

*Compendium of Guidelines and Schemes*  
*related to*  
*Micro, Small and Medium Enterprises (MSMEs)*  
*December- 2020*



वित्तीय समावेशन और विकास विभाग  
भारतीय रिज़र्व बैंक, अहमदाबाद

FINANCIAL INCLUSION AND DEVELOPMENT DEPARTMENT  
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## **FOREWORD**

Micro, small and medium Enterprises (MSMEs) are the growth accelerators of the Indian economy, contributing about 30% of the country's gross domestic product (GDP), about 40% of the overall exports and employ about 110 million people across the country. MSMEs are intertwined with the rural economy as well, as more than half of the MSMEs operate in rural India.

To ensure that MSMEs continue to lead the country towards economic growth, various stakeholders like Reserve Bank of India, Government of India, state governments and SIDBI have, from time to time, announced various schemes to support the development of this sector. However, details about all these schemes were not readily available at one place and one had to search out the information from various sources to be abreast of all the benefit scheme available.

This "Compendium" is a collation of brief highlights of all the schemes and guidelines released by Reserve Bank of India, Government of India, Government of Gujarat and SIDBI with respect to the MSME sector from time to time. Users are advised to access the detailed guidelines and schemes from the websites of the respective agencies for availing the benefits. The Compendium captures the position till December 2020 and would need periodic updation to incorporate the changes, additions and modifications announced from time to time.

We express our sincere thanks to all the agencies involved for their valuable guidance and for sharing the gist of their respective schemes and guidelines such that the compendium could take shape. Our sincere thanks to Shri Sailesh Singh, Shri Siddharth H Gadhavicharan and Shri Aniket S Bhoye from RBI, Ahmedabad for giving this compendium the final shape.

Financial Inclusion and Development Department  
Reserve Bank of India  
Ahmedabad

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**Guidelines of  
Reserve Bank of India  
(RBI)**

**ભારતીય રિઝર્વ બેંક ની  
માર્ગદર્શિકા  
(આરબીઆઈ)**

## Guidelines of Reserve Bank of India for MSME Sector

### **1. Micro and Small Enterprises Sector – The imperative of Financial Literacy and consultancy support**

- To effectively address handicaps/ bottlenecks in MSME sector like high extent of financial exclusion, lack of financial literacy, operational skills, including accounting and finance, business planning etc. banks to either separately set up special cells at their branches, or vertically integrate this function in the Financial Literacy Centres (FLCs) set up by them, as per their comparative advantage.
- The bank staff to be trained through customised training programs to meet the specific needs of the sector.
- Financial Literacy Centres operated by Scheduled commercial banks to conduct target specific financial literacy camps, where one of the target groups is small entrepreneurs.

For detailed guidelines please refer to RBI circular [RPCD.MSME & NFS.BC.No.20/06.02.31/2012-13 dated August 1, 2012](#) read with circular no. [FIDD.FLC.BC.No.22/12.01.018/2016-17 dated March 2, 2017](#)

### **2. Structured Mechanism in banks for monitoring the credit growth to the MSE sector**

- Strengthen their existing systems of monitoring credit growth to the sector
- Put in place a system-driven comprehensive performance management information system (MIS) at every supervisory level (branch, region, zone, head office) which should be critically evaluated on a regular basis;
- Put in place a system of e-tracking of MSE loan applications and monitor the loan application disposal process in banks, giving branch-wise, region-wise, zone-wise and State-wise positions. The position in this regard is to be displayed by banks on their websites.

For detailed guidelines please refer to RBI circular [RPCD. MSME&NFS.BC.No.74/06.02.31/2012-13 dated May 9, 2013](#)

### **3. Structured Mechanism in banks for monitoring the credit growth to the MSE sector**

Trade Receivable e-Discounting System (TReDS) is a mechanism for facilitating the financing of trade receivables of MSMEs through multiple financiers at competitive market rates through an auction mechanism.

#### **Salient features/benefits of the mechanism**

- Unified electronic platform for Sellers, Buyers and Financiers
- Best discount rate as multiple financiers participate in auction
- Liquidity improves as there is easy/quick access to funds
- It leads to better and efficient deployment of working capital
- Reduction in cost & paperwork
- Transactions are done online which increases transparency

#### **Participants in the TReDS mechanism:**

- Corporate buyers (including the Government Departments and PSUs)
- MSME Sellers and Financiers (both banks and NBFC)

For details please refer to RBI guidelines <https://rbidocs.rbi.org.in/rdocs/Content/PDFs/TREDSG031214.pdf> and [Frequently Asked Questions](#) on TReDS.

### **4. Debt Restructuring Mechanism for SMEs**

All scheduled commercial banks to follow the guidelines / instructions pertaining to SME Debt Restructuring.

For details please refer to RBI Master circular [DBR.No.BP.BC.2/21.04.048/2015-16 dated July 1, 2015](#) on- Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances' and as updated from time to time.

### **5. Streamlining flow of credit to Micro and Small Enterprises (MSEs) for facilitating timely and adequate credit flow during their 'Life Cycle':**

Banks to facilitate timely and adequate availability of credit to viable MSE borrowers especially during the need of funds in unforeseen circumstances:

- To extend standby credit facility in case of term loans
- Additional working capital to meet with emergent needs of MSE units

- Mid-term review of the regular working capital limits, where banks are convinced that changes in the demand pattern of MSE borrowers require increasing the existing credit limits of the MSMEs, every year based on the actual sales of the previous year.

#### **Timelines for Credit Decisions**

For details of the scheme please refer to RBI Circular No. [FIDD.MSME & NFS.BC.No.60/06.02.31/2015-16 dated August 27, 2015](#)

### **6. RBI Master Direction [FIDD.MSME & NFS.12/06.02.31/2017-18 dated July 24, 2017 \(Updated as on April 25, 2018\)](#) on 'Lending to Micro, Small & Medium Enterprises (MSME) Sector- Important guidelines**

#### **6.1 Targets / sub-targets for lending to Micro, Small and Medium Enterprises (MSME) sector by Domestic Commercial Banks and Foreign Banks operating in India**

- Advances to MSME sector shall be reckoned in computing achievement under the overall Priority Sector target of 40 percent of Adjusted Net Bank Credit (ANBC) or credit equivalent amount of Off-Balance Sheet Exposure (CEOBE), whichever is higher.
- Domestic Commercial Banks and foreign banks with 20 branches and above to achieve a sub-target of 7.5 percent of ANBC or CEOBE, whichever is higher, for lending to Micro Enterprises.
- Prime Minister's Task Force on MSMEs, banks are advised to achieve:
  - (i) 20 per cent year-on-year growth in credit to micro and small enterprises,
  - (ii) 10 per cent annual growth in the number of micro enterprise accounts and
  - (iii) 60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises

#### **6.2 Issue of Acknowledgement of Loan Applications to MSME borrowers**

- Banks to mandatorily acknowledge all loan applications, submitted manually or online, by their MSME borrowers.
- Banks to put in place a system of Central Registration of loan applications, online submission of loan applications and a system of e-tracking of MSE loan applications.

### **6.3 No Collateral Security for loans up to ₹10 lakhs**

- Banks are mandated not to accept collateral security in the case of loans up to ₹10 lakhs extended to units in the MSE sector.
- Banks to extend collateral-free loans up to ₹10 lakhs to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC.
- Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to dispense with the collateral requirement for loans up to ₹25 lakhs.

### **6.4 Composite Loan**

- Banks can sanction a composite loan limit of ₹1 crore to enable the MSE entrepreneurs to avail of their working capital and term loan requirement through Single Window.

### **6.5 Specialised MSME Branches**

- Public sector banks to open at least one specialised branch in each district.
- Banks permitted to categorise their general banking branches having 60% or more of their advances to MSME sector as specialized MSME branches.
- Banks to ensure specialized MSME branches in identified clusters/centres with preponderance of small enterprises to enable the entrepreneurs to have easy access to the bank credit. Banks to train the officials posted in such branches appropriately.

### **6.6 Empowered Committee on MSMEs**

- Empowered Committees on MSMEs to be constituted at the Regional Offices of Reserve Bank of India, under the Chairmanship of the Regional Director.
- The Committee to meet periodically and review the progress in MSME financing as also revival and rehabilitation of stressed Micro, Small and Medium units.
- Coordinate with other banks/financial institutions and the state government in removing bottlenecks, if any, to ensure smooth flow of credit to the sector.

### **6.7 Cluster Approach**

- All SLBC Convenor banks to incorporate in their Annual Credit Plans, the credit requirement in the clusters identified by the Ministry of Micro, Small and Medium Enterprises, Government of India and review their institutional arrangements for delivering credit to the MSME sector.
- They are also encouraged to extend banking services in such clusters / agglomerations which have come up and identified subsequently by SLBC / DCC members.
- Banks to adopt a cluster-based approach to lending. Each lead bank of a district may adopt at least one MSE cluster.
- Clusters may be identified based on factors such as trade record, competitiveness and growth prospects and/or other cluster specific data.

### **6.8 Delayed payment to Micro and Small Enterprises (MSEs)**

- The buyer to make payment on or before the date agreed on between him and the supplier in writing or, in case of no agreement before the appointed day. The agreement between seller and buyer shall not exceed more than 45 days.
- If the buyer fails to make payment of the amount to the supplier, he shall be liable to pay compound interest with monthly rests to the supplier on the amount from the appointed day or, on the date agreed on, at three times of the Bank Rate notified by Reserve Bank.
- In case of dispute with regard to any amount due, a reference shall be made to the Micro and Small Enterprises Facilitation Council (MSEFC), constituted by the respective State Government.

