



SIDBI, Kochi

Giving  to MSME Dreams





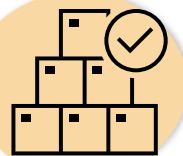
Machinery/Equipment Finance



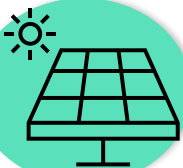
Project Finance – Capex Requirements



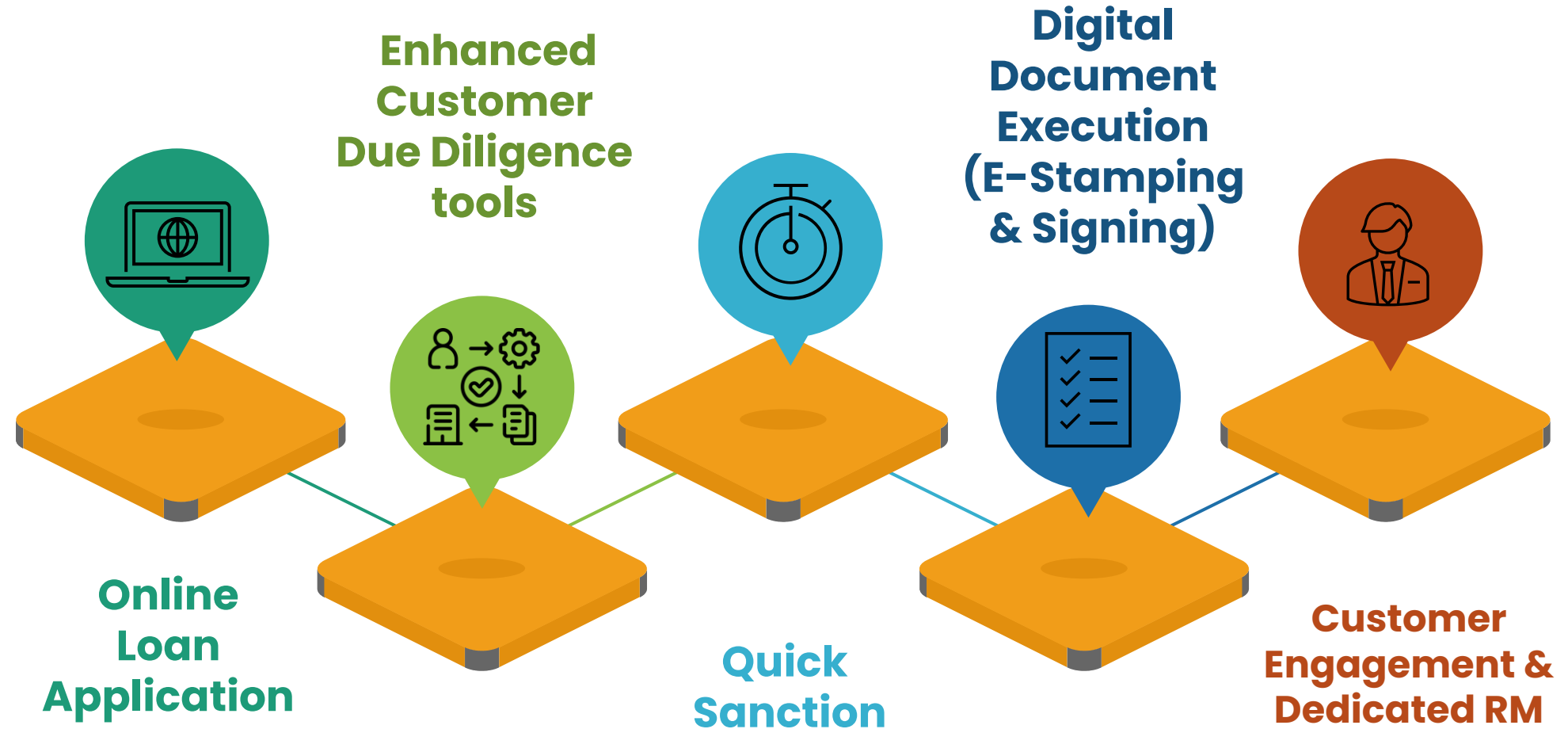
Project Finance – Greenfield/ New Investment



