

FINANCE- Gives assistance and help to entrepreneurs of Finance sector.

SIDBI Schemes

- Growth Capital and Equity Assistance

<p>Ministry Of Finance</p> <p>Providing capital to MSMEs to invest in marketing, brand building, creation of distribution network, know-how, R&D, etc.</p>	<p>Description</p> <p>The scheme provides adequate capital to meet growth aspirations of MSMEs and helps existing small and medium businesses to make investments in marketing, brand building, the creation of distribution network, technical know-how, R&D, software purchase, etc.</p>
<p>Eligibility</p> <p>Existing small and medium businesses in need of capital for growth</p> <ol style="list-style-type: none"> 1. An MSME is eligible as per the definition of Government of India (MSMEDAct) 2. All SIDBI's existing customers (fulfilling internal rating criteria) are eligible. or <ol style="list-style-type: none"> 1. Units with past 3 years of profitability and 2 years of satisfactory banking credit track record (meeting internal credit rating criteria) 2. Acceptable external rating from CRISIL, ICRA, D&B, SMERA, etc., would be desirable. 	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to</p> <p>Submit the on-line enquiry form in the website</p>
<p>Benefits:</p> <p>Assistance in the form of mezzanine/convertible instruments, subordinated debt and equity</p>	

- Refinance for Small Road Transport Operators (SRTO)

<p>Ministry Of Finance</p> <p>Cost of chassis, body, initial taxes, insurance, working capital, for new vehicles only</p>	<p>Description</p> <p>Expenditure on the cost of chassis, body building, initial taxes/insurance and working capital; second-hand vehicles are not eligible for assistance. The scheme is operated through SFCs/SIDCs/banks.</p>
<p>Eligibility</p> <p>Small road transport operators</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.\Contact to any of the following:</p> <ol style="list-style-type: none"> 1. To SFCs Or 2. To SIDCs Or 3. To Banks
<p>Benefits:</p> <p>Refinancing</p>	

- General Refinance (GR)

<p>Ministry Of Finance</p> <p>Setting up MSEs, or expansion, modernization, diversification, etc.</p>	<p>Description</p> <p>Setting up new MSEs or expansion, modernization, diversification, etc., of existing units and for all activities eligible for assistance under the scheme including professional practice/consultancy venture and service sector units such as tourism related activities/hospitals/nursing homes/polyclinics/hotels/restaurants/ marketing and industrial infrastructural projects.</p> <p>The scheme is operated through SFCs/SIDCs/banks.</p>
<p>Eligibility</p> <p>All forms of MSEs (proprietary, partnership), company, society, etc.</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to To SFCs/SIDCs/banks</p>
<p>Benefits:</p> <p>For setting up new MSEs or expansion, modernization, diversification, etc.</p>	

- Refinance for Textile Industry under Technology Upgradation Fund

<p>Ministry Of Finance</p> <p>Installation of machinery in a new The unit, or replacing the existing machinery, or for expansion</p>	<p>Description</p> <p>Installation of specified types of machinery in a new unit or in an existing unit by the way of replacement of existing machinery and/or expansion.</p> <p>Scheme operated through SFCs/SIDCs/banks</p>
<p>Eligibility</p> <p>Textile industries</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to any of the following:</p> <ol style="list-style-type: none"> 1. To SFCs Or 2. To SIDCs Or 3. To Banks
<p>Benefits:</p> <p>Refinancing</p>	

- Acquisition of ISO Series Certification by MSE Units

<p>Ministry Of Finance</p> <p>On the basis of procedural expenses and instruments required, loan to be</p>	<p>Description</p> <p>Expenses on consultancy, documentation, audit, certification fees, equipment and calibrating instruments required would be taken into account for determining loan requirement.</p>
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determined	Scheme operated through SFCs/SIDCs/banks
<p>Eligibility</p> <p>Existing MSEs having good record of past performance and sound financial position. The concerns should: have been in operation for a period of at least two years; earned the profit and/or declared dividend during preceding two financial years; and, not be in default to institutions/banks in payment of their dues.</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to</p> <ol style="list-style-type: none"> 1. To SFCs Or 2. SIDCs Or 3. Banks
<p>Benefits:</p> <p>Financial support for ISO certification</p>	

- Composite Loan

<p>Ministry Of Finance</p> <p>Assistance for equipment and/or working capital as also for work sheds</p>	<p>Description</p> <p>Assistance for equipment and/or working capital as also for worksheds Scheme operated through SFCs/SIDCs/banks</p>
<p>Eligibility</p> <p>Micro and small industries</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p>

	<p>Contact to</p> <ol style="list-style-type: none"> 1. To SFCs Or 2. SIDCs Or 3. Banks
<p>Benefits:</p> <p>Loan limit - Not to exceed Rs.25 lakh</p>	

- Single Window (SW)

<p>Ministry Of Finance</p> <p>Provides term loans for fixed assets and loan for working capital</p>	<p>Description</p> <p>Providing both term loans for fixed assets and loan for working capital through a single agency.</p> <p>The total working capital requirement of such units inclusive of all fund based facilities are to be taken into account for determining the working capital facility eligible for refinance.</p> <p>Scheme operated through SFCs/SIDCs/banks</p>
<p>Eligibility</p> <p>Entrepreneurs setting up new projects in MSE sector, new promoters acquiring unencumbered fixed assets of existing MSE concerns from PLIs and also existing well-run units undertaking modernization/ technology up gradation and potentially viable sick units undertaking a rehabilitation scheme.</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p>

