

# **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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