### **7. Framework for Revival and Rehabilitation of MSMEs for banks**

- Put in place loan policies governing extension of credit facilities, Restructuring/Rehabilitation policy for revival of potentially viable sick units / enterprises.
- Non- discretionary One Time Settlement scheme for recovery of nonperforming loans for the MSE sector, with the approval of the Board of Directors.
- To identify incipient stress in the account by creating three sub-categories under the Special Mention Account (SMA) category.
- Committee approach to be adopted for deciding corrective action plan.
- Timelines have been fixed for taking various decisions under the Framework.

- Further, any MSME borrower may also voluntarily initiate proceedings under this Framework.

For details please refer to RBI circular no. [FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16 dated March 17, 2016](#) on 'Framework for Revival and Rehabilitation of MSMEs'.

## **8. Interest Subvention Scheme for MSMEs**

- The Scheme aims at encouraging both manufacturing and service enterprises to increase productivity and provides incentives to MSMEs for on-boarding on GST platform which helps in formalization of economy, while reducing the cost of credit.
- SIDBI acts as a Nodal Agency for the purpose of channelizing of interest subvention to the various lending institutions through their Nodal office.
- Interest relief of 2 per cent per annum to eligible MSMEs on their outstanding fresh/incremental term loan/working capital during the period of its validity (extended up to FY 2021).
- Coverage of the Scheme is limited to the extent of ₹1 crore.
- MSME exporters availing interest subvention for pre-shipment or post-shipment credit will not be eligible.
- MSMEs already availing interest subvention under any of the Schemes of the State/ Central Govt. will not be eligible under the proposed Scheme.

For details of the scheme please refer to RBI Circular No.

[FIDD.CO.MSME.BC.No.14/06.02.031/2018-19 dated February 21, 2019](#) read with Circular no. [DOR \(PCB\).BPD.Cir No.3/13.05.001/2020-21 dated October 7, 2020](#)

## **9. Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances**

- In view of the continued need to support the viable MSME entities on account of the fallout of Covid19, a one-time restructuring of existing loans to MSMEs classified as 'standard' without a downgrade in the asset classification is permitted. The aggregate exposure, including non-fund-based facilities, of banks and NBFCs to the borrower does not exceed ₹25 crore as on March 1, 2020.

For details of the scheme please refer to RBI circular [DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020](#)

## **10 Definition- Micro, Small and Medium Enterprises Sector**

An enterprise shall be classified as a Micro, Small or Medium enterprise based on the following criteria, namely:

- A Micro enterprise, where the investment in plant and machinery or equipment does not exceed ₹1 crore and turnover does not exceed five ₹5 crore;
- A Small enterprise, where the investment in plant and machinery or equipment does not exceed ₹10 crore and turnover does not exceed ₹50 crore; and
- A Medium enterprise, where the investment in plant and machinery or equipment does not exceed ₹50 crore and turnover does not exceed ₹250 crore

### **10.1 Composite criteria of investment and turnover for classification**

- A composite criterion of investment and turnover shall apply for classification of an enterprise as micro, small or medium.
- If an enterprise crosses the ceiling limits specified for its present category in either of the two criteria of investment or turnover, it will cease to exist in that category and be placed in the next higher category but no enterprise shall be placed in the lower category unless it goes below the ceiling limits specified for its present category in both the criteria of investment as well as turnover.
- All units with Goods and Services Tax Identification Number (GSTIN) listed against the same Permanent Account Number (PAN) shall be collectively treated as one enterprise and the turnover and investment figures for all of such entities shall be seen together and only the aggregate values will be considered for deciding the category as micro, small or medium enterprise.

For other details please refer to [Gazette Notification S.O. 2119 \(E\) dated June 26, 2020 and RBI Circular no. FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 02, 2020](#) read with [FIDD.MSME & NFS. BC. No.4/06.02.31/2020-21 dated August 21, 2020](#)

## **11 Priority Sector Lending (PSL) Guidelines for MSME sector**

### **11.1 Factoring Transactions (not applicable to Regional Rural Banks-RRBs and Urban Co-operative Banks-UCBs)**

- 'With Recourse' Factoring transactions by banks.
- The borrower's bank shall obtain from the borrower, periodical certificates regarding factored receivables to avoid double financing/ counting. Further, the 'factors' must

intimate the limits sanctioned to the borrower and details of debts factored to the banks concerned, taking responsibility to avoid double financing.

- Factoring transactions pertaining to MSMEs taking place through TReDS shall also be eligible for classification under priority sector.

### **11.2 Khadi and Village Industries Sector (KVI)**

- All loans to units in the KVI sector will be eligible for classification under the sub-target of 7.5 percent prescribed for Micro Enterprises under priority sector.

### **11.3 Other Finance to MSMEs**

- Loans up to ₹50 crore to Start-ups.
- Loans to entities involved in assisting the supply of inputs and marketing of output of artisans, village and cottage industries.
- Loans to co-operatives of producers in the decentralized sector viz. artisans, village and cottage industries (Not applicable for UCBs).
- Loans sanctioned by banks to NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognised Self-Regulatory Organisations (SRO) for the sector for on-lending to MSME sector.
- Loans to registered NBFCs (other than MFIs) for on-lending to MSEs.
- Credit outstanding under General Credit Cards (including Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card and Weaver's Card etc. in existence and catering to the non-farm entrepreneurial credit needs of individuals).
- Overdraft to Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders.
- Outstanding deposits with SIDBI and MUDRA Ltd. on account of priority sector shortfall.

### **11.4 Export Credit (not applicable to RRBs and Local Area Banks-LABs)**

- Export credit under MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME.

For details please refer to Master Direction of RBI No. [FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 04, 2020](#) on 'Priority Sector Lending - Targets and Classification'

## **12 Foreign Exchange trading platform for retail participants – FX-Retail**

- To ensure competitive foreign exchange pricing to small customers.
- The platform provides for a web-based order driven system which allows customers to place orders directly, provides transparency regarding charges levied by banks and guarantees settlement of the transactions through CCIL.
- The Customers are required to register with the platform through a separate Registration module for availing access of the platform.
- There is no cap on the number of transactions per customer during a day. The total amount of transactions of a customer shall be subject to the limit assigned by its bank.
- The size of a single transaction is not allowed to exceed \$5 million.
- No transaction charges by the CCIL below USD 50,000 per day. A transaction charge of 0.0004% is levied for transactions in excess of USD 50,000 per day.

The FX-Retail platform can be accessed by any customer of a bank (through the website <https://www.fxretail.co.in>).

**Schemes of  
Government of India**  
ભારત સરકાર ની યોજનાઓ

### **MSME-Development Institute (MSME-DI)**

MSME-Development Institute, Ahmedabad is a Field Agency of M/o MSME under Development Commissioner, Micro, Small and Medium Enterprises DC, MSME, New Delhi. The office of DC (MSME) is an Apex Body and Nodal Agency for formulating policies and programmes for promotion and development of Micro, Small and Medium Enterprises in the country. The MSME-DI, Ahmedabad provides a wide range of Extension Services to the MSMEs in the State of Gujarat and UT of Dadra & Nagar Haveli and Daman & Diu through main Institute at Ahmedabad and two Branch Institutes at Rajkot and Silvassa.

### **1. ZED Certification**

- The ZED (Zero Defect Zero Effect) Model is applicable for all sectors of manufacturing industries exclusively for MSEs (Micro & Small Enterprises)
- To enable the advancement of Indian industries to a position of eminence in the Global marketplace & leverage India's emergence as the world's supplier through the "Make in Industries exclusively for MSEs (Micro & Small Enterprises)".
- To develop & implement a "ZED" culture in India through:
  - Zero Defect (Focus on society)
  - Zero air pollution/liquid discharge (ZLD)/solid waste
  - Zero wastage of natural resources
  - Assessment/Rating by empanelled Credit Rating agencies/other Agencies valid for 4 years
  - Subsidy towards site assessment @ 80%, 60% & 50% subsidy to Micro, Small & Medium Enterprises respectively

### **2. Lean Manufacturing Competitiveness Scheme For MSME**

- To reduce wastes, increase productivity, become vendor to CPSUs, new products and process, etc.
- Assistance up to 80% charge to consultant (₹36 lakhs maximum). After the achievement of first stage (preparation and acceptance of Diagnostic Study Report- DSR), the SPV will pay its contribution to the Lean manufacturing competitiveness -LMC (first tranche of 20% fee)

### 3. Design clinic scheme for Design Expertise to MSME sector

- **Objective** : The objective of Design Clinic Scheme is to enhance industry understanding and application to design and innovation, and to promote design as a value adding activity and integrate it into mainstream business and industrial process of MSMEs; bring the industrial design fraternity closer to the MSME Sector; increase the awareness of the value of design and establish design learning in the MSME, and increase the competitiveness of local products and services
- **Nature of Assistance**: Financial assistance of ₹15 Lakhs (Gol: Units: 75:25) for individual or up to 3 Micro units and ₹25 Lakhs (Gol: Units: 75:25) for more than 3 Micro units. For Small & Medium units, it is ₹25 lakhs (Gol: Units: 60:40) for individual or up to 3 Units and ₹40 Lakhs (Gol: Units: 60:40) for more than 3 Units.
- **Who can apply**: All Udyog Aadhaar Memorandum (UAM) registered manufacturing Micro, Small and Medium Enterprises (MSMEs) profitable entity in the last three years are eligible to take the benefit of scheme.
- **How to apply**: The MSME can submit their application to NID, Ahmedabad, IISC Bengaluru who have been nominated as IA.
- **Whom to Contact**: National Institute of Design (NID), Ahmedabad/ IISC Bengaluru and field offices of DC (MSME) and Principal Director, MSME-TDC (PPDC), Foundry Nagar, Agra -282006. email: [info@ppdcagra.com](mailto:info@ppdcagra.com).

