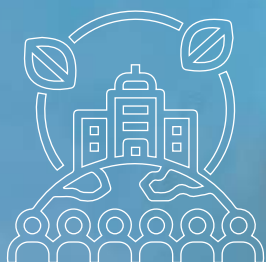


Building Sustainable Futures:

Union Bank's **Commitment** to CSR and Social Capital



We prioritise inclusive growth and rural development, uplifting marginalised communities with access to healthcare, education, and livelihood opportunities, facilitating over 2.98 lakh street vendors with loans amounting to approximately ₹ 481 crore in FY2024.

At Union Bank of India, we are committed to leading India's evolution toward a digital, aspirational, and environmentally conscious future. By recognising the significance of sustainability, responsible banking, and digital innovation, we aim to generate enduring value for our stakeholders while supporting India's ambitious goal of achieving net-zero emissions. Our strategy emphasises deep engagement with stakeholders, understanding their needs, and aligning our actions with their expectations.

UNSDG:



Strategic Pillars:



Business Model Canvas:



Material Issues



2, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 18, 22, 23, 25, 26, 28, 30, 33, 34, 36, 38, 40, 42, 44

GRI Alignment



102, 103, 201, 203, 302, 304, 305, 401, 403, 404, 405, 413, 418

This chapter details how the Union Bank of India utilises its social and relationship capital to cultivate sustainable partnerships, drive innovation, and contribute to India’s societal advancement. We prioritise inclusive growth, rural development, and the support of government initiatives. Our efforts are dedicated to uplifting marginalised communities, enhancing access to healthcare, education, and livelihood opportunities, and promoting sustainable agricultural practices.

Union Bank of India remains steadfast in its commitment to making a positive social impact through our various initiatives and programmes. We continuously strive to empower our stakeholders, ensuring our growth translates into benefits for the broader community.

Stakeholder Type	How We Engage with Them	Our Strategic Priorities for Them	Union Bank of India’s Response
 Employees	<ul style="list-style-type: none"> ❖ Continuous engagement at all levels ❖ Regular communication meetings led by senior leaders ❖ Digital platform for idea exchange ❖ Engagement surveys ❖ Executive leadership communications ❖ Training and development programmes ❖ Employee resource groups and diversity councils ❖ Performance and career development initiatives ❖ Internal corporate portal 	<ul style="list-style-type: none"> ❖ Fostering a risk and compliance culture ❖ Providing growth and learning opportunities ❖ Encouraging innovation 	<ul style="list-style-type: none"> ❖ Implementing merit-based growth and job rotation ❖ Entrusting responsibilities to young professionals ❖ Leadership and career mobility initiatives ❖ Covid vaccination drive and emergency support ❖ Empathetic leave policies ❖ Offering digital, functional, and behavioural learning opportunities
 Customers	<ul style="list-style-type: none"> ❖ Employee interactions at branches and via phone ❖ Structured feedback and satisfaction surveys ❖ Focus groups ❖ Branch-based customer meetings ❖ Multichannel communication and grievance resolution ❖ Social media engagement ❖ Customer support helplines ❖ Corporate website 	<ul style="list-style-type: none"> ❖ Enhancing digital convenience ❖ Ensuring skilled, responsive staff ❖ Offering relevant digital products and services ❖ Rapidly resolving requests and grievances 	<ul style="list-style-type: none"> ❖ Promoting fair practices for both customers and the bank ❖ Right-selling of digital products ❖ Enhancing customer service with digital efficiency and swift response ❖ Fostering staff’s digital proficiency

