



PRODUCT BOUQUET : SIDBI

ARISE Scheme

Planned programs having repayment track record with SIDBI and timely implementation of project

incentive for units having excellent track record and timely implementation of project



ARISE

- Brownfield entities having minimum two years of operation and audited accounts [for at least two full years].
- Cash profits in last audited financial results.



Repayment period of 7 years, extendable upto 10 years on case-to-case basis



Sector based approach. Sectors under the scheme include Automobiles and Automobile Components, Aerospace & Defence, Biotechnology, Chemicals and chemical products, Textile and Garments, Electronic systems, Electrical machinery, Drugs and Pharmaceuticals, Food Processing, Renewable Energy, etc.



100% financing for purchase of machinery only is allowed for smaller loans upto Rs 3 crore



Interest rate 5.50% onwards, depends on internal rating



Generally, upto `5 crore, extended upto `7 crore.

STHAPAN Scheme

- Scheme exclusively for assisting **greenfield units** in specified sectors like PLI, Medical equipment, A&D, etc.

- **Project funding** (/including purchase of industrial plot, civil works, purchase of machinery, MFAs, etc.

Target Segment

What can be funded?

Interest rate & Period

Amount of loan

- Interest rate -6% onwards
- Repayment period generally upto 7 years, can be extended upto 10 years

- Generally, Loan upto Rs 15 crore, can be extended upto Rs 20 crore

Incentive : One-time grant support of ₹1 lakh or 0.1% of term loan outstanding, whichever is lower, shall be provided to a borrower provided they adhere to milestones set under terms of sanction

SMILE

(SIDBI Make In India Soft Loan Fund for MSMEs)

Target Customers

- Focus on 25 Make In India sectors
- Manufacturing as well as Service sector enterprises
- Greenfield units also eligible

Eligibility

- Minimum loan size of Rs.25 lakh
- Term loan upto 75% of project cost
- Soft loan generally upto 10% of project cost
- Generally upto Rs.15 crore.
- Repayment of earlier loans ineligible.

Key attractions

- Soft loan in the nature of quasi equity available to meet DER and growth requirements.
- Interest rate : 6.50% - 8.00% p.a
- Repayment tenure generally upto 7 years.

Other aspects

- Subject to availability of funds from RBI.
- CGTMSE cover for loans upto Rs.2 crore.
- Standard CIBIL / CMR checks.
- Requirement of higher investment grade

Working Capital Limit

Target Customers

- Existing customers solely banking with SIDBI
- Existing customers of the Bank (who are also banking with other banks);
- Existing well performing entities who do not enjoy working capital facility & where term loan is considered by SIDBI
- New entities where term loan is being sanctioned

Eligibility

- Loan size generally upto ` 500 Lakh
- Current Ratio upto 1.25 and ICR upto 1.50 times
- FACR of 0.75 and ACR of 1.40