### 4. Building Awareness on Intellectual Property Rights (IPR) For MSMES

- Assistance for Grant of Patent/GI Registration: ₹1Lakh for Domestic Patent, ₹5 Lakhs for Foreign Patent and ₹2 Lakhs for GI Registration and ₹10,000 for Trademark.

### 5. Support for Entrepreneurial & Managerial Development to SMEs through Incubators

- After approval of idea/project, variation of up to 25% of expenditure under various sub heads within total budget of max. ₹15 lakhs per idea. Incubation Centre must ensure 20% incubates belongs to SC/ST Categories. Grant of ₹1 crore for establishment of Incubation Centre as a Host Institute.

- Assistance of up to ₹1 crore as grants in aid for the seed capital support to appropriate Incubates shall be provided. Financial assistance may be given in the form of soft loan, interest free loan, equity participation, grant or combination of this etc.

## **5.1 Procurement & Marketing Support Scheme (PMS)**

### **5.1 (a) Participations in Domestic Trade Fair/ Exhibition**

@80 % to general category & 100% to SC/ST/women/NER/PH units of space rent and Maximum ₹25,000 for other eligible contingency expenditure or actual/less will be reimbursed to participating Micro or Small enterprises. Maximum Budgetary Support: for Metro Cities ₹1.50 Lakhs-Actual/whichever is less, for B Class cities: ₹1 Lakh-Actual/whichever is less and for other cities: ₹0.80 Lakh-Actual/whichever is less. An individual MSE can avail reimbursement for 2 events in a year. Implementing Agency shall submit proposal for at least 10 MSEs for benefit.

### **5.1 (b) Organising/Participation in Trade Fairs/Exhibitions by the Ministry/Office of DC (MSME) / Government Organisations:**

Maximum amount for hiring of built up space to organize/participate in Regional/National International events will be of ₹15 lakhs and ₹25 lakhs respectively. The participating units will be provided space rent subsidy @80% for General category units and @100% for SC/ST/women/NER/PH units subject to one booth/ stall per unit and for minimum booth/stall size and Maximum ₹25,000 for other eligible contingency expenditure or actual/less will be reimbursed to participating Micro or Small enterprises. The total subsidy will be within the upper limit as mentioned above. The exclusive trade fairs for Self Help Groups (SHGs)/artisans/NER MSEs will be held with 100% space rent subsidy. However, the upper limit of subsidy will be equally applicable to them also.

### **5.1 (c) Capacity Building of MSME In Modern Packaging Technique:**

Unit based interventions for specific packaging requirements. 80% of total cost paid to empanelled agency / consultancy organization for General category units and 100% for SC/ST/Women/NER/PH units limited to ₹1 lakh (Incl. of all taxes) or actual whichever is less is less for ordinary packaging consultancy & limited to ₹1.5 lakhs (Incl. of all taxes) or actual whichever is less, for green packaging consultancy. The empanelled Organisations are Indian Institute of Packaging (IIP) & NID.

#### **5.1 (d) Development of Marketing Haats**

For the Project of construction of new Haat, maximum sanction amount will be ₹1 crore Subject to 50% contribution by the Implementing Agency and, for renovation of existing maximum amount of ₹40 Lakhs subject to 50% contribution by the Implementing Agency.

#### **5.1 (e) Vendor Development Programmes**

To facilitate market linkages for effective implementation of Public Procurement Policy 2012. Assistance of ₹1 lakh for organizing One Day Vendor Development Programme and ₹10 Lakhs max. or actual or whichever is less, for A Class Cities and ₹7 Lakhs max. for other cities for organizing 2-3 Days Vendor Development Programme to DIs respectively.

#### **5.1 (f) International/National Workshops/Seminars**

To educate about Product & Process Development Innovations, Technological Development, IPR, EXIM Policy, Public Procurement Policy, Design, Packaging, Market Research and Access. ₹5 Lakhs max. or actual or whichever is less, per Workshop/Seminar anywhere. Additional ₹2.50 Lakhs. max. or actual or whichever is less, for travel/boarding & lodging for foreign speakers.

#### **5.1 (g) Awareness Programmes**

To create overall awareness about trade fairs, digital advertising, e-marketing platform, GST, GeM portal and other such related topics etc. ₹70,000/- per programme to Implementing Agency.

### **5.2 International Cooperation Scheme**

- Visit of MSME Delegation of Industries Association/Organisation/Society/Trust having of not less than 10 units to other countries in International Exhibitions /Trade Fairs /Conference /Summits /Workshops /Seminars etc. for exploring Technology Infusion or up-gradation areas, Joint Ventures, improving markets of Indian MSMEs.
- 100% of the economy class airfare subject to a maximum of ₹1 lakh or actual fare paid (Actual or whichever is less) economy air fare (per one MSME unit) also to office bearer and 150\$ for 3 days to office bearer of the delegation.
- Participation of MSME Delegation of not less than 10 MSME units in International Exhibition, Trade fairs and Buyer-Seller Meets in foreign countries.
- Reimbursement of Stall Rent (6 Sq. MTR.) up to ₹1.25 Lakhs to MSMEs which occupies Stall. (based on actual whichever is lower). Office bearer will not be eligible for stall rent

reimbursement. 100% Air Fare by Economy Class up to ₹1 Lakh to each MSME & Office Bearer (based on actual whichever is lower). Reimbursement up to ₹0.25 Lakh for goods transportation charges to each MSME and 150\$ for 3 days to office bearer of the delegation. Max. ₹5 Lakhs or Actual or whichever is less, to minimum 20 MSMEs. Max. ₹37,500 to each MSME for participating in Latin American Countries. ₹5,000 towards Registration charges to each MSMEs. (based on actual whichever is lower). Govt Official will be eligible as per his entitlement for reimbursement.

- Holding/organizing International Conferences/Summits/Workshops/Seminars relating to MSME Sector in India by Industries Association/Govt. organization: ₹4.5 Lakhs and Airfare to maximum of ₹2.5 lakhs or actual whichever is lower for minimum of 2 foreign speakers/experts/resource persons.
- Holding/organizing mega international exhibition or fair and international conferences/seminars/workshops, Joint Committee Meetings/Joint Working Group Meetings/Government to Government bilateral meetings with other countries in India by Ministry of MSME or organizations under it. There is no expenditure ceiling for these events to be organized by M/o MSME or any other organization.
- Sending a delegation of the Ministry of MSME to an International Exhibitions/Fairs/Conferences: The size of the delegation should not be more than 15. The members of Industry Associations/owners of MSME units will be reimbursed air fare (round trip) and DA @150\$ per day to the maximum period of three days.

## **6. MSME Sampark**

- The MSME Sampark portal launched by M/o MSME is a digital platform, wherein, jobseekers (passed out trainees / students of 18 MSME Technology Centres) and recruiters (various reputed national & multinational companies) register themselves for getting employment and getting right kind of manpower respectively. Wherein Recruiters as well job seeker can register for placement of skilled youth & getting employment respectively.
- To educate MSMEs on various facets of business development i.e. Product & Process Development Innovations, Technological Development, issues related to IPR, EXIM Policy, Public Procurement Policy, Design, Packaging, Market Research and Access. Details can be access at <https://sampark.msme.gov.in>

## **7. Public Procurement Policy 2012**

- Central Government Ministries, Department and Public Sector Undertaking shall procure minimum 25% of their annual value of goods and services from Micro & Small Enterprise
- 4% is earmarked for procurement from enterprise owned by SC & ST
- 3% is earmarked for procurement from enterprise owned by women
- In tender, participating MSEs quoting price within price bend of L1+15% shall be allowed to supply 25% of total tender value by bringing down their price to L1
- To reduce transaction cost of doing business MSEs shall be facilitated by providing tender set free of cost and exempting MSMEs from payment of earnest money.

## **8. MSME Sambandh**

- Relating to Ministry of MSME, Govt. of India, Public Procurement Policy, 2012
- On December 2017, MSME SAMBANDH portal namely <https://sambandh.msme.gov.in> launched by Govt. of India, M/o MSME to monitor the progress and achievement by Central Public Sector Enterprises (CPSEs) during every financial year

## **9. Cluster Development Programme in Micro & Small Enterprises (MSE-CDP)**

- Homogenous product manufacturing enterprises in a radius of 10 km.
- Preparation of Diagnostic Study Report (DSR) for feasibility & competitiveness in case of cluster is not in the list of identified clusters in the MSE-CDP portal.
- Soft Interventions: Technical assistance, capacity building, exposure visits, market development, trust building, etc for the cluster units
- Preparation of Detailed Project Report (DPR)
- Hard Intervention/Common Facility Centres.
- Up to 90% for the MSEs consists of (a) Micro units or located in village area, (b) owned by women, (c) owned by SC/ST for the maximum project cost of ₹15 crore.
- Infrastructure Development: Grant is restricted to 60% of Project cost of ₹10 crore & 80% in industrial area/estates with more than 50% units are (a) Micro/ (b) owned by women/(c) owned by SC/ST entrepreneurs.
- Online submission of concept note for proposal of CFC to be applied online at [www.cluster.dcmsme.gov.in](http://www.cluster.dcmsme.gov.in) .

