

General Term Loan (TL)

Under this scheme, term loans are extended through State Channelising Agencies (SCA), Regional Rural Banks(RRBs) and Nationalised Banks to the target group.

Under this scheme assistance is provided for any viable income generating schemes including sanitation related activities with a maximum project cost of Rs.15.00 lac.

Promoter's contribution is not insisted upon for projects costing upto Rs.2.00 lac. For projects costing more than Rs.2.00 lac , minimum promoter's contribution insisted by NSKFDC from the beneficiaries is 5% and 5% is to be provided by SCA.

General Term loan can be provided up to maximum of 90% of the unit cost and the remaining 10% share is to be provided by the State Channelising Agencies in the form of loan, subsidy or promoter's contribution, or from any other available sources of funds.

Interest Rate

Maximum Limit	Interest Chargeable from	
	SCA	Beneficiary
Upto Rs. 15.00 Lac	3% p.a.	6% p.a.

Repayment period: Upto 10 years after implementation period of 3 months and moratorium of 6 months and from the date of disbursement of loan depending on the viability/profitability and repaying capacity of the unit.