



Loan Assistance to MSME

Make in India Soft loan for MSME - SIDBI

- Eligible: MSME – manufacturing or service sector
- Scope: Term loan (Land, Building, Plant & Machinery)
- Loan amount: New enterprise – Minimum Rs. 50 lakh
Existing enterprise – Minimum Rs. 25 Lakh
- Interest rate: 8.15% onward
- Loan giving agency: SIDBI
- Promoter contribution: 15% of project cost up to Rs. 1 crore and above that then 20% subject to DER 3:1
- Repayment : upto 10 years including moratorium 3 years
- Security: 20% to 30% collateral as FD or property of loan

Interest Subvention Scheme

- Scheme period: 22nd November, 2018 to 31st March, 2020
- Eligible: MSME having Udhdyog Aadhar and GST
- Scope: Incremental term loan, fresh term loan or incremental or fresh working capital loan disbursed during operative period
- Interest Subvention: 2%
- Maximum amount for subvention: Up to Rs. 100 lakh (if loan is above then remaining amount at regular rate)
- Loan giving agency: Schedule commercial bank or SI-NBFC or SIDBI



Pathik Shah

9870148084

shahpathik123@gmail.com