**Relationship & Social Capital:**

Stakeholder Type	How We Engage with Them	Our Strategic Priorities for Them	Union Bank of India's Response
Regulators 	<ul style="list-style-type: none"> ❖ Regular meetings with regulatory bodies and senior management ❖ Participation in policy forums and regulator-led events ❖ Various forms of communication and interactions via regulatory and government affairs teams ❖ Examinations, continuous monitoring, and supervisory meetings 	<ul style="list-style-type: none"> ❖ Ensuring fair customer treatment and grievance resolution ❖ Anti-money laundering and fraud risk management ❖ Operational risk management, including IT and cybersecurity risk 	<ul style="list-style-type: none"> ❖ Dedicated team for regulator communication ❖ Defined processes and digital technology usage for regulatory response ❖ Continual engagement and policy input provision
Shareholders & Potential Investors 	<ul style="list-style-type: none"> ❖ Annual General Meetings and quarterly earnings updates ❖ Emails, periodic meetings, and conference calls ❖ Investor conferences, roadshows, and presentations ❖ Analyst day events ❖ Meetings with investor relations and top management ❖ Regulatory disclosures ❖ Dedicated investor relations portal 	<ul style="list-style-type: none"> ❖ Shareholder value creation ❖ Medium and long-term strategy ❖ Governance and ethical practices ❖ Compliance ❖ Transparency 	<ul style="list-style-type: none"> ❖ Regular digital sessions with investors ❖ Enhanced communication during quarterly results calls ❖ Detailed narrative analysis and disclosures in the Annual Report ❖ ESG initiatives and accomplishments disclosed on the bank's website
Society 	<ul style="list-style-type: none"> ❖ Union Bank Social Foundation (UBSFT) for Inclusive Growth ❖ Rural development and support for government initiatives ❖ Community needs assessments ❖ Financial literacy and outreach programmes ❖ Charitable donations ❖ Membership in civic organisations ❖ Volunteer activities and participation on non-profit boards ❖ Corporate website 	<ul style="list-style-type: none"> ❖ Contributing to societal development ❖ Enhancing financial literacy and service access 	<ul style="list-style-type: none"> ❖ Undertaking voluntary CSR initiatives ❖ UBSFT's focus on livelihoods, health infrastructure, social and environmental projects ❖ Building partnerships between industry and academia to develop banking sector skills

GRI

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Building Sustainable Relationships with Employees

Union Bank of India is committed to fostering sustainable relationships with our employees by prioritising their development, well-being, and engagement. Our approach involves several key initiatives to ensure our employees feel valued, supported, and equipped for success.

Regular communication meetings, led by senior leaders, ensure that all levels of the organisation are well-informed and aligned with our strategic goals. We have also implemented the EKAM Mobile App, which facilitates idea-sharing among employees, allowing them to access performance reviews and engage in discussions anytime, anywhere. This platform encourages continuous engagement and collaboration among staff.

To promote a strong risk and compliance culture, we have initiated various programmes and policies, including the HR Apke Dwar portal and Whistleblower policy, which provide mechanisms for reporting and addressing concerns. Recognising the importance of professional growth, we offer numerous opportunities for job rotation and career mobility. Our training programmes include digital, functional, and behavioural learning modules designed to enhance proficiency and adaptability in an ever-evolving industry landscape.

Employee well-being remains a top priority. During the COVID-19 pandemic, we conducted vaccination drives and implemented empathetic leave policies to support our staff. Additionally, our Employee Assistance Programme (EAP) – Union SWAR – provides comprehensive physical and mental wellness support, benefiting employees and their dependents.

Our Reward and Recognition (R&R) programme acknowledges and celebrates the efforts and achievements of our employees. This programme, facilitated through a digital tool, ensures transparency, flexibility, and inclusivity in recognising outstanding performance.

Delivering Exceptional Customer Experience

At Union Bank of India, our commitment to delivering exceptional customer experience is demonstrated through various innovative approaches and robust systems designed to meet the evolving needs of our customers. Our initiatives focus on understanding customer needs, providing personalised service, and ensuring efficient resolution of grievances.

Employee Interactions and Feedback Mechanisms: We actively engage with our customers through direct interactions at branches and via phone calls. Structured feedback surveys help us gather valuable customer insights to improve our services continuously. These surveys shape our customer service strategies and address specific needs.

Personalised Branch-Based Meetings: Our branch-based customer meetings provide personalised guidance, ensuring each customer receives tailored advice and solutions. This approach fosters a deeper connection and trust between the Bank and its customers.

Enhanced Grievance Redressal Mechanism: We have strengthened our grievance redressal mechanism by clearly defining roles and responsibilities at each level. This system ensures prompt and effective resolution of customer complaints. The Grievance Redressal Policy outlines a structured escalation matrix and predefined turnaround times (TATs), ensuring that customer issues are addressed efficiently.

Use of Digital Platforms for Complaint Resolution: To enhance convenience, we utilise digital platforms for efficient complaint resolution. Our Union Virtual Connect (UVConn) – WhatsApp Banking, and Google Business Messages (GBM) platforms allow customers to lodge complaints and receive real-time assistance quickly. UVConn has serviced over one crore customer enquiries/requests, while GBM has engaged approximately 1.6 lakh users, demonstrating our commitment to leveraging technology for superior customer service.