Working Capital/ Overdraft



Green Finance – Energy Efficient Projects



MSME definition

Udyam registration mandatory

| Manufacturing / Service Enterprises | Investment in P & M / Equipment | Turnover |
|--|--|-----------------|
| Micro | Rs.2.50 cr | Rs.10 cr |
| Small | Rs.25 cr | Rs.100 cr |
| Medium | Rs.125 cr | Rs.500 cr |

**Purchase of
Machinery/Equipments**

Eligibility

- **3 Years Operation**
- **GST**
- **Udyam Registration**

**Loans Upto
` 3 Crore**



For Your “EXPRESS” Needs

➤ **Immediate
In - Principle Decision**

**Flexible Repayment
Upto 5 Years**

**MCLR Linked
Attractive RoI**



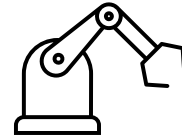
Purchase of Machinery/Equipments

- 2nd Hand Machinery also covered

Eligibility

- 3 Years of Operations with Cash Profits

Loans Upto
` 50 Crore



SPEED

Adding "SPEED" to your
Growth Story...



Dual Financing Model

- 100% Financing
- Promoter contribution Model with upto 75% finance

Flexible Repayment
Upto 7 Years

MCLR Linked
Attractive RoI

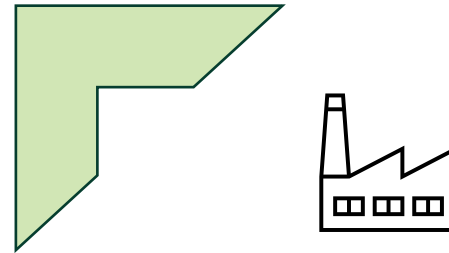


Assistance for expansion /setting up new unit

- Purchase of land
- Civil works
- Machine & Equipments
- Margin money for WC

Assistance upto

- 75% of Project cost for Existing entity
- 66% for new entity



Direct Credit Scheme

Eligibility
MSME as per MSMED Act

**Loans Upto
` 50 Crore**

**Flexible Repayment
Upto 10 Years**

**MCLR Linked
Attractive RoI**

**Vanilla Product for all your
“Capex Needs”**

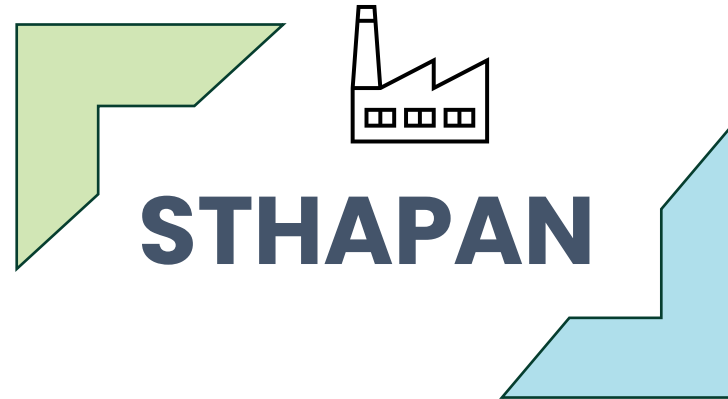


Assistance for Setting up new unit/ greenfield investment

- Purchase of land
- Civil works
- Machine & Equipments

**Assistance upto 75%
of Project cost**

**Loans Upto
` 50 Crore**



Eligibility

**Promoters should have
business experience of
3 years in mfg. activity**

**Flexible Repayment
Upto 9 Years**

**MCLR Linked
Attractive Rol**

**Building a “Stronger”
foundation...**



Assistance for expansion / modernization by existing entity

- Purchase of land
- Civil works
- Machine & Equipments

Assistance upto 80% of Project cost

Loans Upto ₹ 50 Crore



Eligibility

- 2 Years of Operations
- Cash Profit in last FY

Flexible Repayment Upto 9 Years

MCLR Linked Attractive RoI

“Modernizing” MSMEs with latest technology ...

