

Soft Loan Scheme for Women Entrepreneurs

Details (Soft Loan Scheme for Women Entrepreneurs)

The scheme “Soft Loan Scheme for Women Entrepreneurs” was started under Kerala Startup Mission (KSUM) to support women startups with a soft loan of an amount limited to ■15 Lakhs as working capital for implementing works and projects received from the Govt.

Objectives (Soft Loan Scheme for Women Entrepreneurs)

- The scheme “Soft Loan Scheme for Women Entrepreneurs” was started under Kerala Startup Mission (KSUM) to support women startups with a soft loan of an amount limited to ■15 Lakhs as working capital for implementing works and projects received from the Govt.
- departments and the Public Sector Undertakings in Kerala.
- Women Entrepreneurs: Women entrepreneurs are defined as women or a group of women who initiate, organize, and operate a business enterprise.
- A women's enterprise should have at least 51% of shares with women founders in the case of service enterprises.
- In the case of women enterprises who have received equity funding, majority shares should be maintained with women founders/founders.

Important Features (Soft Loan Scheme for Women Entrepreneurs)

- The scheme “Soft Loan Scheme for Women Entrepreneurs” was started under Kerala Startup Mission (KSUM) to support women startups with a soft loan of an amount limited to ■15 Lakhs as working capital for implementing works and projects received from the Govt.

Benefits (Soft Loan Scheme for Women Entrepreneurs)

- Soft Loan against Purchase order will be given to Women Entrepreneurs at the rate of 6% per annum on simple interest.
- The amount of the loan is limited to 80% of the Purchase order and disbursement is as an advance against the milestone payment agreed by the client.
- The repayment period of the loan is 1 year or completion of the project with full settlement whichever is earlier.
- The maximum amount of loan outstanding will be ■15 lakhs.
- Note: The Startup shall ensure the proper delivery of the product service specified in the purchase order and the disbursement from the second installment will be based on the satisfactory completion of a milestone as certified by the client.

Eligibility (Soft Loan Scheme for Women Entrepreneurs)

- 1. The Startup should be approved by DPIIT and have the Unique ID issued by the Kerala Startup Mission. 2. The women co
- founder should have a majority stake in the startup. 3. The Startup should be registered in Kerala. 4. The client shall be a Government Department or Public Sector Undertaking Note 01: The Startup will sign an agreement with the Kerala Startup Mission before availing the benefit. Note 02: A personal guarantee needs to be executed by the Women's founder for availing the loan.

Application Process (Soft Loan Scheme for Women Entrepreneurs)

- Step 01: The application form can be submitted online through the Official website of the Kerala Startup Mission, Government of Kerala.
- The applicant needs to visit the official website .
- Step 02: On the home page, click on ‘Women’ and then click on “Soft Loan” Scheme.
- Step 03: Now, click on the ‘Apply’ button and fill out the application form completely.
- Step 04: After filling out the application form and click on the ‘Submit’ button.

Documents Required (Soft Loan Scheme for Women Entrepreneurs)

- 1. Udyog Aadhar/Udyam Registration 2. KSUM Unique ID 3. Copy of PAN Card 4. Copy of Memorandum of Understanding 5. Details of soft Loan sought from KSUM 6. Any other document as demanded by the recommending/sanctioning authority.

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