Union Bank of India's commitment to exceptional customer experience is demonstrated through innovative approaches and robust systems designed to meet evolving needs, resolving 99.8% of customer complaints within the stipulated turnaround time in FY2024.

Find out how we enhance customer service and satisfaction.

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Relationship & Social Capital:

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Our grievance redressal mechanism ensures prompt and effective resolution of customer complaints, fostering trust and satisfaction, with 3,14,691 complaints successfully resolved in FY2024.

Explore our comprehensive grievance redressal policy and its impact.

GRI

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Grievance Redressal Mechanism

Union Bank of India prioritises prompt and effective resolution of customer complaints through a robust Grievance Redressal Mechanism. This mechanism ensures transparency and accountability at all levels, fostering customer trust and satisfaction.

Clear Roles and Responsibilities: We have clearly defined roles and responsibilities for complaint resolution across all levels of the organisation. Each grievance redressal officer is assigned specific duties to handle customer issues efficiently.

Standard Operating Practices: We have implemented Standard Operating Practices (SOPs) for effective grievance management. These SOPs streamline the process, ensuring consistency and efficiency in resolving customer complaints.

Revised Grievance Redressal Policy: Our revised Grievance Redressal Policy outlines a structured escalation matrix and predefined turnaround times (TATs) for diverse complaints. This policy aims to minimise instances of customer grievances by providing a clear framework for addressing issues promptly and effectively.

Accessibility of Grievance Redressal Officers: To facilitate quick resolution of complaints, we have made the contact details of grievance redressal officers (FGROs and RGROs) available on our website. This transparency lets customers reach out directly to the appropriate officers, ensuring their concerns are addressed swiftly.

Grievance Resolution Statistics: In FY2024, we received 3,20,495 complaints and successfully resolved 3,14,691, including those carried over from the previous year. This high resolution rate demonstrates our commitment to addressing customer concerns efficiently and effectively.

Fostering Trust and Value Creation for Shareholders & Potential Investors

At Union Bank of India, we prioritise fostering trust and creating value for our shareholders and potential investors. Our consistent communication, robust governance practices, and transparent disclosures demonstrate this commitment.

Regular Communication: We ensure continuous engagement with our shareholders through various channels. These include Annual General Meetings (AGMs), emails, periodic meetings, conference calls, and investor conferences. During FY2024, we also placed 79,88,58,141 equity shares under Qualified Institutions Placement (QIP), raising a substantial amount of ₹ 8,000 crore, which reflects our proactive approach to shareholder engagement and capital management.

Focus on Shareholder Value Creation: Our strategic initiatives aim to enhance shareholder value. We emphasise a long-term strategy, robust governance, compliance, transparency, and sustainability. In FY2024, our efforts were recognised with a strong balance sheet and significant improvements in non-interest income due to our strategic initiatives.

Enhanced Disclosures: During our quarterly results calls, we have enhanced our disclosures to provide a comprehensive understanding of our financial performance and strategic direction. Our Annual Report includes a detailed narrative analysis, ensuring investors have clear insights into our operations and plans. The strategic initiatives taken by the bank, including digital and analytics-driven business improvements, are regularly communicated to our investors.

Disclosure of ESG Initiatives: We are committed to Environmental, Social, and Governance (ESG) principles. Our ESG initiatives and accomplishments are prominently disclosed on our website, reflecting our dedication to sustainable and responsible banking. This includes detailed information on our efforts towards inclusive growth and rural development, as well as support for government initiatives aimed at uplifting marginalised communities and promoting sustainable agricultural practices.

Union Bank Social Foundation Trust (UBSFT)

Establishment and Mission: The Union Bank Social Foundation Trust (UBSFT) was established on March 2, 2006, as a dedicated arm to carry out the corporate social responsibility (CSR) activities of Union Bank of India. The primary mission of UBSFT is to uplift underprivileged communities and significantly improve the living standards of the poor and marginalised. The foundation aims to foster public-private initiatives and act as a catalyst for socioeconomic development. UBSFT's focus areas include improving healthcare, providing infrastructure and tools for education, and promoting continuous and sustainable skill development.

Governance Structure: The governance structure of UBSFT is robust, with the Board led by the Managing Director & CEO of Union Bank of India, and Executive Directors serving as Vice Chairman Trustees. Other trustees include the bank's General Managers and an independent trustee. The UBSFT Board provides strategic direction aligned with Union Bank's CSR priorities and regularly reviews activities. The Chief Executive of UBSFT oversees the execution of the Board's directives.