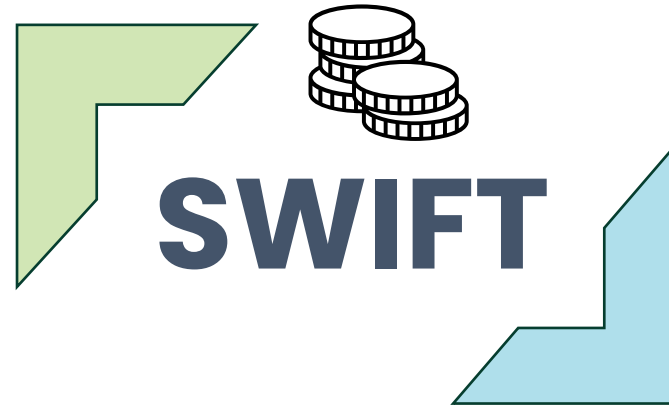


Overdraft assistance for working capital requirements

Eligibility

- **3 Years of Operations**
- **Presently not availing CC/OD from other banks.**

Assistance Upto ₹ 3 Crore



Arrangement with Yes, IDBI & City Union bank for maintaining Overdraft account.

Low processing fees @0.25%

MCLR Linked Attractive RoI

“Swift” assistance for your working capital requirements...

Short to Medium term financial assistance for executing confirmed defence work orders

Eligibility

- **MSMEs supplying to defence /defence related sectors.**
- **Work order upto 60 months**

**Assistance Upto
` 20 crore for
Established units and
` 5 crore for New units**



- **Umbrella Limit (UL) for projected work orders.**
- **Working capital term loan for each work order within UL.**

**Nil processing fee for
UL
0.50% for WCTL**

**MCLR Linked
Attractive RoI**

**“Making India’s MSMEs
Atmanirbhar in defence
production...”**

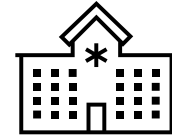


**Term loan assistance for
Modernization &
Renovation of Hotels,
Restaurants etc.**

Eligibility

- **MSMEs having 3 years of operations with cash profits and net profit in last FY.**

**Assistance Upto
` 5 crore with lower
promoter contribution at
20% of Project cost**



MORE

**“For upgrading existing
facilities....”**

- **Assistance for tangible assets incl. light assets like interiors, equipment, furniture and civil work renovation.**

- **Mandatory CGTMSE cover for Micro & Small Enterprises**
- **Flexible security norms for loans not covered under CGTMSE.**

**MCLR Linked
Attractive RoI**

Term loan assistance for to purchase new DG set for cleaner Environment

Eligibility

- MSMEs having 2 years of operations with cash profits and net profit in last FY.

Assistance Upto ₹ 3 crore



“Contributing to cleaner energy”

Dual Financing Model

- 100% Financing
- Promoter contribution Model with upto 75% finance

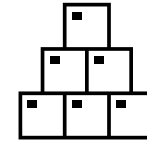
- For DG sets purchase by exchanging older DG sets, promoter contribution to be reduced to extent of exchange cost.

MCLR Linked Attractive RoI

Assistance for regular working capital needs of the business.

Eligibility

- **Existing MSME not availing CC/OD from any other bank.**
- **Greenfield entity where term loan is also considered.**



Working Capital

“For day-to-day business requirements”



Arrangement with Yes, IDBI & City Union bank for maintaining Working capital account.

