

[Bank Loan Processing Fee Reimbursement Scheme](#)Are you sure you want to sign out?CancelSign OutEngEnglish/à¹ç¿âä½ ¥Sign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Micro, Small and Medium EnterprisesBank Loan Processing Fee Reimbursement SchemeEntrepreneurshipFinancial AssistanceMSMEReimbursementDetailsThe Ministry of Micro, Small & Medium Enterprises (MSME) has established the Bank Loan Processing Fee Reimbursement Scheme. This scheme functions as a sub-component of the broader National Scheduled Caste and Scheduled Tribe Hub (NSSH) program.»¿The Bank Loan Processing Fee Reimbursement Scheme provides crucial financial assistance by reimbursing a substantial portion of the processing fees charged by financial institutions (FIs) when SC/ST MSEs secure business loans. This includes loans supported by both fund-based and non-fund-based limits. By alleviating the upfront financial burden of loan processing fees, the scheme aims to:

- Enhance access to capital for SC/ST MSEs: By reducing the initial cost of securing a loan, the scheme encourages SC/ST entrepreneurs to pursue their business aspirations.

Promote inclusive economic development: This targeted initiative fosters the growth and success of SC/ST-owned businesses, contributing to a more equitable and diversified economy.Strengthen entrepreneurial ecosystems: By simplifying the loan application process for SC/ST MSEs, the scheme fosters a more supportive environment for their entrepreneurial endeavorsBenefitsReimbursement of Bank Loan Processing Fee is limited to 80% of the fee or â¹ 1,00,000/- (excluding GST and other applicable taxes).EligibilityApplicant should belong to the Scheduled Caste / Scheduled Tribe category.He/she should represent/own any MSEs unit.MSEs availing loans from any Scheduled Commercial Banks, Non-Banking Finance Companies (NBFCs), and State Finance Corporations will be considered under the scheme»¿Application ProcessOnlineApplicant need to visit the official website https://www.scsthub.in.For registration click on sign-up and provide the following details Full NameValid Email IDMobile NumberPassword and confirm passwordFor login click on login.»¿After login complete the required information. Documents RequiredSelf-certified copy of Udyam Registration (UR) & GST (if applicable).Self-certified copy of PAN Card in case of proprietorship, PAN card of SC/ST proprietor ought to be submitted.Copy of Caste Certificate of proprietor/ all partners/ directors.Details of shareholding in case of partnership / Pvt. Ltd / LLP firm. In case of partnership concerns, shareholding of the enterprise would be required to ascertain status of the MSE as SC/ST MSE (shareholding of SC/ST entrepreneur to be > 51%). Copy of Partnership Deed for Partnership Firm / Memorandum and Article of Association in case of LLP/Private Limited Company are required.Bank attested (signature with stamp) debit statement with Bank Loan Processing Fee charges mentioning Loan number and applicant MSE's name/valid payment receipt/ original receipt of bank loan processing fee paid by the applicant/ system generated GST Invoice, etc.Business loan availment certificate/ disbursement certificate/bank statement substantiating the fact that business loans have been availed.Bank attested (signature with stamp) copy of loan sanction letter.Cancelled Cheque of the current account of the enterprise from which Bank loan processing charges have been debited.Proof of transferred amount as reimbursement by NSSHO/ NSIC through PFMS under the scheme, where any such assistance is availed earlier within the same financial year.»¿Frequently Asked QuestionsWhat is Bank loan processing fee Reumbursement Scheme ?The Bank Loan Processing Fee Reimbursement Scheme comes under the purview of the Ministry of Micro, Small and Medium Enterprises (MSME) of the Government of India.What are the scheme benefits ?The assistance under this scheme for reimbursement of Bank Loan Processing Fee is limited to 80% of the fee or Rs. 1,00,000 (excluding GST and other applicable taxes) whichever is less. The benefits under the scheme can be availed only after disbursement of business loans in a financial year. Who can get the scheme benefits ?1. Applicant should belong to the Scheduled Caste / Scheduled Tribe category. 2. He/she should represent/own any MSEs unit. 3. MSEs availing loans from any Scheduled Commercial Banks, Non-Banking Finance Companies (NBFCs), and State Finance Corporations will be considered under the scheme.Is there a limitation on availing the benefits of this scheme?No. The benefits can be availed multiple times in a financial year by SC/ST MSEs, but the financial assistance shall be restricted to the ceiling which is Rs. 1,00,000 (excluding GST and other applicable taxes) What kind of loans are eligible for benefits under the scheme?SC/ST MSEs who avail loans from any Scheduled Commercial Banks, Non-Banking Finance Companies (NBFCs) and State Finance Corporations may be considered under the Scheme where loan processing fee is charged by such banks/NBFCs/State Finance Corporations. 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Any SC-ST MSE availing reimbursement under this scheme can not avail reimbursement of bank loan processing fees, from any other scheme of government or private agencies.Sources And ReferencesGuidelineSignupLoginOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Micro, Small and Medium EnterprisesBank Loan Processing Fee Reimbursement SchemeEntrepreneurshipFinancial AssistanceMSMEReimbursementDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe Ministry of Micro, Small & Medium Enterprises (MSME) has established the Bank Loan Processing Fee Reimbursement Scheme. 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