Union Bank has also established a Stakeholders Relationship Committee (SRC) at the apex level, comprising members of the Board of Directors, which monitors and guides the CSR activities of the Bank and UBSFT every quarter. The MD & CEO, including Executive and non-official Directors, head this committee.

CSR Initiatives in FY2024

At Union Bank of India, we are deeply committed to our Corporate Social Responsibility (CSR) initiatives, aiming to impact society through various projects and programmes significantly. During the FY2024, we focused on several key areas to foster sustainable development and uplift underprivileged communities.

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Union Bank Social Foundation Trust is dedicated to uplifting underprivileged communities and improving living standards through public-private initiatives, with ₹ 34.79 crore approved for 62 projects/programmes in FY2024.

Learn more about our CSR activities and their impact on society.

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Relationship & Social Capital:

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Our sustainability initiatives, including tree plantation drives and waste management programmes, promote environmental conservation and awareness, having planted over 10,000 trees in various regions in FY2024.

Find out how we are contributing to environmental sustainability.

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Key CSR Highlights by Numbers**₹79.33** Crores**7 projects/programmes approved**

Donations approved by Union Bank of India during FY 2023-24, totalling ₹ 79.33 crores across seven projects/programmes.

16,600

Financed over 16,600 new Self-Help Groups (SHGs), amounting to approximately ₹ 404 crore in FY24.

₹34.79 Crores**62 projects/programmes approved**

Union Bank Social Foundation (UBSFT) approved donations during FY 2023-24, totalling ₹ 34.79 crores across 62 projects/programmes.

22,600

Union Nari Shakti: Sanctioned over 22,600 applications, amounting to ₹ 2,555 crore in FY24.

2.98 Lakh

Financed over 2.98 lakh street vendors, amounting to approximately ₹ 481 crore in FY24 through the PMSvanidhi scheme.

₹19.02 Crores

Donations disbursed through Union Bank Social Foundation, amounting to ₹ 19.02 crores under Corporate Social Responsibility (CSR).

During FY2024, Union Bank of India approved donations totalling ₹ 79.33 crores, out of which ₹ 73.33 crores were disbursed. During the year, the Bank has donated ₹ 62.19 crore to Union Bank Social Foundation Trust (UBSFT) for various projects and programmes aimed at social upliftment. UBSFT approved donations of ₹ 34.79 crores for 62 projects, with ₹ 19.02 crores disbursed for 61 projects during the year.

Education and Skill Development:

Enhancing Access to Quality Education: We supported various programmes to improve access to quality education for underprivileged children. This included contributions to educational infrastructure and resources.

Skill Development Programmes: We conducted skill development programmes to empower individuals with the necessary skills for better employment opportunities. This also included vocational training and initiatives aimed at women's empowerment.

Infrastructure Contributions: Contributions were made to educational institutions to enhance their infrastructure, providing a conducive learning environment for students.

Healthcare and Sanitation:

Healthcare Partnerships: We partnered with various organisations to provide healthcare facilities, including constructing healthcare infrastructure. Notable donations included ambulances and medical equipment to hospitals and healthcare centres.

Medical Equipment Donations: Significant donations included ambulances, X-ray machines, and other medical equipment to enhance healthcare services in underserved areas.

Livelihood Enhancement:

Promoting Livelihood Opportunities: We undertook initiatives to promote livelihood opportunities and entrepreneurship, mainly focusing on women’s Self-Help Groups (SHGs). These programmes aimed to empower communities and foster self-reliance economically.

Environmental Conservation:

Sustainability Initiatives: Activities contributing to environmental sustainability included tree plantation drives and waste management programmes. These initiatives aimed to promote environmental awareness and conservation efforts.

Rural Development:

Rural Infrastructure Projects: We implemented various projects focused on rural infrastructure development, providing access to clean water, and promoting sustainable agricultural practices. These initiatives aimed to improve the quality of life in rural areas and support the agricultural sector.