ToD and Adhoc facilities also available

MCLR Linked Attractive RoI

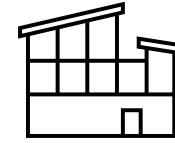


**Assistance for any
business-related
expenditure**

Eligibility

- **3 Years of Operations with cash profits**
- **Net profit in two of the past 3 FYs**

**Assistance Upto
` 20 Crore**



Secured Business Loan

- **Loan upto 70% of market value of collateral security.**
- **Loan in Foreign currency also available.**

**Flexible Repayment
Upto 10 Years**

**MCLR Linked
Attractive RoI**

**“Quick Business Loan” against
Immovable Property**





ARJANA

- ✓ For MSMEs promoted & run by women entrepreneurs.
- ✓ Financial incentive for maintaining satisfactory repayment track record with SIDBI.
- ✓ Lower processing fees & nil prepayment charges.



SAATH

- ✓ For MSMEs promoted & run by SC/ST entrepreneurs.
- ✓ Financial incentive for maintaining satisfactory repayment track record with SIDBI.
- ✓ Lower processing fees & nil prepayment charges.



UBHARTE SITARE

- ✓ For small & mid-sized MSMEs having export potential / having unique technology, products or processes for exports.
- ✓ Performance linked incentive structure.

- **Loan offer by SIDBI to existing well performing SIDBI customers for their annual non-project / project specific investment plans.**
- **Customers should have “Satisfactory” payment track record with no delay in monthly payment beyond 30 days.**
- **Should have reported net profits.**

Silver

- ✓ **2 years satisfactory payment track record.**
- ✓ **Net profit in last 2 FYs.**
- ✓ **Loan upto Rs. 100 lakh.**

Gold

- ✓ **3 years satisfactory payment track record.**
- ✓ **Net profit in last 3 FYs.**
- ✓ **Loan upto Rs. 200 lakh**

Platinum

- ✓ **5 years satisfactory payment track record.**
- ✓ **Net profit in last 4 FYs.**
- ✓ **Loan upto Rs. 300 lakh**

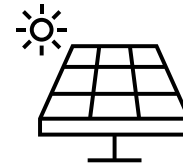
Assistance for energy efficient investments in MSMEs

- **Solar PV & Windmill**
- **Energy efficient Machinery**

Eligibility

- **Existing unit with 3 years operation**

Assistance Upto ₹ 50 Crore



End to End Energy Efficiency-4E

Dual Financing Model

- **100% Financing Model**
- **PC Model – Upto 75% finance.**

Flexible Repayment Upto 5 Years

MCLR Linked Attractive RoI with concession of 25 bps

“Greening the MSME Ecosystem”



Assistance for projects

- Green & Clean Energy
- Sustainable
- Renewable
- Waste management

Eligibility

- MSMEs in the green value chain

**Assistance Upto
` 20 Crore per project**



Green Finance

Dual Financing Model

- 100% Financing Model
- PC Model – Upto 80% finance.

**Flexible Repayment
Upto 10 Years**

**MCLR Linked
Attractive RoI
with
concession of
25 bps**

“De-carbonizing the Environment”

Financing for creation of EV ecosystem viz purchase of 2/3/4 Wheelers Charging stations, battery swap etc.

Eligibility

MSME- Minimum 2 years of operation with cash profit in last FY.

Fleet Operators – One year of operation with cash profit or one round of equity investment.

**Assistance Upto
` 5 Crore for MSME and
` 20 crore for Fleet operators/aggregators**



EV lending Scheme

“Adopting EV for a cleaner Tomorrow”



100% financing Model for MSMEs.

