



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



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



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.



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.



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

ARISE

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% onward
- 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

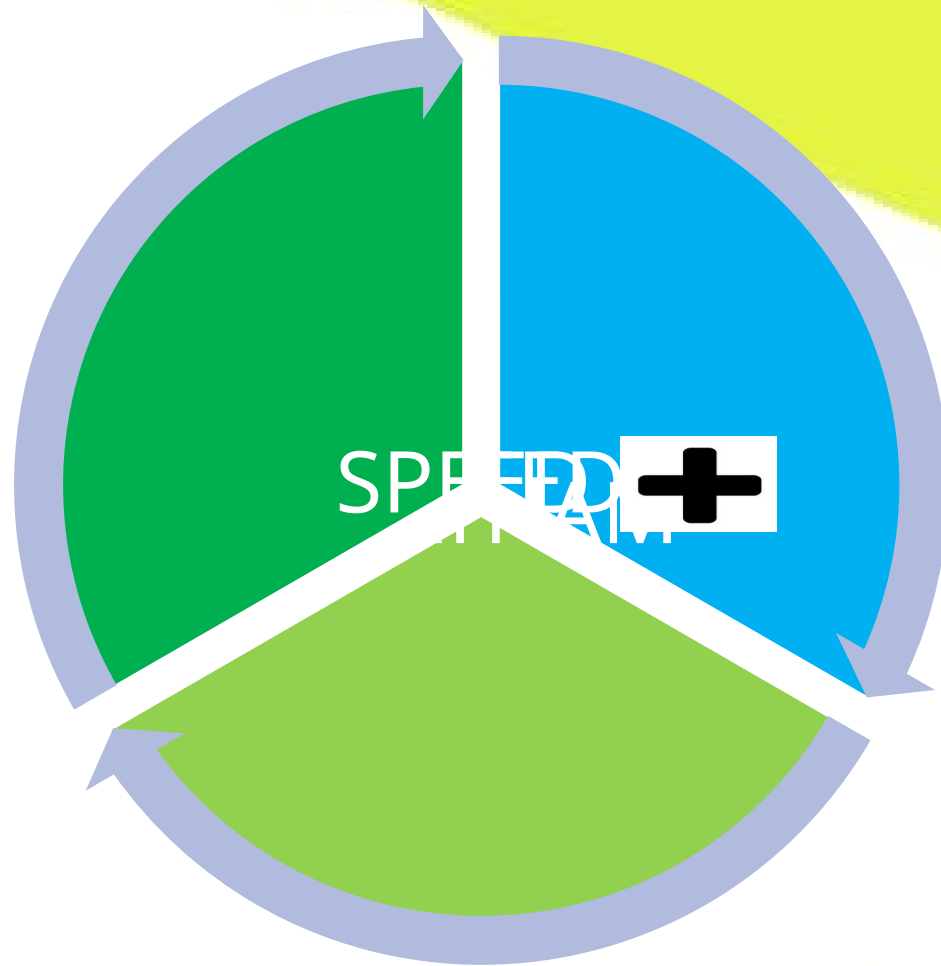
Key Attractions

- 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

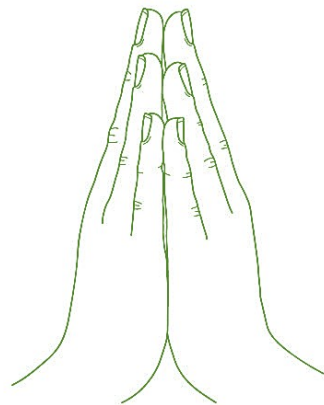


SHWAS

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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