

Vision: To become Bank of choice for micro, small and medium business and retail customers and developmental banking for people engaged in agriculture and rural development.

Exclusive Products of the Bank for Micro & Small Enterprises:

- 1. Aryavart Credit Card Schemes (GCC, ACC, WCC, WECC, SCC and LUCC)**
- 2. Aryavart Dhanwantri SME Loan Scheme for Doctors.**
- 3. Aryavart Sakhi Yojna**

Aryavart Bank

A-2/46, Vijay Khand, Gomti Nagar,
Lucknow- 226010

Aryavart Bank

(A Joint Undertaking of Govt. of India, U.P. Govt. & Bank of India)





MICRO ENTERPRISES

Aryavart Credit Cards

(General Credit Card, Swarojgar Credit Card, Artisan Credit Card, Women Entrepreneur Credit Card, Weavers Credit Card and Laghu Udyami Credit Card)

This product offers micro credit to self-employed rural artisans/entrepreneurs for meeting their cash flow shortages/their short term working capital gap.

Loan Limits available in these cards are as following:

Scheme	Amount (Max)
General Credit Card (GCC)	25000/-
Swarojgar Credit Card (SCC)	50000/-
Artisan Credit Card (ACC)	200000/-
Weavers Credit Card	200000/-
Laghu Udyami Credit Card (LUCC)	200000/-
Women Entrepreneur Credit Card	100000/-

All products are collateral free (Covered under CGFMU) and offers repayment period upto 5years.

Interest Rate – Limits upto 0.50 Lakh 9.35%
Limits above 0.50 Lakh 11.00%

Aryavart Dhanwantri SME Loan Scheme

Product offers special limit for Medical practitioner for establishing Hospitals/Clinics/ Nursing Homes or for augmenting existing clinics/hospitals. Limit can also be granted for purchase of Ambulance and Utility Vehicles.

Maximum Loan amount:

Term Loan	Need Based
Vehicles	₹1.00 Crores
Working Capital	₹1.00 Crores

“Offered at an ROI as low as 10.50%”

Collateral free upto ₹25 Lakh.



Aryavart Sakhi Yojana

A special scheme envisaged for women SHG members to avail loan individually to facilitate, encourage and empower women to graduate themselves as entrepreneurs.

Maximum Loan limit upto ₹10 Lakh can be availed by women entrepreneurs.

Rationalized Margin requirement – Upto 0.50 Lakh – NIL

Above 0.50 Lakh – 15%

Flexibility – Can be availed for capital investment and cash credit purpose.

Need based moratorium of 18 months is available for handholding support.

Collateral free loan - Covered under CGMU

Repayment period – 36 to 84 Months

Facility of reimbursement of Credit Guarantee fee and interest subvention of 2% on Loan Amount of ₹1.5 Lakh for 3 years.