Upto 75% finance to Fleet operators

Flexible Repayment Upto 5 Years

MCLR Linked Attractive RoI with concession of 25 bps

Eligibility Criteria – MSE-SPICE

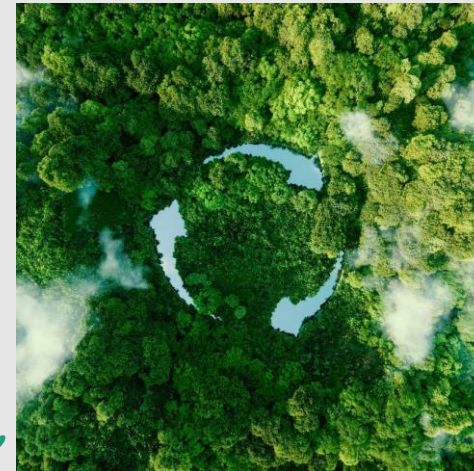
Micro & Small Enterprises

- All the MSEs registered with Udyam (both in manufacturing and service sector).
- Only Brownfield enterprises are eligible.
- MSEs / Promoters should not be appearing in defaulter lists /CFR/CIBIL/RBI/IBA third party list/cautions list etc
- The MSE unit should not be defaulted to any lenders
- CREDIT LINKED CAPITAL SUBSIDY, 25% of cost of capital P&M or ₹12.50 lakh, whichever is lower**

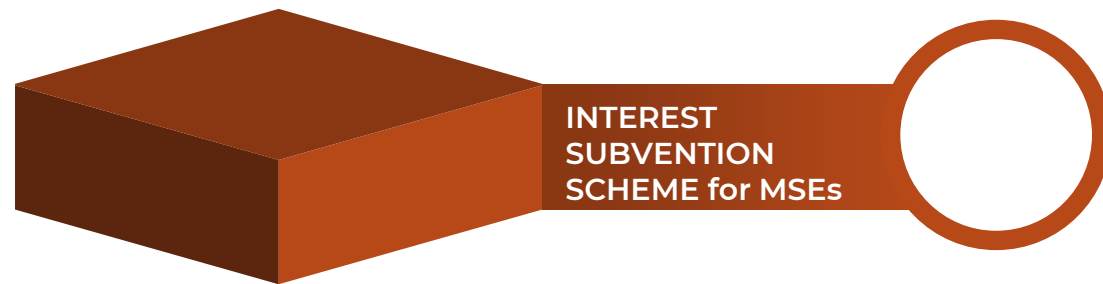
Eligible CE Sectors & Waste Management Projects in



- Plastic,
- Rubber,
- Electronic waste,
- Municipal solid waste & liquid waste,
- Compressed biogas,
- Lithium-ion batteries,
- End-to-life vehicles,
- Scrap metal – ferrous and non-ferrous,
- Solar panels recycling,
- Gypsum, toxic, Hazardous industrial waste, used oil waste



Key Aspects & Components (MSE- GIFT)



- ❑ 2% p.a - Reimbursed on half yearly basis
- ❑ Loan Size - Min. ₹10 lakhs and Max. ₹2 crore for MSEs
- ❑ Max. period of 5 years for loans sanctioned upto 31.03.2026.

AHIDF: Scheme Details

Key Highlights of AHIDF

ELIGIBLE ENTITIES



Individual



Private Co.



