters. Building age should not exceed 40 years, lease should be min 1 year over tenor. Technical inspection above 50 lakh. No takeover on standalone. Min delegation is MLP & above.
12	Union Equipment Finance	MSME and Non MSME availing limits with us or NTB. Min 2 years existence. NTB shall have min BBB rating or (a) In operation for 2 years (b) Profit making for 2 years (c) Not in SMA1 or SMA2 in last 2 years (d) complied with all ratios (e) CIC score of min 700 for all promoters	TL (front end LC)	Min: > 10 lakh, Max: 50 Crs (10 Crs for NTB MSMEs w/o BBB)	3 times of avg op profit for last 3 years (Units with less than 3 years of operation - 3 times of avg op profit of 2 years). ZLCC may permit limit upto 5 times of avg op profit.	5% with DSRA of 3m else 10%	60m (can be extended by SA upto 84) with max morat of 3m.	Nil	50% concession	As applicable	DSCR to be computed for limit above Rs.50 lakhs. Takeover - Age of equipment shall not be older than 1year old.
13	Union Contractor	MSME Contractors with experience of 2 years	TL/CC/OD/NFB (TL for equipment to be considerd under Union Equipment only)	Min: > 10 lakh, Max: 50 Crs	As per Loan Policy. OD - Cash Budget. Withdrawl of concessions if appear under SMA2 for two or more instances in FY.	20% on stock, 30% on BD upto 90 days and 40% on BD upto 180 days. NFB:11%, P&M: 25%, L&B, Others - 35%	As per Loan Policy	TL, NFB: 50%, CC 75%, OD 100% (Exclusive security) No collateral for TL for ready built property. Adtl. 0.25% concession if collat exceeds 125% for OD and 100% for CC, TL	25% concession by SA other than Branch.	Upto 1 Cr: Qtly > 1 Cr: Monthly. OD: HY	In case of MBA/Consortium: Not under SMA at the time of sanction, not under SMA2 during last 12 months, existing and proposed WC is within MPBF, efforts to be made for bringing entire exposure to our fold. No enhancement W/o external rating, where applicable. Open Plot by next HA upto RLCC I. Withdrawl of concessions and ROI at crad rate for takeover within 1 year.
14	Union Textiles	All MSME/Business units with Textile activity	TL/CC/NFB	Min: > 25 lakh, Max: No ceiling	As per Loan Policy	As per Loan Policy	As per Loan Policy	50% for Mfg and 100% for Trading units. Surplus of primary L&B over 133%.	50% concession in Processing charges and Techncial fee. Women to get addl 10% concession.	As applicable	CMR-1 account will be eligible for additional concession of 0.25% and CMR-2/3 will be eligible for additional concession of 0.15%. 0.25% concession if collateral is 150% & above (Overall concession not beyond 0.25%). Open Plot by next HA upto RLCC I. Withdrawl of concessions and ROI at crad rate for takeover within 1 year.
15	Financing Traders ag e-NWR	Traders/Arahatiyas	STL	Max: Rs 10 Crs	For commodities harvested more than once in a year - Limit applied or 10 times of net worth or 20% of projected sales, whichever is lower. WC limit + existing WHR+Proposed WHR shall not exceed 40% of projected sales. For commodities harvested once in a year - Limit applied or 10 times of net worth or 60% of projected sales, whichever is lower. WC limit + existing WHR+Proposed WHR shall not exceed 80% of projected sales.	based on commodity as per ABD guidelines	12 months	Not mandatory	0.15%+GST	Not Applicable	Prices of the commodities to be monitored on weekly basis and in case of adverse price fluctuation (more than 10%) of the commodity financed, suitable communication for topping up the margin to be sent to the concerned borrower by letter / e-mail/ SMS.