#### **10. Special Credit Linked Capital Subsidy Scheme for SC/ST (SCLCSS)**

- The scheme aims at facilitating purchase of plant & machinery by providing 25% (₹25 Lakhs max.) upfront capital subsidy to the existing as well as new SC/ST owned MSEs on institutional finance availed of by them. The objective of this scheme is to promote new enterprises and support the existing enterprises in their expansion for enhanced participation in the public procurement. Sole Proprietorships, Partnerships, Co-operative Societies, Private and Public Limited Companies owned by SC/ST entrepreneurs of MSE sector engaged in the manufacturing activities are eligible for seeking assistance under this scheme.

#### **11. Credit Guarantee Fund Trust Scheme for Micro & Small Enterprises (CGTMSE)**

- ₹2 crore to Micro & Small enterprise borrowing unit, extended without producing any collateral security or third-party guarantee whether new or existing Micro or Small enterprise. The guarantee cover available is up to 75% of the sanctioned amount of credit facility and up to 80% for Micro enterprise for loan up to ₹5 Lakhs and MSEs operated/owned by women.

#### **12. National Awards to MSMEs**

- Outstanding Efforts in entrepreneurship in Micro, Small and Medium enterprises (MSMEs engaged in manufacturing and Services)
- Product/Process Innovation
- Quality in Selected Products
- Adoption of Lean Manufacturing Techniques
- Export Awards

#### **13. MSME Samadhan Portal-Online filing of Delayed Payments Grievance**

- An aggrieved Micro or Small Enterprise (MSE) can file grievance online in the portal: [https://sambandh.msme.gov.in/PPP\\_Index.aspx](https://sambandh.msme.gov.in/PPP_Index.aspx) or it may file grievance to MSEFC under Chairmanship of Industries Commissioner, Industries & Mines Dept., Govt. of Gujarat, having valid EM Part -II/UAM. Monitoring the progress in disbursement of Cases of Delayed Payments by Chairman of respective State of Micro & Small Enterprise

Facilitation Council, Govt. of India, M/o MSME launched Web link [samadhaan.msme.gov.in](http://samadhaan.msme.gov.in), wherein aggrieved Micro or Small Enterprise can file and track its complaint for delay payment under ease of doing business. Micro or Small Enterprise having valid UAM/URC shall register grievance on the online portal. [www.samadhaan.gov.in](http://www.samadhaan.gov.in).

#### 14. My MSME Mobile App

- My MSME mobile application link launched by M/o MSME on [www.dcmsme.gov.in](http://www.dcmsme.gov.in) for all Micro, Small & Medium Enterprises (MSME) in India and other stakeholders. This application acts as a source of all information related to MSME's Policies, registration of Udyog Aadhaar Memorandum (UAM), submission of online application for getting Schemes benefit (Credit, Technology, Marketing, Infrastructure, Skill or Policy related), Apply online for MSME schemes benefits, Lodge Grievances, MSME Schemes guidelines and Project Profiles, Web links for offices and organizations under Ministry of MSME, MSME Facebook Page & MSME Twitter Page etc.

#### 15. Udyam Registration Certificate

- Udyam Registration Certificate (URC) is required for registration by any Micro, Small or Medium MSMEs under ease of doing business for getting benefits of different schemes of Govt. of India or Govt. of Gujarat through [www.udyamregistration.gov.in](http://www.udyamregistration.gov.in) or [www.dcmsme.gov.in](http://www.dcmsme.gov.in)
- The registration is free of cost.
- Revised MSME definition came in effect from July 1, 2020 as under:
- **Micro Enterprise:** Investment in plant and machinery or equipment does not exceed ₹1 crore and turnover does not exceed ₹5 crore.
- **Small Enterprise:** Investment in plant and machinery or equipment does not exceed ₹10 crore and turnover does not exceed ₹50 crore.
- **Medium Enterprise:** Investment in plant and machinery or equipment does not exceed ₹50 crore and turnover does not exceed ₹250 crore.

#### **16. MSME Data Bank**

- Ministry of MSME has notified MSMED (Furnishing of information) Rules, 2016 vide Gazette Notification of. GSR 750(E) dated 29 July 2016 that all Micro, Small & Medium Enterprises must fill up the data online in prescribed Performa as per Rule No.3 in [www.msmedatabank.in](http://www.msmedatabank.in)

#### **17. TReDS: Trade Receivables Discount Scheme**

- Under Clause 9 of the MSME Development Act, 2006, Govt. of India, M/o MSME issued Gazette Notification dated November 2, 2018 that all companies registered under Companies Act, 2013 (18 of 2013) with Turnovers of more than ₹500 crore and all Central Public-Sector Enterprises shall be required to get themselves on-board on the Trade Receivables e Discounting System (TReDS) Platform, set up as per the Notification of Reserve Bank of India. Apply online on [www.m1exchange.com](http://www.m1exchange.com), [www.invoicemart.com](http://www.invoicemart.com) and [www.rxil.in](http://www.rxil.in), website of Nodal Agencies recognized by Reserve Bank of India.

#### **18. Enterprise Facilitation Centre (EFC)**

- Aim & Objectives of this cell are to serve the need of one stop shop centre-cum-source of information & facilitation partner for aspiring & existing MSE entrepreneurs. Enterprise Facilitation Centre is established in MSME-DI, Ahmedabad.

#### **19. Export Facilitation Cell (EFC)**

- Facilitates and provides handholding supports to MSMEs regarding Export activities.
- International trade advisor for MSMEs.
- Provide all facilities to MSMEs under one roof for Export Create Linkages with advisory bodies such as Export Promotion Council/Commodity Boards/Export Development Authorities. Export Facilitation Centre is established in MSME-DI, Ahmedabad.

Details of the schemes can be accessed through the website <http://msmediaahmedabad.gov.in/>

**Contact Details****MSME-DI, Ministry of MSME, GOVT. OF INDIA (GoI)**

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AHMEDABAD- 380014

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**Branches of MSME-DI:**

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**Schemes of  
Government of Gujarat**  
ગુજરાત સરકાર ની યોજનાઓ

## 1. Assistance of Capital Investment Subsidy

### Eligibility

- Manufacturing Enterprise is eligible. (Service Sector is not eligible)
- Enterprise which has obtained first disbursement during the operative period of the scheme will be eligible for the assistance.
- The Unit shall have to continue production at least for 7 years from the date of commencement of commercial production.

(Amount in ₹)

Fixed Capital Investment (FCI)	General						SC/ST					
	Category I		Category II.		Category III & Municipal Corp. areas		Category I		Category II.		Category III & Municipal Corp. areas	
	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max
Upto ₹10 crore	25%	35 Lakhs	20%	30 Lakhs	10%	10 Lakhs	30%	40 Lakhs	25%	35 Lakhs	15%	15 Lakhs
FCI > ₹10 crore, additional	10 Lakhs		7.5 Lakhs		5 Lakhs		10 Lakhs		7.5 Lakhs		5 Lakhs	

## 2. Assistance of Interest Subsidy (Manufacturing Sector)

### Eligibility

- Manufacturing Enterprise is only eligible.
- 1% additional interest subsidy to differently abled entrepreneur, women entrepreneur and registered start-up in manufacturing sector.
- 1% additional interest subsidy to young entrepreneur below age of 35 years.
- Existing enterprise which install solar power plant, or any renewable power plant is eligible
- Enterprise will have to bear min. 2% interest subsidy levied on term loan.

(Amount in ₹)

	General						SC/ST					
	Category I		Category II.		Category III & Municipal Corp. areas		Category I		Category II.		Category III & Municipal Corp. areas	
	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max
	7%	35 Lakhs	6%	30 Lakhs	5%	25 Lakhs	8%	35 Lakhs	7%	30 Lakhs	6%	25 Lakhs
Period	7 years		6 years		5 years		7 years		6 years		5 years	

### 3. Assistance of Interest Subsidy (Service Sector)

#### Eligibility

- Only new MSME of service sector listed will be eligible on term loan on new machinery, equipment and furniture/fixture (except land and building).
- 1% additional interest subsidy to registered start-up in service sector and having Udyam registration.
- Service enterprise which has service tax registration are only eligible
- Enterprise should obtain shop and establishment registration from Municipal corporation if it is located there.

