

Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees

Details (Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees)

The scheme "Scheme for Assistance to Micro, Small and Medium Enterprises (MSME)" is an umbrella scheme launched by the Industries and Mines Department, Gujarat. It aims to empower the state's dynamic MSME sector, which significantly contributes to employment, GDP, and exports.

Objectives (Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees)

- It aims to empower the state's dynamic MSME sector, which significantly contributes to employment, GDP, and exports.

Important Features (Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees)

- Effective from August 7th, 2020 to August 6th, 2025, this initiative supports entrepreneurs and strengthens MSMEs, making them globally competitive.
- The component "Assistance for Reimbursement of CGTMSE Fees" provides financial assistance for the implementation of Information and Communication Technology (ICT) infrastructure.
- The support covers equipment required for communication, networking, and cloud computing.

Benefits (Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees)

- Collateral
- Free Loans: Government of India has instructed financial institutions to sanction collateral free loans up to ₹2,00,00,000/-
- Support for MSEs: Assistance is provided to Micro and Small Enterprises (MSEs) under this scheme. Service fees charged by banks/financial institutions are eligible for reimbursement. Annual Service Fees: 1st Year: 1.8% + Risk Premium. 2nd Year Onwards: 0.85% or as amended by CGTMSE/RBI. Reimbursement Assistance: 100% reimbursement of the annual service fees paid by entrepreneurs for up to 5 years.

Eligibility (Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees)

- The firm must be a Micro/Small/Medium enterprise. The enterprise must have availed of a collateral free term loan under CGTMSE. The application must be submitted within one year from the date of first disbursement of Term loan, or on or before the date of commencement of commercial production, whichever is later. ■

Application Process (Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees)

- Registration Process: Step-1: Visit the Investor Facilitation Portal (IFP) portal.
- Click on "New Investor Registration" to access the registration form.
- Step-2: Fill in the Registration Form.
- Click on "Submit".
- Step-3: Verify the E-mail ID using the link sent on your registered E-mail ID.

- Step-4: After verification, you will be registered successfully.
- ■ Post-Registration Process: Step-1: Visit the Investor Facilitation Portal (IFP) portal.
- Click on "Login".
- Step-2: Enter the email address and password you used during registration.
- Step-3: Click the "Login" button to access your account.
- Step-4: Now fill in the required details and mandatory documents about your business to complete the application process.
- ■ Helpdesk: Contact Here.
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Documents Required (Scheme for Assistance to Micro, Small and Medium Enterprises (MSME): Assistance for Reimbursement of CGTMSE Fees)

- Printed copy of the application along with declaration and undertaking in the application form signed by an authorized person
- including their designation and name with the enterprise's stamp. Copy of acknowledgment of Udyog Aadhaar / Udyam Registration. Copy of term loan sanction letter. Copy of term loan account statement / bank certification of first disbursement certificate. Copy of the constitution of the enterprise (registered partnership deed for partnerships). Copy of DPR of the enterprise (for projects up to ■5 crores)
- for projects above ■5 crores
- DIC will ask for a bank appraisal report. Shop & Establishment Certificate (for service sector enterprises in municipal corporations). Copy of GST registration (if applicable). Copy of PAN card of the enterprise. Copy of ITR for the last financial year showing plant & machinery value (new enterprises must submit a self-declaration for the first time). Copy of birth certificate/school leaving certificate (for entrepreneurs under 35 years as of the bank loan sanction date). Copy of caste certificate from a competent authority. Copy of certificate for differently abled persons from a competent authority. Copy of CTE issued by the GPCB (if applicable). Self-certified/certified copy of documents such as 7/12 Utara
- Namuna 6
- copy of index
- property card
- etc. (any one). NA permission (if applicable). Copy of notarized rent deed (agreement) with the owner's proof/affidavit for ownership of land/property. Copy of lease deed (agreement) with the owner's proof of ownership of land/property. Copy of the property tax receipt (for service activities). Board resolution for signing authority (in case of partnerships)
- LLPs
- Pvt. Ltd.
- or Limited Companies). Declaration and undertaking regarding other investments in Gujarat. Annexure of the balance sheet showing the gross fixed capital investment of the previous financial year. CA certificate showing the gross fixed capital investment before initiating expansion/diversification/forward or backward integration.

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