

## **SME Products**

### **ELECTRONIC DEALER FINANCING SCHEME**

- Purpose: To provide finance to authorized Dealers/Stockist/Distributors of large industry majors.
- Eligibility: Dealers of identified Industry Majors
- Amount of facility: Need based
- Margin: Nil (100% funding)
- Security:
  - Primary: 100% hypothecation of stocks financed and receivables
  - Collateral : Minimum 25% or Nil
- Rate of Interest: Lowest Rate of Interest linked to MCLR

### **eSmart SME**

- Purpose: An online solution to provide working capital finance to those who are engaged in selling through online platform of e-tailers (like Snapdeal, Flipkart, Paytm, etc.)
- Target Group: Sellers of online platform of e-tailers/ market place (like Snapdeal, Flipkart, Paytm, etc.)
- Quantum of finance: Loans up to Rs.25.00 lacs.
- Facility: Cash Credit
- Interest Rate: Special concession in interest rates for women entrepreneurs.
- Entire process is seamless and online.
- Nil collaterals
- Quick centralised sanction  
(Please contact your e-tailer for availing)

### **ASSET BACKED LOAN (ABL)**

- Purpose- For build-up of current assets and fixed assets needed for business purpose, capacity expansion, modernization, etc.
- Target Group- All business units who want to avail loan facility for manufacturing trading and services activities along with self-employed and professional individuals.
- Quantum of finance- Upto Rs. 20 crores
- Facility- Drop Line Overdraft facility
- Competitive interest rates linked to MCLR
- Interest computation on daily reducing basis
- Long repayment period (up to 15 years)
- Less paperwork and hassle free assessment

<b>Products &amp; parameters</b>	<b>SME Smart Score</b>
<b>Purpose</b>	Loan to finance genuine short term and long term needs of SMEs based on credit scores
<b>Target Group</b>	Individually managed proprietary/partnership companies in small and medium industrial and trading sector
<b>Quantum of finance</b>	Manufacturing: Rs. 5 lacs to Rs. 50 lacs Trade & Services- Rs. 5 lacs to Rs. 25 lacs
<b>Facility</b>	Cash Credit/Term Loan
<b>Repayment Period</b>	Term Loan is repayable in 5 years
<b>Margin</b>	Working Capital-25% Term Loan-33%

### **SBI CONSTRUCTION EQUIPMENT LOAN (SBI-CEL)**

- Purpose- Funding purchase of new construction equipments, construction activities like Mining, material handling, earth moving, etc.
- Target Group- Existing construction equipment owners, mine owners, contractors, builders, port operators along with other captive business owners.
- Quantum of finance-Minimum loan amount: Rs. 25 lacs.
- Facility- Term Loan  
Dropline Overdraft facility.
- Competitive interest rates linked to MCLR.
- Repayment upto 4 years.
- Low margin requirements.

### **SBI SHOPPE SCHEME**

- Purpose: For Purchase of premises for new or old shops/ establishments/ offices. Expansion/ Addition/ Alteration/ Modernization/ Renovation/ Face-Lifting of the above types of business premises
- Target Group: SMEs, SSSBEs, self-employed and professional persons, etc.
- Quantum of finance: Maximum loan upto Rs. 20 Lacs

- Repayment period 3-7 years
- Interest Rate: Low interest rates linked to MCLR
- Facility: Term Loan
- Low margin requirements

### **COMMODITY BACKED WAREHOUSE RECEIPT FINANCING**

- Purpose- Easy and convenient financing solution to unlock value in stock of commodities held with the accredited godowns/warehouses and provide quick finance against these goods
- Target Group- Traders/manufacturers owning the commodities
- Quantum of finance- 70% to 80% of the value of goods subject to conditions
- Facility- Demand Loan/Cash Credit
- Repayment of Demand Loan: As and when the produce is sold during interim period.
- Competitive interest rates linked to MCLR
- Concession in processing charges, upfront fees & DD/BC/Cheque collection charges

### **CGTMSE**

- Purpose: Facilitating Collateral-free Credit to Micro & Small Enterprises. Loans to MSEs (both manufacturing and service sector including small road and water transport operators, small business, professionals, self-employed persons).
- Target Group: Micro & Small Enterprises as per MSMED Act
- Credit facilities: Term Loan, Working Capital, composite credit, LCs, Guarantees.
- Quantum of finance: Upto Rs.100 lakh (Fund based and Non Fund based)
- Collateral Security: Nil

### **MUDRA**

Pradhan Mantri Mudra Yojana (PMMY) was launched by Hon'ble Prime Minister on 8th April, 2015 to "fund the unfunded", i.e. to provide credit to micro enterprises / units in the country.

