



National Urban Livelihoods Mission

**NULM**

- Maximum unit Project Cost for an individual micro-enterprise is Rs 2.00 lakh and that for group is Rs 10.00 lakh.
  - No margin up to Rs 50,000/-.
  - Margin for higher amount loans above Rs 50,000 shall be 10% of the project cost.
  - Repayment schedule ranges between 5 to 7 years after initial moratorium of 6-18 months as per the norms of the bank.
  - Facility of Interest Subvention is also available under the scheme.
- \*T&C Apply

**Weaver Mudra Scheme**

**(Loans up to Rs 2,00,000/-)**

- For existing weavers engaged in weaving activity.
  - Capital Subsidy @20% of Project Cost or Rs 25,000/- whichever is less.
  - Interest Subsidy over 6% capped at 7%.
  - NIL Collateral Security.
- \*T&C Apply



**J&K Grameen Bank Sugam Working Capital Finance Scheme**



- The objective of the scheme is to provide a simple hassle-free and security linked advance to any lawful trading/ servicing/ manufacturing/ processing activity, Business etc. excluding speculative activity and Real Estate, without much stress on Balance Sheet analysis.
  - Quantum of Finance – Maximum up to Rs. 8.00 crore.
  - The sanctioned CC limit shall be valid for a period of 12 months, subject to annual renew after review.
- \*T&C Apply

**J&K Grameen Bank Easy Finance Scheme**

- To provide working capital term loan finance to small traders/ businessmen/ vendors, etc
- Quantum of Finance - Maximum Rs.3.00 lakhs
- Option to deposit sales daily into saving account linked with loan account.



\*T&C Apply

**J&K Grameen Bank Atithi Devo Bhava**

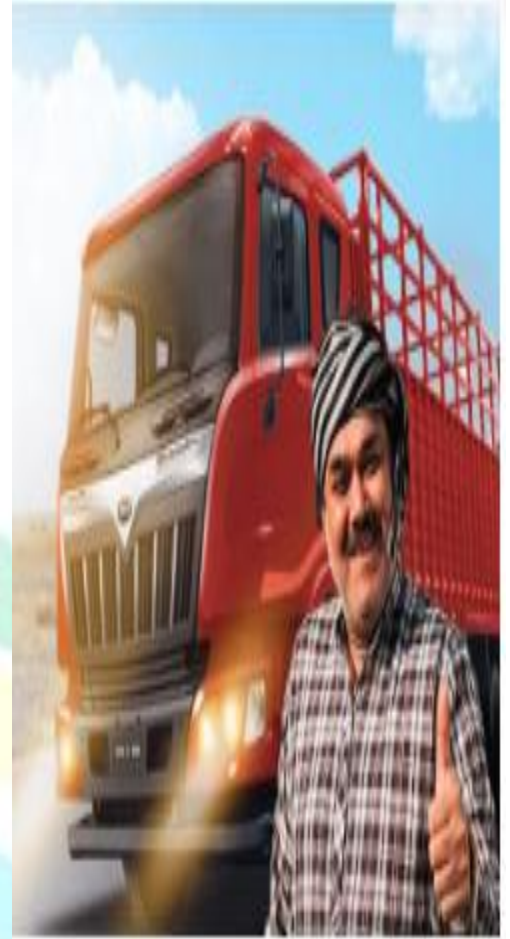


- A dedicated scheme to extend credit support with prime objective to promote and thrive the tourism industry promoting Local Hospitality, Adventure and Sports Facilities, Development of Budget Accommodation/Homestays, Eco-friendly Transportation Facilities, etc.
  - Quantum of Finance – Maximum Rs. 10.00 Lakhs.
  - Door to Door Tenure - Maximum tenure will be 72 months including the maximum moratorium period of three months.
- \*T&C Apply

## **J&K Grameen Bank Commercial Vehicle Finance Scheme**

- The finance under this scheme shall be available for purchase of Battery or Fuel Operated fresh commercial vehicles OR new chassis and/ OR fabrication for commercial purpose or for captive use.
- Quantum of Finance –
  - Maximum 85% of the Ex-Showroom cost of the vehicle/chassis and fabrication OR
  - Maximum 70% to 80% of the ON-ROAD cost of the vehicle which shall include the cost of the chassis, fabrication cost, one-time registration charges and first year insurance premium charges.
- Moratorium – upto 2 months for vehicles that do not require fabrication, upto 3 months for vehicles that require fabrication.

\*T&C Apply



## **J&K Grameen Bank Equipment Finance Scheme**



- For purchase of fresh Commercial Equipments/Machines/ Vehicles required towards business activity and for captive use only like construction equipments, mounted vehicles approved by Transport Department or *any other equipment/machine which can be classified under MSME, Service Sector.*
- Quantum of Finance – Maximum 70% to 85% of the ON-ROAD price.
- Repayment Period – Maximum repayment period of 72 months after an initial moratorium period of 2 months.

\*T&C Apply