Healthcare Contributions

Union Bank of India remains committed to enhancing healthcare services and infrastructure nationwide. We have undertaken several initiatives through the Union Bank Social Foundation Trust (UBSFT) to support hospitals, healthcare facilities, and healthcare projects, particularly in underserved regions. Here are the key contributions for FY2024:

Donations to Hospitals and Healthcare Facilities:

Ambulance Donations: We have donated custom-built ambulances to several healthcare institutions. Notable donations include one to Civil Court Hospital in Gorakhpur and another to Sri Sadguru Sewa Sangh Trust in Chitrakoot, which is equipped with advanced medical transportation and intensive care capabilities.

Support for Blood Banks: UBSFT has donated critical diagnostic instruments to the Life Blood Centre of Saurashtra Medical & Educational Charitable Trust in Rajkot. This contribution supports the blood bank’s mission to provide quality diagnostic services to needy patients.

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Relationship & Social Capital:

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Provision of Medical Equipment and Ambulances:

Medical Equipment Donations: Our donations include ambulances equipped with essential life support to various regions, such as the District Magistrate, Rudraprayag, Uttarakhand, and Netaji Subhash National Institute of Sports, Patiala. These donations aim to meet the emergency medical needs of pilgrims, local residents, and sports trainees.

Healthcare Infrastructure Support: We contributed ₹ 3 crores towards constructing a new state-of-the-art Primary Health Centre (PHC) in Borguli, East Siang District, Pasighat, Arunachal Pradesh. This project aims to provide advanced medical facilities to the villagers and surrounding areas.

Support for Healthcare Initiatives in Underserved Regions:

Partnering with Organisations: We have collaborated with various organisations to provide healthcare facilities and medical camps, promoting general well-being and sanitation. These partnerships aim to extend healthcare services to remote and underserved areas.

Sanitation and Healthcare Projects: UBSFT has been instrumental in initiating projects that improve sanitation infrastructure, directly impacting community health and hygiene.

Education Development

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At Union Bank of India, we are deeply committed to enhancing educational opportunities and infrastructure, particularly in underserved areas. Our efforts during FY2023-24 focused on various initiatives to foster educational development.

Contributions to Schools and Educational Institutions:

Infrastructure Contributions: We have made significant contributions to educational institutions, improving their infrastructure to provide a better learning environment for students. This includes the provision of 10 all-in-one computers to the Karnataka Examination Authority (KEA), Bengaluru, and donations of modern amenities like air conditioners and water purifiers to various schools.

Construction of Toilets in Government Schools in Rural Areas:

Sanitation Facilities: Recognising the importance of sanitation in educational settings, we have constructed toilets in government schools in rural areas. This initiative improves hygiene and encourages higher attendance rates among students, particularly girls.

Provision of Modern Infrastructure for Educational Facilities:

Educational Infrastructure: We have provided modern infrastructure to educational facilities, ensuring students can access the best possible resources. This includes donations of 2 brand-new 8-seater electric shuttle/golf carts to Sri Krishnadevaraya University, Anantapur, to facilitate student transportation within the campus.

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Skill Development

Training Programmes through Rural Self-Employment Training Institutes (RSETIs):

Comprehensive Training: As of March 31, 2024, 3,48,000 candidates have been trained across 30 RSETIs, with a settlement ratio of 73%, demonstrating the effectiveness of these programmes in fostering self-employment and economic independence. These training programmes cover various skills, including tailoring, small business management, and other vocational trades.

Distribution of Certificates and Tools:

Empowering Graduates: Upon successfully completing training programmes, we distribute certificates and essential tools, such as sewing machines, to graduates. This support helps them kick-start their entrepreneurial journeys and contributes to their economic independence. For instance, sewing machines were distributed to successful trainees of the tailoring batch at RSETI Tirupati, actively promoting women's empowerment and financial independence.

Promotion of Women's Empowerment:

Focused Programmes: Our skill development initiatives have a strong focus on women's empowerment. We conduct specialised training programmes to promote self-reliance and economic independence among women. Significant programmes include the Women's Tailoring Training Programme at RSETI Varanasi and other similar initiatives across various RSETIs, where a large number of women have been trained and supported to start their own ventures.

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Our contributions to education and skill development aim to provide better learning environments and empower individuals with necessary skills, having trained 3,48,000 candidates across 30 Rural Self-Employment Training Institutes (RSETIs) till March, 2024.

Discover our initiatives to enhance education and skill development.