Sec 8 Co

INCENTIVES



Interest Subvention of 3% payable up to 8 years



Credit Guarantee fund for MSME

FEATURES



No ceiling on the loan amount



Loan up to 90% of the estimated/actual project cost

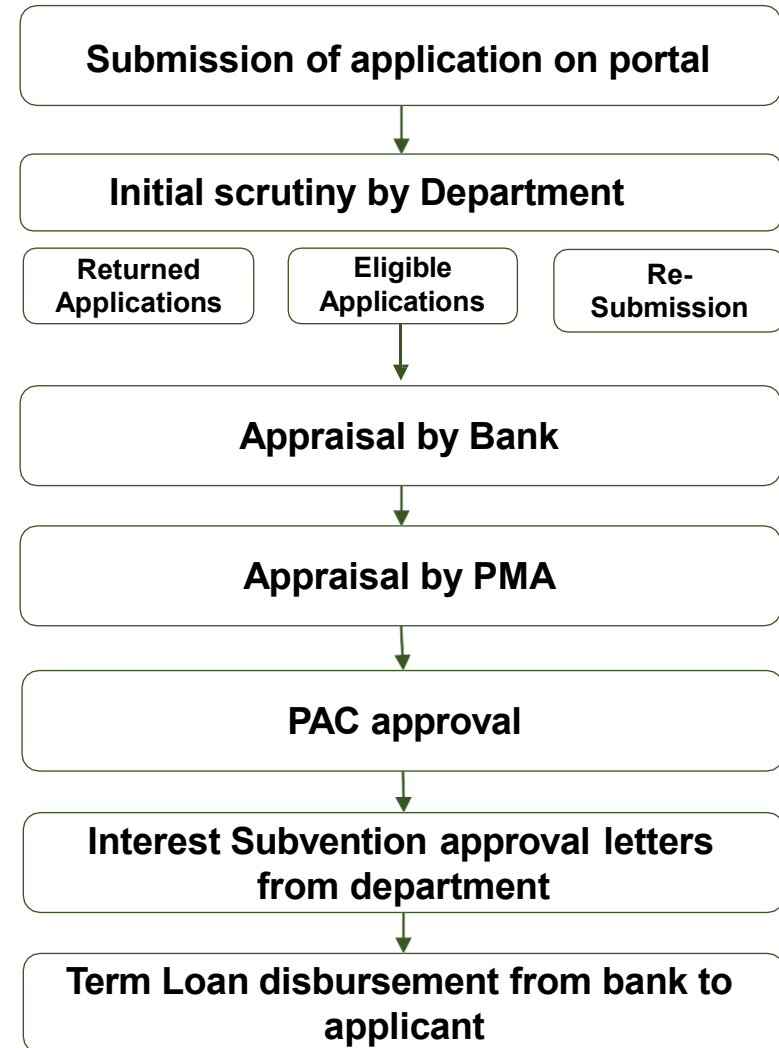


Convergence with capital subsidy schemes of other ministries or state level schemes



Ease of application process through online portal on ahidf.udyamimitra.in

Operating model under AHIDF



AHIDF : Broad Activities Covered



Ice Cream unit



Ultra High Temperature (UHT) Milk processing unit with tetra packaging



Flavored Milk manufacturing unit



Whey powder manufacturing unit



Milk Powder manufacturing unit



Cheese manufacturing unit



Any other milk products and value addition manufacturing unit



Manufacture of quality testing equipment



Establishment of Mini, Medium and Large Animal Feed Plant



Bypass protein unit



Total Mixed Ration Block Making Unit



Enrich Silage making unit



Mineral Mixture Plant



Animal Feed Testing Laboratory



Meat processing Unit

**Set up as a trust in 2000 by
Gol & SIDBI for providing
credit guarantees to loans
extended to MSEs to
obviate requirement of
collaterals**

**When a loan is covered
under CGTMSE, no
collateral security can be
taken by the lending
institution**

**75% of the exposure
is generally covered
through CGTMSE
cover**



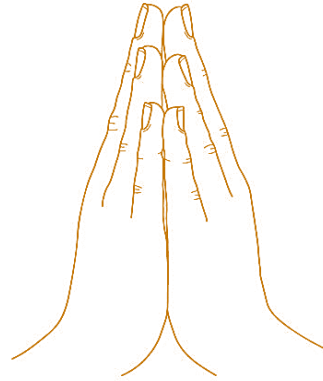
CGTMSE

- **Guarantee cover for loans to MSEs**
- **Loans upto Rs.1000 lakh covered**

**Annual Guarantee Fee
starting from 0.37 % of
guaranteed amount**

**“Credit guarantee cover” for
collateral free loans**





Thank you
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For feedback/suggestions do reach out us at ccg@sidbi.in