

SIDBI provides Project finance for new units as well as existing units for expansion, Machinery finance for existing units, green finance for energy efficient investments, working capital /overdraft facilities. Apart from fund based facilities, SIDBI also provides non fund based facilities like opening of LCs, issue of bank guarantees, etc.

**SIDBI is extending these assistances through digitized platforms to MSMEs.**

Loans up to Rs.1 cr (for new customers) and upto Rs.2 crore (for existing customers) meeting scheme norms such as 3 years of operations, GST and Udyam registration etc., are being provided through EXPRESS scheme, which gives immediate sanction of financial assistance to applicant units.

SPEED provides financial assistance upto to Rs.15 cr for the purchase of machinery /equipments (including eligible 2nd hand machines) to eligible units (having 3 years of operations with cash profits) in dual financing model ie., 100% financing option with margin of 25% as FD or promoters contribution model with financing upto 75% of the cost. Rate of interest is linked to SIDBI's MCLR (presently at 8.50% pa.)

SIDBI extends financial assistance to all eligible units as per MSMED Act 2006, to set up new units as well as for expansion of existing unit by way of project financing (for land, building/civil works, machines, equipment etc), where TL upto 75% for existing units and 66% for new unit. Loans upto Rs.50 cr can be provided under this scheme. RoI is linked to MCLR of SIDBI.

Under STHAPAN scheme, SIDBI provides financial assistance to set up new units/ greenfield investments (for purchase of land, civil works, machine etc). Loans upto 75% of the project cost can be provided to promoters who are having atleast 3 years of business experience in manufacturing activity. Repayment period upto 9 years with MCLR linked RoI.

Under ARISE scheme, SIDBI provides financial assistance for expansion / modernization of existing units. Loans upto 80% of the project cost can be provided to promoters who are having atleast 2 years of operation and cash profits. Repayment period upto 9 years with MCLR linked RoI.

SIDBI provides regular WC limit to MSMEs (including new units) along with TL assistance. In addition to that SIDBI also provides overdraft assistance for working capital requirement through the scheme SWIFT to eligible units having 3 years of operations and not having any WC limit from banks. Assistance upto Rs.3 cr is provided under the scheme. RoI linked to MCLR.

SIDBI provides short to medium term financial assistance to MSMEs supply to defense or related sectors for executing confirmed defense orders, in the form of Working capital term loan. Assistance upto Rs.20 cr for well established units and Rs.5 cr for new units are provided with MCLR linked attractive RoI.

TL assistance upto Rs.5 cr is being provided under the scheme MORE, to facilitate modernization/ renovation of hotels/ restaurants etc.