S.No	Parameter/Scheme	Eligibility	Facility	Quantum	Assessment	Margin	Tenor	Collateral	Serv Charges	Stock Statement	Others
16	Union Export	All units engaged in exports. CR4. However, CR5 can be considered for existing accounts. CR6 & below outside the scheme.	PC/Post Shipment	Max: Rs 150 Crs	As per Loan Policy	PC: 20% on FOB (SA can reduce upto 10% of FOB) Post Shipment: 0%	Post shipment as per bill tenor. Pre Shipment: On demand	Spillover 133% of primary L&B, 200% for retail	As applicable	Not Applicable	--
17	Union Mudra	Micro units. Agri allied are also eligible	TL/CC	Shishu: Max 50k, Kishore: Max 5 L, Tarun: Max 10 L	As per Loan Policy	Shishu: Nil, Kishore: 10%, Tarun: 25% (Stock & BDs not older	84m with moratorium of 6m	Nil. CGTMSE/CGFMU (for Agri allied)	Nil. Documentation: Rs 500+GST	Qtly	Mudra Card: Upto 10 L - 20% of limit with min 5k and max 50k.
18	PM SVANidhi	Urban Street Vendors	WC DL in the form of TL	1st Tranche: Rs 10k, 2nd Tranche: Min Rs 15k max Rs 20k, 3rd Tranche: Min Rs 30k Max Rs 50k	As per Loan Policy	Nil	1st Tranche: 12m, 2nd Tranche: 18m, 3rd Tranche: Min 36m	Nil	Nil	--	Int Subvention at 7%. Gurantee Coverage on portfolio basis. First loss upto 5% - 100% gurantee coverage, loss between 5% to 15% - 75% coverage. Overall gurantee cover max of 75% of portfolio. Rejection by RLCC II. No quotation for loan upto Rs 25k.
19	PM Vishwakarma	Artisans or Craftsmen of identified 18 trades	TL	1st Tranche: Rs 1 lakh, 2nd Tranche: Rs 2 lakh (only after closure of 1st tranche and not before 6m from disbursement of 1st tranche)	As per Loan Policy	Nil	1st Tranche: 18m, 2nd Tranche: 30m	Nil. CGTMSE coverage: 1st tranche - First loss upto 7.5% - 100%, 2nd loss of 7.5% to 20% - 80%, 3rd loss of 20% to 50% - 60%. Max gurantee cover will be 50% of the year portfolio. 2nd tranche - First loss upto 5% - 100%, 2nd loss of 5% to 15% - 80%, Max gurantee cover will be 15% of the year portfolio.	500+Gst	Not Applicable	Toolkit incentive of Rs 15k. ROI of 13% fixed. 5% from borrower and 8% as Int subvention from MoMSME.
20	Union Stand Up India	SC/ST/Women Entrepreneurs. Green field. Agri allied are also eligible. Non individual - 51% stake with SC/ST/Women	TL/CC	10 lakh to Max: 1 Cr	As per Loan Policy	15%. In case of subsidy from Govt, borrower margin shall not be below 10%.	84m with moratorium of 18m	Nil. CGSSI	As applicable	As applicable	--
21	Union Start Up	TO be recognized as Start Up by DPIIT. To have stable revenue stream over 12m period. Sole Banking (excl Retail loans). CIC score of 750+	TL/CC/NFB	Min: 10 lakh, Max: 10 Crs	As per Loan Policy	20%	10 yrs with moratorium of 36m	Not to be insisted	Nil	As applicable	Delegation to RLCC I & above. Above 5 Crs - ZLCC. Overall soft cost of max 25% of project cost subject to IDC, Contingencies, WC margin, Provision for post DCCO loss not exceeding 10% of project cost each.
