



Stand Up India Scheme

From Rs.10.00 Lakhs to Rs. 100.00 Lakhs Scheme

OBJECTIVE:

To promote entrepreneurship amongst the SC/ST and women.

BENEFITS:

- Composite bank loan of 75% of the project cost (inclusive of term loan and working capital) between Rs 10 lakh and upto Rs 100 lakh.
- The rate of interest would be applicable rate of the bank for that category (rating category) not to exceed (MCLR)+3%+tenor premium).
- Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL), nodal agency National Credit Guarantee Trustee Company, as decided by the banks.
- The term loan is repayable within 7 years with a maximum moratorium period of 18 months. The borrower shall be required to bring in minimum of 10% of the project cost as own contribution.

ELIGIBILITY CRITERIA:

- Loans under the scheme is available for only Green field Projects.
- The entrepreneur may be engaged in manufacturing, services or the trading sector.
- SC/ST and/or woman entrepreneurs, above 18 years of age.
- Borrower should not be in default to any bank/financial institution.

HOW TO APPLY FOR LOAN UNDER STAND UP INDIA:

Directly at Bank branches/Through SIDBI's Stand Up India Portal or Through the Lead District Manager (LDM)

- Facility for uploading various documents like KYC documents, detailed project report etc. is available through the portal which would help banks in appraisal
- Borrower has the option of choosing the bank from which he/she wishes to avail the loan (option to chose 3 banks in order of preference is given).
- Loan will be sanctioned only if it conforms to the bank's norms and subject to necessary due diligence like pre sanction and post sanction visit, end use verification etc.



Please Visit : <https://www.standupmitra.in/Home/SUISchemes>.



PMEGP

Prime Minister's Employment Generation Programme

Pradhan Mantri's Employment Generation Programme (PMEGP) 2nd loan for Upgrading of Existing Units

Up to 100 Lakhs Scheme

OBJECTIVE:

To fulfill the need of additional financial assistance for upgrading and expansion to the successful/well performing units.

QUANTUM AND NATURE OF FINANCIAL ASSISTANCE:

2nd loan for up-gradation of existing PMEGP/MUDRA units.

- All categories of beneficiaries contribution 10% of proposed expansion/upgradation cost.
- The maximum cost of the project/unit admissible under manufacturing sector for up-gradation is Rs. 1.00 Crore and the maximum subsidy @15% would be Rs. 15.00 lakhs.
- The maximum cost of the project/unit admissible under Service/Trading sector for up-gradation is Rs. 25 lakhs and the maximum subsidy would be Rs. 3.75 lakhs.

ELIGIBILITY CONDITIONS FOR THE BENEFICIARIES:

- All existing units financed under PMEGP/MUDRA Scheme whose margin money claim has been adjusted and the first loan availed should have been repaid in stipulated time are eligible to avail the benefits.
- The unit should have been making profit for the last three years.
- Beneficiary may apply to the same financing bank which provided first loan, or to any other bank which is willing to extend credit facility to second loan.
- Registration of Udyam Registration is mandatory.
- The 2nd loan should lead to additional employment generation.

DOCUMENTS TO BE UPLOADED:

- Previous loan sanction letter issued by the Bank, Proof of MM Claims adjusted against previous loan and Bank Certificate for full loan repayment.
- Project report for expansion/upgrading the unit.
- Passport Size photograph
- IT returns for the last 3 years.
- Annual accounts certified by Chartered Accountant for the last 3 Years.
- Implementing Agencies:

The Scheme will be implemented by KVIC/KVIB and DIC.

Please Visit : <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp>

For more information contact General Manager, District Industry Center (DIC)



बनो उद्यमी अभियान



अधिक जानकारी के लिए कृपया संपर्क करें:

उद्योग मित्र, उद्योग विभाग, बिहार, पटना

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(सोमवार से शुक्रवार, प्रातः 10.00 बजे से सांय 5.00 बजे)



Pradhan Mantri Mudra Yojana (PMMY)

Up to Rs.10.00 Lakhs Scheme

BENEFITS:

Term Loan and/or Working Capital loan is provided up to maximum Rs. 10 Lakhs under the following three Shishu, Kishore & Tarun categories:

SHISHU : COVERING LOANS UPTO RS. 50.000

- Shishu Loan's tenure is 5 years
- Normal rate of Interest as applicable to the entrepreneur from time to time.

KISHORE COVERING LOANS ABOVE RS.50.600/- & UPTO RS. 5 LAKHS.

- Kishore Loan's repayment tenure is determined by the bank
- Interest rate to be charged will depend on applicant's credit history, guidelines of the scheme etc. The interest rate in the Kishore category is normally determine by bank from time to time.

TARUN : COVERING LOANS ABOVE RS. 5 LAKHS-RS. 10 LAKHS

- Tarun Loan's repayment tenure is to be decided by the bank
- Interest rate to be charged will depend on applicant's credit history, guidelines of the scheme etc. The interest rate in the Tarun category normally determine by bank from time to time.