Benefits:

Loans for fixed assets and working capital

- Bills Re-Discounting Equipment

<p>Ministry Of Finance</p> <p>Bills on MSME supplies already discounted by buyer/seller rediscounted with SIDBI</p>	<p>Description</p> <p>To encourage bills culture as a method of working capital financing to ensure timely payment, trade bills arising out of the supply of goods by MSME units and discounted with commercial banks either by seller or buyer are rediscounted by the banks with SIDBI.</p> <p>Scheme operated through scheduled commercial banks</p>
<p>Eligibility</p> <p>MSME suppliers</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to :</p> <p>To scheduled commercial banks.</p>
<p>Benefits:</p> <p>Unexpired usance - Not usance more than 90 days.</p>	

- Bills Re-Discounting-Equipment(Inland Supply Bills)

<p>Ministry Of Finance</p>	<p>Description</p> <p>For sale/acquisition of machinery on deferred payment terms for setting up of new MSME units is also for expansion, diversification, modernisation, replacement, addition of balancing equipment, etc.</p>
<p>Eligibility</p> <p>Manufacturer-sellers/purchaser-users of indigenous machinery/capital equipment one of whom should be in the small scale secto</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to</p> <ol style="list-style-type: none"> 1. To SFCs Or 2. SIDCs Or 3. Banks
<p>Benefits:</p> <p>Operated through scheduled commercial banks Usance of bills - Normally 2-5 years</p>	

NABARD Schemes

- Producers Organizations Development Fund

<p>Ministry Of Finance</p> <p>Credit facilities for production, aggregation, processing, marketing, etc</p>	<p>Description</p> <p>For sale/acquisition of machinery on deferred payment terms for setting up of new MSME units is also for expansion, diversification, modernization, replacement, addition of balancing equipment, etc.</p>
<p>Eligibility</p> <p>Marketing federations/corporations/cooperatives</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to To banks</p>
<p>Benefits:</p> <p>Fund support to producers organizations across three levels: credit support, capacity building & market linkage.</p>	

- Poultry Venture Capital Fund

<p>Ministry Of Finance</p> <p>To encourage poultry farming in non-traditional states, and to provide employment opportunities in backward areas</p>	<p>Description</p> <p>Encourages poultry farming activity especially in non-traditional states and provides employment opportunities in backward areas</p> <p>Improves production of poultry products which have ready market all over a country</p> <p>Improves productivity of unscientifically run units through technology upgradation</p> <p>Provides quality meat to consumers in hygienic conditions, and improves the hygienic sale of poultry meat and products in urban areas and neighbourhood societies through poultry dressing and marketing outlets</p>
<p>Eligibility</p> <p>Farmers, individual entrepreneurs, NGOs, companies, cooperatives, groups of an unorganized and organized sector which include SHGs, Joint Liability Groups (JLGs), etc.</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Visit DAHD website</p>
<p>Benefits:</p> <ol style="list-style-type: none"> 1. Entrepreneurs contribution (margin) - for loans upto Rs.1 lakh, banks may not insist on margin as per RBI guidelines. For loans above Rs.1 lakh: 10% (minimum) 2. Back ended capital subsidy - 25% of outlay (33.33 % for SC/ST farmers and NE states including Sikkim) 3. Effective bank loan (excluding eligible subsidy as above) - balance portion, minimum 40% of outlay 	

- Commercial Production Units of Organic Inputs

<p>Ministry Of Finance</p> <p>For vegetable market waste based compost, fertilizers and pesticides production</p>	<p>Description</p> <p>The scheme has two components: Fruit and vegetable market waste compost and bio-fertilizers - bio-pesticides production units</p>
<p>Eligibility</p> <p>Individuals</p>	<p>How To Apply</p> <p>A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes.</p> <p>Contact to banks</p>
<p>Benefits:</p> <p>Subsidy @ 25% of the capital cost of the project</p>	

- Establishment/Modernization of Rural Slaughter Houses

<p>Ministry Of Finance</p> <p>Subsidy based credit link for rural slaughter houses</p>	<p>Description</p> <p>The scheme is subsidy based credit linked scheme for establishment/modernization of rural slaughter houses</p>
<p>Eligibility</p>	<p>How To Apply</p>

Any company, partnership firm, NGO and individual entrepreneurs	A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to Banks
Benefits: Capital subsidy - 50% of the total financial outlay	

- Establishing “Poultry Estates” and Mother Units for Rural Backyard Poultry

Ministry Of Finance Assistance for poultry development in every form	Description Scheme for poultry development. The scheme has the following three components Assistance to state poultry farms Rural backyard poultry and Poultry estates
Eligibility Individuals	How To Apply A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to Banks
Benefits: Unit cost (unit size 1,500 chicks per batch): Rs.1.36 lakh	

- Dairy Venture Capital Fund

Ministry Of Finance	Description Milch animal
Eligibility Individuals	How To Apply A Udyami Helpline: Dial 1800-180-6763 [Toll Free Number] for queries relating to this Schemes. Contact to Banks
Benefits: Interest-free loan - 50% of the outlay	