22	Union Alankaar	Sole/Consortium. HUF not eligible. Int rating of CR-4 (CR-3 for takeover), Ext rating of BBB. (BB, CR-5 allowed for renewal). 5 Yrs of experience with 3 yrs of net profit (NA for group of 10 yrs existence and 3 yrs net profit).	TL/CC/NFB	Min: >10 lakh. Max: Rs 25 Crs (unrated), BBB - Rs 150 Crs (Single), Rs 300 Crs (group). A or better - Rs 250 Crs (single), Rs 500 Crs (group). Enhancement is restricted to 25% of existing exposure or 25 Crs, whichever is higher (excl LC bill discounting).	WC cycle not to exceed 6m. BDs max of 60 days (domestic), 90 days (export). New A/c dealing only in domestic sales - 1m stock with 25% margin. Renewal: 3m stock with 25% margin. TL - 35% for construction/acquisition. 25% for others	25% on stock and 25% on BD (max 30% (margin of 70%) of total receivables be allowed for DP w.r.t single buyer/group)	7 yrs incl moratorium 12m	CR1 & 2 - 25%, CR3 - 30%, CR4 - 40%, CR5 - 50%, below CR5 - 75%	As applicable	Monthly. Quarterly certificate from Auditor.	Additional credit risk premium of 0.50% where buyer wise policy is not obtained. Discounting of bills w/o buyer wise policy shall retain 20% margin till maturity. Valuation once in year by GJEPIC empanelled valuer. New accounts beyond Rs 50 Crs to be under consortium only. Existing exp beyond 50 Crs under MBA to be brought under consortium - No enhancement. ISCR >= 2.60 (new A/cs), 1.75 (existing)
	Union Alankaar (Lab grown Diamonds)	2 yrs experience. CR3 or better	TL/WC (Working Capital facility shall be restricted up to a maximum of 10% of total credit facility under Lab Grown Diamond segment)	Min: 1 Cr Max: Rs 25 Crs (unrated), A or better - Rs 100 Crs (single), Rs 200 Crs (group)	As per Loan Policy	CC & TL - 35%	7 yrs excl moratorium 12m	CR1 & 2 - 50%, CR3 & 4 - 75%, CR5 - 100%, below CR5 - 125%	As applicable	Stock Statement to give detail of certified diamonds within the stock	The sub-ceiling for Lab Grown segment shall be 10% of exposure ceiling prescribed for Diamond Industry. TOL: TNW :-<= 3.50., DSCR :- Avg 1.75 with Min 1.50., ISCR:- >= 3.00:1

S.No	Parameter/Scheme	Eligibility	Facility	Quantum	Assessment	Margin	Tenor	Collateral	Serv Charges	Stock Statement	Others
23	Union General Credit Card	21 to 55 yrs of age. Individuals/Entities in non-farm areas. Existing customer with min 1 year dealing with our bank. Only one from family.	OD or Credit Card	max: 50,000/-	As per policy	Nil	12m	Nil	Nil	--	No monthly repayment for Credit Card
24	Union e-Way Bill Solution	Existing borrower availing FB WC. Business experience of 2 years.	e-Way Bill discounting as sublimit within existing WC	Within assessed WC.	As per existing WC	As per existing WC	As per existing WC	As per existing WC	As per existing WC	As per existing WC	--
25	Residential Real Estate Inventory Support Scheme	Min 3 years experience and have completed 5 lakh sft of RH construction. Min 2 projects of same or higher size might have completed on time. Value of the flat (per unit) shall not exceed Rs 5 Cr in MMR, 3 Crs in Delhi NCR and Rs 1.50 Crs in other areas. Upto 10% of security offered may be of higher value with a cap of 160%. Only those projects with atleast 75% of flats are sold out are eligible.	TL	Min: 50 Crs Max: Rs 250 Crs per project and Rs 500 Crs per builder	50% of realisable value of security (i.e., Ready for sale inventory- Ready to occupy)	50%. (40% in case of lower value flats - Up to Rs.3.00 Cr in MMR, Rs.1.80 Cr in NCR and Rs. 0.90 Crfor other specified places)	36m including moratorium of 6m. (3m DSRA is to be placed)	As per LTV/Margin	As applicable	Not Applicable	Applicable for MCBs and LCBs in Metro Centers & viz. Mumbai (including MMR), Delhi (including NCR), Bengaluru, Chennai, Kolkata, Hyderabad, Ahmedabad & Pune and State Capitals. At the time of sale of flats, recovery of LTV+10% should be ensured.