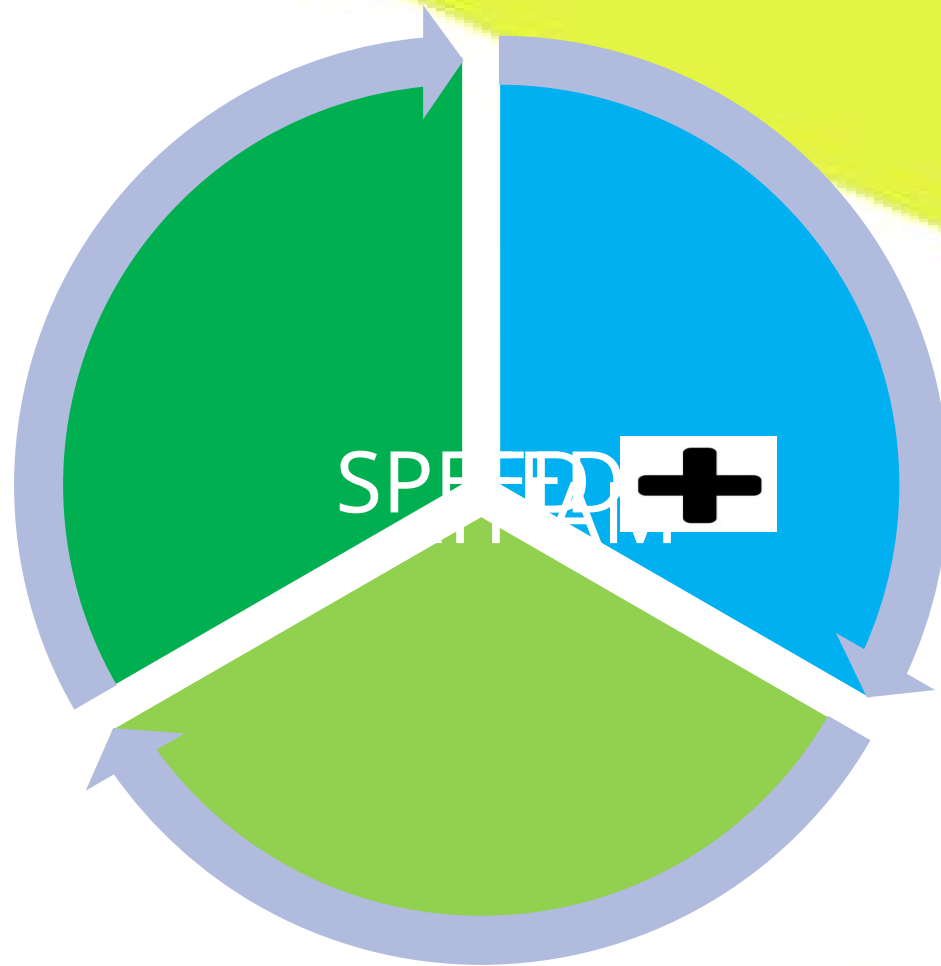
Key Attractions

- Interest rate : 7.55% - 9.10% p.a.
- Repayable on demand
- Arrangement with three Banks i.e. IDBI Bank, City Union Bank and Yes Bank
- Seamless transactions
- Overdraft facility also available through STOCS scheme.

Other aspects

- Validity upto 1 year
- CGTMSE cover for loans upto Rs.2 crore.
- Standard CIBIL / CMR checks

SPEED, SPEED Plus and PRATHAM



SPEED

- MSMEs buying standard OEM machines
- 3 years vintage
- 100% Finance
- 20-25% cash collateral
- Interest rates from 7.75% p.a

SPEED Plus

- MSMEs buying standard high-end machines
- 5 years vintage and turnover of 5 crore
- 100% Finance
- 20%-30% cash collateral
- Interest rates from 7.75%p.a

PRATHAM

- MSMEs buying machines
- 3 years vintage
- 100% Finance
- 30%-35% cash collateral
- Interest rates from 7.75%p.a

STAR, SMILE and WC Financing

Schemes



STAR

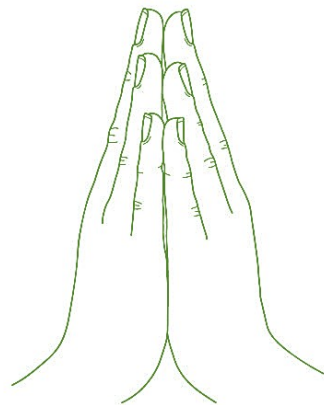


SHWAS

AROG

- ❖ Funding of Rooftop solar project upto 500 KW capacity for **captive consumption**
- ❖ 100% finance, maximum loan upto `250 Lakh
- ❖ Attractive interest – 7.75% p.a. onwards
- ❖ Repayment period upto 7 years

- ❖ MSMEs manufacturing Oxygen cylinders / Oxy generators / Oxygen concentrators etc. for medical use or providing services, Pulse Oximeters, Permitted drugs (Remdesivir, Fabiflu, etc), Ventilators, PPEs, etc.
- ❖ 100% finance, maximum loan upto `200 Lakh
- ❖ Financing in form of TL for capex or WCTL
- ❖ Interest rate : 4.5%-6% p.a.
- ❖ Repayment Period upto 5 years for TL and 36 months for WCTL
- ❖ Cost of credit guarantee cover borne by SIDBI
- ❖ No processing fee and prepayment charges



Thank you



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