(Amount in ₹)

	General						SC/ST					
	Category I		Category II.		Category III & Municipal Corp. areas		Category I		Category II.		Category III & Municipal Corp. areas	
	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max	Subsidy	Max
	7%	35 Lakhs	6%	30 Lakhs	5%	25 Lakhs	8%	35 Lakhs	7%	30 Lakhs	6%	25 Lakhs
<b>Period</b>	7 years		6 years		5 years		7 years		6 years		5 years	

### 4. Assistance of Capital Subsidy to Large Industries and Thrust sectors

#### Eligibility

- A new industrial unit, or existing industrial unit that undertakes expansion or diversification and which commences commercial production during operative period of the scheme is eligible to apply.
- An industrial undertaking that has availed incentive for the same assets under any scheme of the State government, or any agency of the State government, shall not be eligible for incentive under this scheme.
- Industrial undertaking located within municipal corporation limits of Ahmedabad, Bhavnagar, Gandhinagar, Jamnagar, Junagadh, Rajkot, Surat and Vadodara will not be eligible for capital subsidy.
- Eligible capital subsidy will be given for a period of 10 years in equal instalments subject to ceiling of ₹40 crore per annum.

Category I		Category II		Category III	
General sectors	Thrust Sectors	General sectors	Thrust Sectors	General sectors	Thrust Sectors
10% (of eligible FCI, excluding Land)	12% (of eligible FCI, excluding Land)	8% (of eligible FCI, excluding Land)	10% (of eligible FCI, excluding Land)	4% (of eligible FCI, excluding Land)	6% (of eligible FCI, excluding Land)

## 5. Assistance for Quality Certification

Scheme is to extend support to MSMEs to get quality certification to introduce quality product in competitive market.

### Eligibility

- Manufacturing sector will be eligible.
- Quality certificates such as BIS/ ISI/ WHO/ GMP/ Hallmark Certification and others National and International certification.
- Cost for certificate: Fees charged by certification agency (excluding travel, hotel & surveillance charges), cost of testing equipment's/machinery, calibration charges of equipment's.
- ZED Certification: For promotion of Zero Defect and Zero effect manufacturing amongst MSMEs.
- Adapt quality tools/systems and energy efficient manufacturing.

### Assistance

#### 1. Quality certification

- 50% of fee for ISI/WHO-GMP/Hallmark certification & 50% of testing equipment and machinery with ceiling of ₹10 lakhs.
- 60% of fee for ISI/WHO-GMP/Hallmark certification & 60% of testing equipment and machinery with ceiling of ₹10 lakhs (for SC/ST).

#### 2. ZED Certification

- 50% of all charges with ceiling of ₹50,000 for ZED certification.

## 6. Assistance for Technology Acquisition

### Eligibility

- A new enterprise with new technology, existing enterprise will also be eligible for new product or for improvement of production process. Such MSMEs intending to acquire technology for a specific product/ process.

(Amount in ₹)

Schemes	General		SC/ST	
	Subsidy	Max	Subsidy	Max
Assistance for TA	65%	50 Lakhs	70%	50 Lakhs

## 7. Financial Assistance for Enterprise Resource Planning and other ICT Platforms

### Eligibility

- The equipment required for use of ICT as a media of communication such as like hardware, networking and hardware for accessing cloud computing will be eligible.

(Amount in ₹)

Schemes	General		SC/ST	
	Subsidy	Max	Subsidy	Max
Assistance for ICT	65%	5 Lakhs	75%	5 Lakhs

## 8. Assistance for Patent Registration

### Eligibility

- Any organization, institution, individual or industrial unit can obtain assistance for obtaining patent national/international as per national/international rules and regulations.

### Terms and condition

- Fees paid to patent attorney and patent service centre, patent registration and equipment purchased to develop patent would be eligible (excluding travel, hotel charges) for obtaining patent registration.
- 50% assistance will be disbursed after the patent office publishes the patent.
- 50% assistance will be disbursed after the patent office issued the patent to the applicant.
- Applicant shall have to submit application within one year from the date of publication / notification of the patent.

### Assistance

- @75% of expenditure incurred for obtaining patents, subject to maximum of ₹25 lakhs within the operative period of the scheme.
- Max. fee for attorney for national patent shall be capped at ₹50,000 for domestic patents and ₹2 lakhs per country for international patent within overall cap of 75% of cost/expenditure of patent registration within overall ceiling.

## 9. Assistance for raising Capital equity through SME Exchange

### Eligibility

- Micro, Small & Medium Enterprise registered under the MSMED Act 2006 are eligible to get benefit. Only Manufacturing enterprise is considered under this scheme.

### Terms and condition

- Application should be for raising equity through SME Exchange for the enterprise to be setup in Gujarat.
- Under the guidelines of SEBI, the MSME can raise equity capital through SME exchange
- The assistance would be paid one time in policy period after successful raising of equity.

(Amount in ₹)

Scheme	General		SC/ST	
	Subsidy	Max	Subsidy	Max
Raising Equity through SME Exchange	25%	5 Lakhs	30%	5 Lakhs

## 10. Assistance for Energy and Water Conversation

### Eligibility

- Existing as well as new enterprise acting for saving in consumption of Energy and Water will be eligible for assistance under this scheme.

### Terms and condition

- The assistance on cost of equipment will be eligible subject to the condition that saving in energy / water minimum by 10% of average monthly consumption of previous 12 months before audit.

### Assistance

- @75% cost of energy/water audit conducted in a unit by a recognized institution/consultant subject to a limit of ₹50,000.
- 25% of cost of equipment subject to maximum ₹20 lakhs per project.

## 11. Assistance for Reimbursement of CGTMSE Fees

### Eligibility

- Micro & Small Enterprise registered as an industrial unit under MSME Development act, 2006 with respective DIC as Manufacturing Enterprise will be eligible.

- Entrepreneurs those who are availing collateral free term loan up to ₹2 crore from financial institutions / Bank under CGTMSE will be eligible.
- Assistance as reimbursement @100% annual service fees paid to Bank / Financial institution for collateral free term loan under CGTMSE, for the period of five year.
- Annual service fees:
  - 1st year – 1.8%+risk premium.
  - 2nd Year onwards – 0.85% or as amended by CGTMSE trust.

## 12. Assistance for Power Connection Charges

### Eligibility

- MSME, located in other than GIDC/approved industrial park area, which has paid charges to distribution licensee, for new connection or for getting additional load in case of existing consumer (in case of expansion) or for shifting of connection or service line, will be eligible for assistance under the scheme.

(Amount in ₹)

Scheme	General		SC/ST	
	Subsidy	Max	Subsidy	Max
Service Line & Power Charges	35%	5 Lakhs	50%	5 Lakhs

## 13. Assistance for Rehabilitation of Sick Units

### Eligibility

- Micro or Small industrial enterprise registered under MSME Act having Udyog Aadhar acknowledgement and satisfying the criteria of Sick enterprise as per the RBI guidelines is eligible.

**Incentives** Reimbursement @50% of cost of Draft Rehabilitation Scheme as assistance subject to maximum of ₹1 lakh.

#### 14. Assistance in Rent to MSE

##### Eligibility

- Scheme for assistance in Rent to MSEs for Shed and Plot developed By Private Developer.
- Any MSE engaged in manufacturing activities in rented/leased shed will be eligible to get assistance.
- New enterprise shall have to commence commercial production during the operative period of the scheme.
- Quantum of Assistance in Rent to MSEs is @65% of rent paid by the enterprise with maximum limit of ₹1,00,000/- per annum and for SC/ST Entrepreneurs @70% of rent paid by the enterprise with maximum limit of ₹1,00,000/- per annum.
- The enterprise acquiring Rented/Leased shed to set up manufacturing activities will be aided by way of reimbursement of rent paid by it.

##### Conditions:

- The owner of shed should have legal ownership and possession.
- The manufacturing activities should be consuming electricity/power.
- The Assistance of rent will be given with effect from the date of rent deed or three months prior to the date of production whichever is later.
- The service activity and trading will not be eligible under the schemes.

(Amount in ₹)

Scheme	General		SC/ST	
	Subsidy	Max	Subsidy	Max
Service Line & Power Charges	35%	5 Lakhs	50%	5 Lakhs

#### 15. Assistance to Special Entrepreneurship Training (SC/ST)

##### Eligibility

- The scheme provides 360 Degree support and Hand Holding oriented towards strengthening the eco- system for promoters and entrepreneurs.
- Above 18 years, belongs to SC/ST.
- Nodal institution means Universities /Management Institutions.
- Entrepreneurship Development Institutions/ Centre of Excellence, such Institution shall have to obtain approval of the State Level Implementation Committee (SLIC).

- The detailed Standard of Procedures, guidelines and implementation would be done by (CED).

(Amount in ₹)

Schemes	SC/ST				
	Training		Mentorship		Sustenance
	Subsidy	Max	Subsidy	Max	Max
Entrepreneurship Training	100%	10 K p.m.	100%	5 K p.m.	5 K p.m.

## 16. Assistance to Water, Gas and Approach Road (SC/ST)

### Eligibility

- Fixed capital investment made in any of following:
  - Infrastructure facilities in other than GIDC area/industrial park
  - Approach road: Expenditure incurred for construction of approach road from the premises of the enterprise to the main outer point/connecting point for last mile connectivity.
  - Gas /Water connection: Expenditure incurred, or charges paid to supplier for gas.
  - Water connection from source to premises of the enterprise.

### Incentives

- Assistance @75% of cost of capital investment for infrastructure or expenditure incurred for Water/ gas facilities, maximum limit upto ₹15 lakhs including all infrastructure / facilities.

## 17. Assistance for Participation in Exhibition (National & International)

### Eligibility

- The assistance will be provided to manufacturing sector by way of reimbursement for participating in Exhibitions/trade fairs in India for State, National, International level exhibition/trade fairs organized by Chamber of Commerce, Industries Association, Federation, State Government (or its agency or outside India).