- Eligibility: Income generating non-farm activity in manufacturing, trading and services sector whose loan requirement is upto Rs. 10 lakhs
- Quantum of Finance: Maximum upto Rs. 10 Lakhs. Further classified under 3 categories namely SHISHU: up to Rs.50,000 only; KISHORE: above Rs.50,000 and upto Rs.5 lakhs; TARUN: above Rs.5 lakhs and up to Rs.10 lakhs.
- Facility: Term Loan and Working Capital
- Interest Rate: Interest Rates are linked to MCLR
- Processing Charges and Margin: Nil for SHISHU Loans
- Repayment Period:  
Working Capital: Repayable on demand.  
Term Loan: 3 - 5 years including a moratorium of upto 6 months.
- Collateral: Nil
- MUDRA Card: MUDRA Card is a RuPay debit card which enables the borrower to avail credit in a hassle free and flexible manner against their CC / OD accounts. It can be used for drawing cash from ATM or Business Correspondent or make purchase using Point of Sale (POS) machine.
- For loans under PMMY, applicants can also apply on-line through SIDBI's Stand up India portal namely [www.standupmitra.in](http://www.standupmitra.in)

## **STANDUP INDIA**

The Stand up India scheme was launched by the Prime Minister on 05.04.2016. The scheme endeavours to provide finance to SC, ST and women entrepreneurs.

- Objective: Under Stand Up India Scheme, loan is sanctioned between Rs. 10 lakhs and Rs. 1 crore to Scheduled Caste (SC) / Scheduled Tribe (ST) / women borrower for setting up a Greenfield enterprise. The enterprise may be in manufacturing, services or the trading sector (except farm sector).
- Purpose: To meet all kinds of credit requirement for setting up the Greenfield projects under manufacturing, services or the trading sector
- Types of Facilities: Composite Loan (Working Capital facilities / Term Loan )
- Quantum of Finance:  
Minimum – More than Rs. 10 lakhs  
Maximum – Rs. 1 crore.
- Interest Rate: Interest rates will be linked to MCLR
- Margin: 25%.
- Repayment Period:  
Working Capital: One year  
Term Loan: Max. of 7 years
- Collateral: Nil if Guarantee coverage is available
- For loans under SUI, applicants can apply on-line also through SIDBI's Stand up India portal namely [www.standupmitra.in](http://www.standupmitra.in)

## **PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

- Purpose:
  - Generation of employment opportunities in rural and urban areas through establishment of micro enterprises
  - Provide continuous and sustainable employment
  - Arrest migration of rural youth to urban areas
  - Increase wage earning capacity of artisans

- Khadi and Village Industries Commission (KVIC) is the Implementing Agency for Prime Minister's Employment Generation Programme (PMEGP)
- Eligibility:
  - Any individual, above 18 years of age
  - No income ceiling
  - SHG, Charitable Trusts, Co-op Societies & Institutions registered under Societies Act, 1860
- Quantum of Loan:
  - Maximum cost of the Project: - Rs. 25 Lacs under Manufacturing sector
  - Rs. 10 Lacs under Trade/Service sector
- Rate of interest: - Normal rate of interest applicable.
- Repayment: - 3 to 7 years after an initial moratorium period of maximum 12 months
- Collateral security: - No collateral security for loans upto Rs 10 lakhs.
- Margin
  - General category - 10% of the project cost
  - SC/ ST/ OBC/ Minority/ Women/ Ex-servicemen, Physically Handicapped, Hill & Border area - 5% of the project cost.
- Subsidy (% of project cost)

Category	Urban	Rural
General	15	25
Special Category	25	35

### **NATIONAL URBAN LIVELIHOOD MISSION (NULM)**

The Govt. of India, Ministry of Housing and Urban Poverty Alleviation (MoHUPA), has restructured and renamed the "Swarna Jayanti Shahari Rojgar Yojana (SJSRY)" scheme as "National Urban Livelihood Mission (NULM)".

- Purpose: To provide financial assistance to support establishment of Individuals & Group Enterprises and Self-Help Groups (SHGs) of urban poor.
- Target Group/Area: The NULM is under implementation in all the district headquarters (irrespective of population) and all the cities

with population of 1 lakh or more. The beneficiaries may directly approach Urban Local Body (ULB) or its representatives for assistance.

- Project cost criteria:
  - (i) For individual: Project Cost (Max): Rs. 2 Lakhs.
  - (ii) Maximum unit Project Cost for a Group enterprise is Rs. 10 Lakhs.
- Repayment Period: From 5 to 7 Years (moratorium of 6-18 months).
- Rate of interest: - Card rate of interest applicable. Interest subsidy is available under the scheme.
- Collateral Security: Nil collateral.