Relationship & Social Capital:

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A Government of India Undertaking

SCHEME FOR AGRICOMMODITY TRADERS AND ARAHIYAS

FINANCIAL AID TO GROW YOUR TRADE

- Concessional ROI
- Concession in processing charges
- Waiver of cash deposit/withdrawal charges & CMA charges

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SCHEME FOR BRASS, OTHER NON-FERROUS METAL & METAL CRAFT UNITS

PROVE YOUR METTLE IN METAL

- Collateral-free loan up to ₹ 5 crores
- Concessional ROI
- Concession in: Processing charges | TEV & project appraisal charges | Commission charges on NFB | Import/Export bill charges

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We are dedicated to providing industry-specific solutions that address unique challenges and drive sustainable growth. Our strategic focus ensures that every sector we serve benefits from our expertise, innovation, and commitment to excellence.

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SCHEME FOR FINANCING PHARMACEUTICAL & CHEMICAL UNITS

A 'PRESCRIPTION' FOR YOUR BIZ HEALTH

- Collateral-free loan up to ₹ 5 crores
- Concessional ROI
- Concession in: Processing charges | TEV & project appraisal charges | BG commission charges | Import bill charges

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Union Solar Scheme

LEVERAGE THE POWER OF SOLAR!

Scheme Features:

Eligibility:

- All business enterprises irrespective of constitution (individual/proprietorship/partnership/companies/trusts/social etc.) other than huf. Onsite projects as well as offsite projects are eligible to be financed under the scheme.

Margin:

- 20%. In case of proposals with collateral coverage of more than 35%, minimum margin may be reduced to 15% by the respective sanctioning authority.

Purpose/Facility:

- Purchase and installation of rooftop/ground mounted solar units for captive use.

Repayment tenure:

- 10 years

Nature of facility:

- Term loan

ROI:

- Starting from eblr + 0.25 and 1 year MCLR + 0.25%.

Quantum of loan:

- Min. above ₹ 10 lacs. & Max. ₹ 16 Cr. (Solar unit with min. capacity of 10-20 kw & max. capacity of 4 mw).

Collateral:

- No additional security up to ₹ 8.00 crore. Above ₹ 8.00 crore minimum collateral of 50%

For more details, please visit nearest Union Bank of India Branch/MSME Loan Point

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We are committed to sustainability by deploying solar energy solutions across our retail network. This initiative reduces our customers' carbon footprint, promotes renewable energy, and exemplifies our dedication to a greener future.



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Let your dreams flourish



Union Home



Union Education Loan Premier Institutes
 Studies Inland & Abroad

with

Attractive Interest Rate & Hassle-free Loan

Union MUDRAAN Saving Scheme

- Minor of any age less than 18 years
- Free personal accident insurance (death) cover with debit card
- ROI concession in education loan

UNION UNNATI

- Free Cancer care coverage (Breast, Ovarian, Cervical)
- Free personal accident cover and air accident cover
- Concession in ROI on MSE loans
- Concession in retail loan processing charges

UNION SAMRIDHI

- Free Cancer care coverage (Breast, Ovarian, Cervical)
- Free personal accident cover and air accident cover
- Concession in processing charges on retail loans
- Concession in ROI of pre-approved personal loan

Union UDAAN Young Professionals Current / Savings Accounts

- Preferred Account Number: Option of choosing last seven digits of account number
- Attractive concessions in ROI & MSE loans
- Overdraft facility
- One family account

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Let your dreams flourish



Union Ayushman Plus

HASSLE-FREE FINANCE TO GROW YOUR MEDICAL SERVICE

Scheme Features:

Eligibility:

- Hospitals/Clinics/Nursing Homes/ Diagnostic Centres, Pathology Labs etc.
- Qualified Medical Practitioners in the age group of 25 to 65 years

Charges:

- 50% concession in applicable processing charges.

Collateral Security:

- NIL for accounts under CGTMSE
- 25% for purchase of Equipments in case not covered under CGTMSE
- 50% for construction / acquisition of the hospital premises.

Purpose/Facility:

- Term Loan for purchase/construction / renovation/expansion/ modernization of premises, purchase of equipment & ambulance
- CC for Working Capital requirements

Margin:

- Equipment – 15%
- Land/Construction/Renovation – 35% (Cost of land being financed shall not exceed 50% of project cost)

Maximum Tenor:

- 84 months, including moratorium upto 6 months for stand-alone equipment and in case of project finance, maximum tenor upto 180 months with moratorium of 1 year from DCCO is allowed.

Quantum:

- Maximum: ₹100 Crore (TL+WCL)

ROI:

- Attractive Rate of Interest

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