### Assistance

- **State Level Exhibition**–Assistance @ 75% maximum amount of upto ₹50,000  
Expenditure for product literature and display material will be limited to ₹10,000
- **National Level Exhibition**– Assistance @ 75% maximum amount of upto ₹1 lakh

Expenditure for product literature and display material will be limited to ₹10,000

- **International Level (In India)**– Assistance @ 75% maximum amount up to ₹2 lakhs  
Expenditure for product literature and display material will be limited to ₹20,000
- **International Level (Outside)**– Assistance @ 60% maximum amount up to ₹5 lakhs  
Expenditure for product literature and display material will be limited to ₹50,000

#### **18. Assistance for Participation in Exhibition for SC/ST Entrepreneurs (National & International)**

##### **Eligibility**

- The assistance will be provided to manufacturing sector by way of reimbursement for participating in Exhibitions/trade fairs in India or International Exhibitions/trade fairs organized outside India

##### **Assistance**

- **State Level Exhibition**– Assistance @ 80% maximum amount of upto ₹50,000
- **National Level Exhibition**– Assistance @ 80% maximum amount of upto ₹1 lakh
- **International Level (In India)**– Assistance @ 80% maximum amount up to ₹2 lakhs
- **International Level (Outside)**– Assistance @ 75% maximum amount up to ₹5 lakhs  
Expenditure for product literature and display material will be limited to ₹50,000

#### **19. Assistance to organiser for organising industrial exhibitions in Gujarat**

##### **Eligibility**

- The assistance will be provided to manufacturing sector by way of reimbursement for participating in Exhibitions/trade fairs in India or International Exhibitions/trade fairs organized outside India.
- **@60% of Bill of electricity consumption** during the exhibition period including electricity consumption during preparation period.

## **20. Scheme for Common Environmental Infrastructure**

### **20.1 Financial assistance for Common Environmental Infrastructure Facilities**

- Any industries association/Any Enterprise (except for captive use) or firm which is registered under societies act or under the companies act or GIDC/Board/PSU/Corporation/Municipal Corporation/Urban Development Authority etc. are eligible under this scheme.

#### **Assistance**

- Assistance up to 40% of eligible fixed capital investment in the project for listed activities, up to ₹50 crore.
- Committee may sanction up to 80% assistance to the project of Government Departments, Government Agency or Authority, State and Central Government PSUs and Boards.
- Total assistance (GoI+GoG) shall be limited to 75% and remaining 25% shall be borne by the institution.
- In case of no stake holder for the project, Industries Commissionerate (IC) may appoint agency to undertake study on requirement of environmental infrastructure.

### **20.2 Common Boiler Project by SPV constituted by min 10 MSMEs**

- SPV of minimum 10 MSME's which is registered under societies act or under the companies act or GIDC/ Board/PSU/Corporation/Municipal Corporation/Urban Development Authority etc.
- Common Boiler Project promoted by SPV of minimum 10 MSME's using steam in process and having independent boiler in their premises.
- Sanctioning Authority: SLEC (State Level Empowered Committee)
- Disbursing Authority: IC

#### **Assistance**

- **Assistance up to 35% or max. ₹2 crore**, if solid fuel used
- **50% of cost max. ₹2 crore** if cleaner fuels like CNG, PNG, Biofuel etc. used for Common Boiler Project.

### **20.3 Scheme for strengthening the Regulations and Environmental Compliance**

- Scientific report/pilot projects on cleaner production and technology through institutions like IITs, NITs, Science & Engineering Colleges of state, Scientific and R&D institutions and GPCB/GEMI/GCPC.

- Installation of testing infrastructure and network for monitoring ambient environmental quality and progressively ensure real-time and online availability of monitoring data to GPCB/GEMI/GCPC recognized Science & Engineering Colleges of State.
- Source inventory and remediation programs.
- Workshops/Seminar for capacity building by GPCB/GEMI/GCPC.
- Environmental clinics.
- Establishment of Training Centre.

#### Assistance

- Max. ₹50 lakhs will be provided as may be decided by SLEC.

#### 20.4 Scheme for Development of Green Estate

- Any institution/group of industries having polluting industrial units require relocation/retrofitting of units by recommendation of GPCB will be eligible.
- Industries Commissionerate (IC) will appoint the professional agency on recommendation of GPCB to relocate certain product units or group of certain product units.

#### Assistance

Sr.No.	Activity	Assistance
1	Assistance for preparation of site master plan for relocation /retrofitting of existing polluting industrial units into Green Industrial estate as per the direction of GPCB/Moef by recognized Science & Engineering Colleges of state, IITs, NITs, Scientific and R&D institutions, GEMI, GCPC etc.	75% assistance max. ₹80 lakhs
2	Assistance for setup/ relocation/ retrofitting of existing polluting industrial units into Green Industrial estates	25% of capital cost or max. ₹25 crore

### 21. Assistance for Environmental Protection Measures

#### 21.1 Assistance to Environmental Management

Sr. No.	Eligible Activity	Quantum of assistance per project
1	Implementation of cleaner production technology in place of existing process such as substitution of raw material, reduction in water consumption or	<ul style="list-style-type: none"> <li>• <b>Upto 35%</b> of cost of plant and machinery with ceiling of <b>₹35 lakhs</b> for during operative period of scheme for MSME</li> </ul>

	energy consumption or waste energy	<ul style="list-style-type: none"> <li>• <b>Upto 10%</b> of cost of plant and machinery with a ceiling of <b>₹35 lakhs</b> during operative period of scheme for large projects</li> </ul>
2	Any other environment management project with use of clean, efficient and innovative pollution control equipment	<ul style="list-style-type: none"> <li>• <b>Upto 25%</b> of cost of plant and machinery with ceiling of <b>₹35 lakhs</b> during operative period of scheme for MSME</li> <li>• <b>Upto 10%</b> of cost of plant and machinery with ceiling of <b>₹35 lakhs</b> during operative period of scheme for large projects</li> </ul>

## 21.2 Assistance to Environmental Management

Sr. No.	Eligibility Criteria	Quantum of assistance per project
1	Periodic Environmental audits except those required to be carried out under the provisions of Acts and Rules or direction of Court of law	<b>Up to 75%</b> of fees of audit services with <b>ceiling of ₹50,000/audit</b> whichever is less
2	Installation of online continuous stack emission Monitoring System (CSEMS), online effluent quality monitoring system with connectivity to GPCB/CETP	<b>Up to 25% of cost of system or ₹5 lakhs whichever is less</b>
3	Industrial building of more than 2,000 sq m built up area which obtained Green Building Council or GRIHA	<b>Up to 50 % of consulting charges or ₹2.5 lakhs,</b> whichever is less
4	Setting up of Environment Management System including setting up of Environment Management Laboratory	<b>Up to 50 % of equipment, ceiling of ₹10 lakhs,</b> once during operative period
5	Purchase of new equipment/system related to safety, occupational health or for environment compliances for common use of industries located in cluster of min. 10 units	<b>Up to 35% of equipment / system, ceiling of ₹35 lakhs per cluster</b>

6	Industries practicing at least 50% waste recovery through Zero liquid Discharge as certified by GPCB	<b>Up to 50% one-time capital subsidy on relevant equipment/system or ₹75 lakhs whichever is less</b>
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## 22. Assistance for industrial Infrastructure

### Eligibility

- Registered under Societies Act, Trust Act or the Companies Act) or any Large Project/Group of Industries are eligible under this scheme.
- Any Government Department, Govt. Agency or Authority, State and Central Govt. PSUs, Board, Corporation, Municipal Corporation will be considered as eligible institution.
- Common Infrastructure facilities as may be required in an existing industrial estates/industry clusters or industrial area.
- Link infrastructure facilities and last mile connectivity to Large/Mega projects, Central and State Industrial PSUs.
- Dormitory housing facility for industrial workers developed by Industrial Associations /SPV of industries/Large Projects.
- Any industries Association, Chamber of Commerce and industry or SPV of industries.
- Fixed Capital investment in project of industrial infrastructure (excluding land cost) as approved by SLEC.
- Cost of preparation of work estimates, technical sanction and third-party inspection for Quality assurance will be eligible limited to 5% of project cost or ₹20 lakhs whichever is less.
- For up gradation of any infrastructure as per list, facility should be established before 7 years or more.

### Assistance

- Upto 80% of eligible project cost or ₹25 crore per project, whichever is less.
- If assistance sanctioned is less than 80% of project cost under any scheme GoI, remaining assistance, collectively to be not more than 80% of total project cost for all eligible activities.
- In case of MSE Cluster, balance assistance upto 90% of total project cost will be eligible.

**Procedure**

- The eligible institution should apply with project report to office of the Industries Commissioner.
- Disbursement of assistance will be in four instalments 25%, 50%, 75% and 100%

**23. Assistance to Logistic Park****Eligibility**

- Institution means any Industries Association/any enterprise registered under the Societies Act, Partnership Act, Trust Act, Companies Act or SPV constituted for setting up of Logistic Park shall be eligible to develop Logistic Park.
- Logistic Parkas approved by SLEC should be completed within 3 years from the date of approval letter from the Industries Commissionerate.
- Extension may be considered for max. one year.