ELIGIBILITY CRITERIA :

The business unit should be either one of the following: Small manufacturing unit Shopkeepers, Fruit and vegetable vendors and Artisans.

HOW TO APPLY FOR A LOAN UNDER MUDRA YOJANA :

Approach the following institutions or banks to apply for a loan after preparing a proper business plan :

- All Scheduled Commercial Banks in public and private sector
- Regional Rural Banks
- All Micro Finance Institutions (MFI) small business finance companies and NBFCs
- Scheduled urban and state co-operative banks

REQUIRED DOCUMENTS FOR THE MUDRA LOAN SCHEME

- Business Plan
- Self Attested Identity Proof and Address Proof
- Passport Size Photograph
- Your firm/business Registration Certificate Address and ID proof
- In case machinery have been purchased provide supplier's name, machinery details and machinery price
- When the loan is passed, one will get a MUDRA card, similar to a credit card within limit up to 10% of loan amount to purchase working capital.

Online application can be made at the portal of the bank.



Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme (PMFME)

Up to Rs.10.00 Lakhs Scheme

SUPPORT TO INDIVIDUAL MICRO ENTERPRISES / UPGADATION OF INDIVIDUAL MICRO FOOD PROCESSING UNITS.

1. CREDIT LINKED SUBSIDY

Individual micro food processing units desirous of upgradation of their unit can avail credit linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit. The beneficiary contribution should be a minimum of 10% and the balance should be a loan from a bank.

2. ELIGIBILITY CRITERIA FOR INDIVIDUAL MICRO ENTERPRISES UNDER THE SCHEME.

- Existing micro food processing units in operations;
- Existing units should be those identified in the State level upgradation Plan (SLUP) for One District One Product (ODOP) products or by the Resource Person on physical verification. In case of units using electrical power, electricity bill would support it being in operations. For others units, existing operations, inventory, machines and sales would form the basis;
- The enterprise should be unincorporated and should employ less than 10 workers;
- The enterprise should preferably be involved in the product identified in the ODOP of the district. Other micro enterprises could also be considered;
- The applicant should have ownership right of the enterprise;
- Ownership status of enterprise could be proprietary / partnership firm;
- The applicant should be above 18 years of age and should possess at least VIII standard pass educational qualification;
- Only one person from one family would be eligible for obtaining financial assistance. The "family" for this purpose would include self, spouse and children;
- Willingness to formalize and contribute 10% of project cost and obtain Bank loan;
- Cost of the land should not be included in the Project cost. Cost of the ready built as well as long lease or rental work shed could be included in the project cost. Lease rental of work shed to be included in the project cost should be for a maximum period of 3 years only.

Please visit : <https://pmfme.mofpi.gov.in/pmfme/#/Home-Page>



PMEGP
Prime Minister's Employment
Generation Programme

Pradhan Mantri's Employment Generation Programme (PMEGP)

Up to Rs. 50.00 Lakhs Scheme

OBJECTIVE:

To generate employment opportunities in rural as well as urban areas of the country through setting up of new self employment ventures/ projects/ micro enterprises.

BENEFITS:

Financial assistance to selected candidates in terms of bank loan for the margin money to the extent of 15% to 35% of the total project cost.

AREA OF OPERATION:

Rural area as declared under KVIC Act 2006 – Scheme to be implemented by KVIC, KVIB and DIC.

ELIGIBILITY CRITERIA FOR BENEFICIARIES:

- Any individual, above 18 years of age. At least VIII standard pass.
- Maximum cost of the project admissible under manufacturing sector is Rs. 25 Lakhs and business/services sector is Rs. 10 Lakhs.
- Beneficiaries are identified & selected by the District Level Task Force consisting of representatives from KVIC/ State KVIB/ State DICs and Banks and headed by DM/DCs.
- Only new projects for activities excluding the negative list are considered for sanction under PMEGP.

SUBSIDY:

- General Category: @ 15% of Project cost in urban area & 25% in rural area.
 - SC/ST/OBC/Women/Minority/Handicap etc.: 25% of the project cost in urban area & 35% in rural area.
- Note : The maximum cost of the project / unit admissible for margin money subsidy under manufacturing sector is Rs. 50.00 Lakhs and business / service sector is Rs. 20.00 Lakhs.

MARGIN OF BENEFICIARIES:

- 10% of the project cost for General category & 5% of the project cost for SC/ST/OBC/Women/Minority/ Handicap etc.

RATE OF INTEREST:

- Normal rate of interest as applicable to the enterprises from time to time.

SECURITY:

- No Collateral security & No 3rd party guarantee.

HOW TO APPLY UNDER PMEGP:

Application can be made Online on KVIC website: <https://www.kviconline.gov.in/>
<https://www.kviconline.gov.in/pmegportal/pmegphome/index.jsp>

For more information contact
General Manager, District Industry Center (DIC)