

NUST Sahar Finance		Main
Is NUST Bank offering any financing specifically for women owned small and medium enterprises?		
The Product "NUST Sahar Finance" is based on Refinance and Credit Guarantee Scheme for Women Entrepreneurs objective of this product is to provide financing facilities to women owned enterprises to meet credit needs of their businesses.		
What are the purposes for which NUST Sahar Finance can be availed?		
i. Expansion of existing business ii. Set up of new business iii.Purchase of stocks/ Working Capital Requirement etc		
What is the applicant legal structure of business in order to avail NUST Sahar Finance?		
Sole Proprietor, Partnership Firm, Private Limited Company, Single Member Company (SMC), Business Individuals (Women Owned)		
*In Partnership firm/ Private Limited Company, having 02 partners or directors, minimum 51% shareholder/ CEO should be a a femle who should also be the applicant. If there are more than 02 partners or directors, major share holder should be women , who should also be CEO and applicant		
What is the nature of finance in NUST Sahar Finance?		
i. Long Term Finance ii. Short Term Finance/Working Capital		
What is the maximum tenure of NUST Sahar Finance?		
Short Term Finance/Working Capital Maximum 3 years with no grace period	Long Term Finance Maximum 5 years (inclusive of grace period up to 6 months) *Markup will be recovered during grace period	
Is there any age criteria to avail NUST Sahar Finance?		
New Business Between 20-50 years at the time of application	Existing Business Between 20-55 years at the time of application	
What are the Loan Limits of NUST Sahar Finance?		
New Business Maximum Loan Rs: 3.00 Million	Existing Business Maximum Loan Rs: 5.00 Million	
What is the current Mark-up rate of NUST Sahar Finance?		
Mark-up Rate of @5% p.a. *Markup at 12M Kibor + 4% Per Annum to be charged till refinance claim reimbursed by SBP.		
Can applicant avail clean loan in NUST Sahar Finance?		
Max Rs: 0.70 million can be availed against personal and third party guarantee		
Does the bank require any Equity for this scheme?		
New Business 20% equity.	Existing Business No equity, the existing investment in business will be considered as equity	
Is there any minimum business age requirement?		
Existing Business Should be women owned enterprises with Minimum 01 year of business registration New Business: Nil		
What are the processing charges for NUST Sahar Finance Application?		
Up to Rs. 0.70	Rs: 2000/- (Non refundable)	
Above Rs. 0.70 and upto Rs. 5 Million	Rs: 3000/- (Non refundable)	
Are there any late payment charges?		
Rs. 1,000/- per installment *In case of delay of installment, commercial rate will be charged on the outstanding principal amount.		
What are the service/documentation/legal charges in NUST Sahar Finance?		
At actual		
What are the insurance charges?		
At actual		