**Assistance**

- Financial assistance @25% of the eligible Fixed Capital Investment maximum ₹15 crore.
- Institution developing the Logistic Park shall be eligible for reimbursement of stamp duty on purchase of land @100% as required for approved project by SLEC.
- Reimbursement will be made after purchasing total required land and completing at least 10% of infrastructure as approved by SLEC.
- Institution setting up Logistic Park shall be eligible to avail incentive under GoI scheme. Assistance of GoG and GoI schemes together should not exceed 60% of project cost. In such case, incentive of State government will be reduced to that extent.
- Reimbursement of the assistance sanctioned will be proportionate to the expenditure incurred towards project. 15% of sanctioned assistance will be disbursed after completion of the Park.

**24. Assistance for Research and Development****24.1 Assistance to establish Research & Development/Product Development Centre**

- Upto 30% of investment in machinery, equipment, hardware & software and related assets required for R&D activities, maximum ₹5 crore for one or more activities.

- Institution/Industrial Associations/Professional Bodies which are recognized by Council of Scientific and Industrial Research (CSIR) / Department of Scientific and Industrial Research (DSIR) and legal entity such as company, partnership, firm including LLP, society, trust, industrial co-operative society, proprietary concern engaged in manufacturing, production, processing or job work of articles.

#### **24.2 Assistance to establish Research & Development/Product Development Centre**

- 50% of project cost, excluding cost of land and building subject to max. ₹50 lakhs
- All research & Development Institution recognized by GoG/Gol
- Institutions set up by GoG/Gol
- AICTE approved institution/professional colleges
- Any other institution approved by SLEC

#### **24.3 Assistance to R&D institutions/laboratories set up by the State Government or by Government of India**

- Assistance will be provided as per requirement. The proposal will be scrutinized by SLEC and will be submitted to government with recommendation.
- All research and Development Institutions recognized by CSIR/DSIR and set up by State Government or Government of India.

#### **24.4 Assistance to Industrial Association for establishment of R&D laboratories**

- Upto 60% of project cost for machinery and equipment, hardware & software and related assets required for R&D activities, maximum ₹5 crore for one or more activities.
- R & D laboratories recognized by CSIR/DSIR set up by an Industrial Association.
- Application should be submitted to Industries Commissionerate along with DPR and copy of provisional approval of CSIR/DSIR.

### **25. Assistance for Start-up/Innovation**

#### **Sustenance Allowance**

- ₹20,000 per month per start-up for one year.
- Start-ups having at least one-woman co-founder, ₹25,000 per month per start-up.

#### **Seed Support**

- Up to ₹30 lakhs on following based on approval/sanction by SLEC.

- cost of raw materials/ consumable/hardware & software/ professional services/ other equipment's/ tools required for prototype/product/process development, Market research, Testing and trials, Marketing/publicity assistance.

#### **Assistance to Startups having significant impact on society**

- An additional support **up to ₹10 lakhs** based on conditions on approval/sanction given by SLEC.

#### **Pre-Series A funding**

Separate fund will be created under Gujarat Venture Finance Limited (GVFL). It will be specifically for start-ups that have already received seed support from the government under various schemes for promotion of start-ups.

#### **Interest Subsidy**

- Start-ups that have been approved under this scheme will be eligible for additional interest subsidy of 1% max. Up to 9% on term loans under the provisions of Scheme for Assistance to MSMEs.

#### **Assistance to enroll and participate for Acceleration Program**

- Up to ₹3 lakhs per start-up to enrol and participate for national/International recognized acceleration program.

#### **Assistance for skill development**

- Up to ₹1 lakh per approved start-up for participating in skill development training programs on reimbursement basis. **@60% of Bill of electricity consumption** during the exhibition period including electricity consumption during preparation period.

### **26. Assistance provided to the approved/sanctioned nodal Institution by SLEC**

#### **Mentoring Assistance**

- ₹1 lakh per sanctioned/approved start-up max. ₹15 lakhs per annum per Institute.
- Nodal institute recognized by SLEC will be eligible for reimbursement of 75% of expenses incurred for organizing promotional event of max. ₹5 lakhs.
- If the event is organized specifically for Women Entrepreneurship, reimbursement of 90% of expenses incurred for promotional event, max. ₹5 lakhs.

### **Other Support**

- Government will support approved/sanctioned start-ups to get free access to University/ libraries/ Govt. Laboratories/ SDCs/ Centre of excellence/ PSUs to support and facilitate the innovative ideas/concept.
- For organizing Acceleration Programs in Gujarat by any institution, would be assisted by providing financial assistance, as approved by SLEC, maximum upto the matching contribution to the expenditure incurred.
- The Office of Commissionerate shall implement this scheme.

### **27. Assistance to GIDC for Development of Multi Storeyed Sheds for MSEs**

#### **Eligibility**

- Eligible institution: Gujarat Industrial Development Corporation and other Government PSUs and Municipal Corporations

#### **Assistance**

- Quantum of assistance to GIDC will be **55% of total eligible expenditure** incurred for development of multi-storeys shed.
- GIDC will pass on this assistance to the allottee at the time of allotment.

### **28. Assistance to MSEs for Sheds developed by Private Developer**

#### **Eligibility**

- Private Developer means any Industries Association/any enterprise registered under the Societies Act, Partnership Act, Trust Act, Companies Act or SPV constituted for setting up of Logistic Park shall be eligible to develop Logistic Park.

#### **Assistance**

- Assistance @**55%** of total cost of land, building, other infrastructure facilities and Technical consultancy fees and TPQA charges subject to **max. Ceiling of ₹5 crore**.
- Assistance will be **disbursed @30% of cost of Shed after sale of individual shed and the remaining 25% assistance shall be disbursed to Private Developer** after commencement of the production by MSEs.
- The private developer will pass on this assistance to the allottee at the time of allotment.

### **29. Assistance to MSEs for Sheds developed by Private Developer (SC/ST)**

#### **Eligibility**

- Private Developer will allot the shed to SC/ST entrepreneur in the mini estate developed by him and approved under State Government Scheme vide resolution no. SSI/102020/332376/CH, dated 1/9/2020.

#### **Incentive**

- The Private Developer will be eligible for additional assistance up to **15% of the total cost** of land, building and other infrastructure facilities which is termed as "cost of shed" hereafter (in addition of 55% assistance granted by Government to Private Developer)
- On payment of **30% of cost** of shed to Private Developer by SC/ST entrepreneur, the Private Developer will hand over the possession and submit the claim.
- The assistance under the scheme will be disbursed to private developer at the rate of **35 % of the cost** of Shed on the sale of individual Shed and the remaining assistance shall be disbursed to private developer after the commencement of the production by MSEs.

### **30. Assistance to GIDC for developing multi storeyed shed in estate (SC/ST)**

#### **Eligibility**

- GIDC will allot the plot to SC/ST entrepreneur in the estate approved under state government scheme vide resolution no. SSI/102020/332376/CH, dated 1/9/2020
- Note:-The trading activity will not be eligible under the scheme.

#### **Incentive**

- Assistance **up to 70% of the allotment price of GIDC.**

### **31. Assistance to MSE for plot developed by GIDC (SC/ST)**

#### **Eligibility**

- Private Developer will allot the shed to SC/ST entrepreneur in the mini estate developed by him and approved under state government scheme vide resolution no. SSI/102020/332376/CH, dated 1/9/2020.

#### **Incentive**

- Assistance **up to 70% of the allotment price of GIDC.**

- On Payment of 30% of allotment price GIDC will hand over the possession of the plot and submit the claim of subsidy upto 70% of allotment price to the commissioner MSME.

### **32. Scheme for Awards to MSMEs**

#### **Eligibility**

- Enterprise should be in continuous production for previous three years.
- Enterprise should have valid statutory clearances and licenses as may be applicable.

#### **Assistance**

#### **Separate awards will be given for Micro, Small and Medium Enterprise Category**

- Growth in Production & Profit
- Quality and Environment Improvement Measures
- Innovation in Technology for New Product or Process Development

#### **Award of ₹2 lakhs, Trophy and Appreciation Letter to each winner**

#### **Award to best MSEs Entrepreneur in following category**

- Women Entrepreneur
- Young Entrepreneur (first generation Entrepreneurs below 35 years age)
- SC Entrepreneur
- ST Entrepreneur

#### **Award of ₹2 lakhs, Trophy and Appreciation Letter to each winner**

#### **Awards for Commercially Successful Best MSME Start-up**

#### **Award of ₹2 lakhs, Trophy and Appreciation Letter to each winner**

Details of all the schemes can be accessed at <https://ic.gujarat.gov.in/industrial-policy2020.aspx>

**Schemes of  
Small Industries Development  
Bank of India (SIDBI)  
સિડબી ની યોજનાઓ**

## **1. Timely Working Capital Assistance to Revitalise Industries in Times of Corona Crisis (TWARIT)**

### **Eligibility criteria**

- All existing borrower fulfilling the eligibility criteria can be covered under the scheme.
- The scheme is also known as 'Emergency Credit Line Guarantee Scheme (ECLGS)'. It has two components, ECLGS 1.0 & ECLGS 2.0 as per the scheme announced by GOI.
- ECLGS 1.0 - "Eligible borrower" means all Business Enterprises / MSMEs/individuals who have availed loan for business purposes with total credit outstanding (fund based only) of up to ₹50 crore as on February 29, 2020. The Scheme is valid for existing customers on the books of the MLI. To be eligible under ECLGS 1.0, the Borrower accounts should be less than or equal to 60 days past due as on February 29, 2020 in order to be eligible under the Scheme. i.e. they should not have been classified as SMA 2 or NPA by any of the lender as on February 29, 2020.
- ECLGS 2.0 - "Eligible borrower" means all Business Enterprises /MSMEs in the 26 sectors identified by the Kamath Committee on Resolution Framework and the Healthcare sector who have availed loan for business purposes with total credit outstanding (fund based only), across lending institutions, above ₹50 crore and not exceeding ₹500 crore as on February 29, 2020. To be eligible under ECLGS 2.0, the borrower accounts should be less than or equal to 30 days past due as on February 29, 2020 i.e. they should not have not been classified as SMA 1, SMA 2 or NPA by any of the lender as on February 29, 2020.
- Sanctions of assistance under ECLGS 1.0 can be considered to eligible enterprise even if the turnover exceeds ₹250 crore, provided that the enterprise should be registered MSME prior to June 30, 2020 with Valid Udyog Aadhaar Memorandum (UA)/ Entrepreneur Memorandum.
- Loans provided to Business Enterprises / MSMEs constituted as Proprietorship, Partnership, registered company, trusts and Limited Liability Partnerships (LLPs) shall be eligible under the Scheme. Loans provided to individuals for business purposes under ECLGS 1.0 shall also be eligible.
- Eligible entities must be GST registered in all cases, where such registration is mandatory. This condition will not apply to entities that are not required to obtain GST registration.

- An 'opt-out' option should be provided to the eligible borrowers under ECLGS 1.0 to enable them to choose whether they wish to opt out of the GECL facility. Facility under ECLGS 2.0, however, shall be on 'Opt-in' basis.

#### **Quantum of Assistance**

- Under ECLGS 1.0, the amount of GECL funding to eligible borrowers either in the form of additional working capital term loan facility (in case of banks and Financial Institutions), and additional term loan facility (in case of NBFCs) would be up to 20% of their total credit outstanding up to ₹50 crore (fund based only) as on February 29, 2020, subject to the borrower meeting all the eligibility criteria.
- Under ECLGS 2.0, the amount of GECL funding to eligible borrowers either in the form of additional working capital term loan facility and / or non-Fund based facility or a mix of the two (in case of banks and Financial Institutions), and additional term loan facility (in case of NBFCs) would be up to 20% of their total credit outstanding (fund based only) up to ₹500 crore as on February 29, 2020, subject to the borrower meeting all the eligibility criteria. Credit facility under ECLGS 2.0 could be in the form of fund based or non-fund based facility or a mix of the two.
- Total Outstanding Amount would comprise of the on-balance sheet exposure such as outstanding amount across WC loans, term loans and WCTL loans. Off-balance sheet and non-fund based exposures will be excluded.

#### **Interest Rate**

- Uniform rate of 8.25% p.a. with annual reset.

#### **Tenure and Moratorium**

- Under ECLGS 1.0, the tenor of loans provided under GECL shall be four years from the date of first disbursement.
- The repayment period for fund-based facility under ECLGS 2.0 shall be 5 years (including moratorium of 1 year)
- The principal shall be repaid in 36 instalments under ECLGS 1.0 and in 48 instalments under ECLGS 2.0 after the moratorium period is over.

#### **Security**

- The additional WCTL or non-fund based facility (in case of banks and FIs)/ Term loan (in case of NBFCs) facility granted under GECL shall rank second charge with the existing credit facilities in terms of cash flows (including repayments) and security, with charge on

the assets financed under the Scheme to be created on or before June 30, 2021 or date of NPA, whichever is earlier.

- No additional collateral shall be asked for additional funding under Guaranteed Emergency Credit Line (GECL).

#### **Validity of ECLGC Scheme (Scheme)**

- The Scheme would be applicable to all loans sanctioned under GECL during the period from the date of issue of these guidelines by NCGTC to March 31, 2021 or till guarantees for an amount of ₹3,00,000 crore is sanctioned under the GECL (taking into account both ECLGS 1.0 and 2.0), whichever is earlier.

#### **Promoter's contribution /Processing fees/Prepayment**

- Nil

## **2. SIDBI – Loan for Purchase of Equipment for Enterprise's Development (SPEED)**

### **USP of the Product**

- Up to 100% financing
- One-page application format
- Quick sanction and disbursement

### **Eligibility criteria**

- MSME units with at least 3 years in operation with stable sales and cash profits in immediate past 2 years.
- In case of Greenfield unit, concept of co-borrower complying with eligibility criteria may be considered.

### **Eligible Expenditure**

- For New to Bank (NTB) - Machinery purchased from Original Equipment Manufacturer (OEMs) with whom SIDBI has entered into Memorandum of Understanding (MoU). Currently SIDBI has tie-up with 39 reputed OEMs.
- For existing borrower- Machinery purchased from OEMs or any other reputed supplier (based on Bank's discretion) may be covered under scheme.
- Proposed machinery should relate to same line of business.
- 2nd hand/ refurbished machines are not eligible.

### **Quantum of Assistance**

Up to 100% of the machinery cost subject to maximum of ₹1 crore for New to Bank (NTB)

customers and up to ₹2 crore for existing customers of SIDBI. SIDBI reserves the right to sanction lower amount depending upon assessment of repayment capacity.

**Interest Rate**

- 9.25% to 10% p.a.

**Tenure and Moratorium**

- 2 to 5 years including moratorium of 3-6 months

**3. Top Up Loan for Immediate Purposes (Tulip)**

**USPs of the product**

- Up-to 100% finance (Minimum Promoter Contribution in the form of 10% FD & extension of charge)
- Quicker sanction within 7 days
- No additional collateral security (except SIDBI FD)

**Eligibility criteria**

- At least 1-year association with SIDBI with satisfactory track record
- Expansion in same line of business at same location
- Cash profit in last FY

**Eligible Expenditure**

- Purchase of machinery / equipment
- Need based civil construction/renovation
- Acquisition of DG set/other MFAs (including testing equipment, dies & molds etc.)
- Margin money for working capital (MMWC)
- To execute sudden/specific/bulk orders which are self-liquidating nature and are against a min. BBB rated counter party or a state / central government department counter party with a track record in making timely payments.

**Quantum of Assistance**

- 30% of existing exposure or 20% of net sales subject to max ₹2 crore

**Interest Rate**

- 10.00% to 11.00% p.a.

**Tenure and Moratorium**

- Max. 5 years (including moratorium of up to 6 months).

#### **4. SIDBI Term-Loan Assistance for Rooftop Solar PV Plants (STAR)**

##### **USPs of the product**

- Helping MSMEs to reduce their Power bill across the segment coverage with 25 KW to 500 KW plants (indicative)
- Loan Amount: 100% of the cost of equipment subject to (i) maximum 25% of the Net Sales as per last ABS/GST returns and (ii) minimum loan amount ₹10 lakhs (iii) Maximum loan cap of ₹2.5 crore
- Quick sanction and fast disbursement

##### **Key Attractions**

- 100% finance
- Zero promoter's contribution
- FD of 15% to 25% of Loan (interest bearing)
- Attractive Interest rates
- Credit Guarantee cover available
- Simple Loan documentation
- Direct payment to Supplier

##### **Coverage**

- Solar Panels / Equipment's (Including all accessories) from established suppliers, manufacturers, aggregators, etc.
- Installation cost

##### **Application**

- One-page application
- Standard KYC checks and due diligence

##### **Eligibility criteria**

- Vintage: New Customer – 4 years, Existing Customer – 2 years
- 2 years cash profits
- Satisfactory repayment track record for existing customers
- For New Customer: Minimum IACR of 0.5% (if no CGTMSE cover)
- Proposed Solar rooftop capacity not to exceed connected load
- Only On-site projects
- Greenfield units are not eligible but may be considered under other product portfolio of the Bank.

**Interest Rate** 9.10% to 10.20% p.a.

**Tenure and Moratorium**

- Repayment up to 5 years (including moratorium of 3 to 6 months)

**5. Loan for Purchase of Equipment for Enterprise's Development Plus (SPEED PLUS)****USPs of the product**

- Up to 100% financing of high-end machinery
- Quick sanction and disbursement
- No immovable property needed as collateral

**Eligibility criteria**

- MSME units with at least 5 years in operation with stable sales and cash profits in immediate past 3 years.
- Minimum net sales of ₹5 crore and no operating loss in latest audited balance sheet.
- For existing units, a minimum of 2 years satisfactory Repayment Track Record is required.
- Greenfield units are not eligible but may be considered under other product portfolio of the Bank.

**Eligible Expenditure**

- Machinery purchased from identified OEMs manufacturing high end machines or authorized dealers / Indian subsidiaries of such foreign OEMs, which have strong brand reputation and with whom SIDBI has entered into MoU.
- Proposed machinery should relate to same line of business. 2nd hand/ refurbished machines are not eligible.

**Quantum of Assistance**

Up to 100% of the machinery cost subject to maximum of ₹2 crore for New to SIDBI customers (based on 20% - 30% FD) and up to ₹3 crore for existing customers of SIDBI (based on 15% - 30% FD).

**Interest Rate**

7.85% to 8.72% p.a.

**Tenure and Moratorium**

2 to 7 years including moratorium of 6-12 months. Repayment of more than 5 years is subject to discretion of the Bank.

Details of the schemes can be accessed through the website <https://www.sidbi.in/en>

