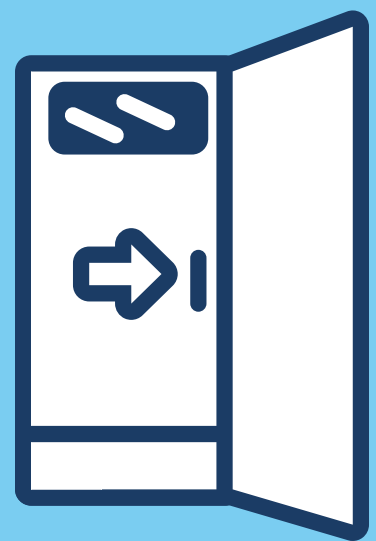


Are you availing all the benefits of MSME?

**On 1st June 2020, Government revised the limits upwards to cover enterprises with an investment up to 50 Crores and turnover up to 250 Crores (Exclude Export Turnover)*

EMERGENCY CREDIT LINE GUARANTEE SCHEME

- Available for all businesses including Traders
- Eligibility - Loan outstanding not more than Rs.25 Crores as on 29th Feb 2020 and turnover not more than Rs.100 Crores
- Loans with a 4 year tenor and moratorium of 12 months on principal repayment
- Interest to be capped at 9.25% for banks and 14% for NBFC.
- No fee for credit guarantee
- The scheme is available till Oct 31st, 2020



PRIORITY LENDING BY BANKS

Priority sector lending include only those sectors, as part of the priority sector that impact large sections of the populations, the weaker sections and the sectors which are employment intensive such as agriculture, and Micro and Small enterprises

EQUITY INFUSION THROUGH FUND OF FUNDS

- Government to contribute Rs.10,000 crores and other banks/NBFC/FI/VC to contribute Rs. 40000 crores - to be pooled and invested as equity in MSME
- MSME facing shortages of Equity to benefit
- Provide assistance to MSME with growth potential and viability
- Help the MSME to expand it



INTEREST SUBVENTION SCHEME

Subvention of 2% on all eligible working capital or term loan up to a maximum extent of Rs.100 Lakhs.

ISO CERTIFICATION SUPPORT

75% of the certification expenses upto a maximum of Rs.75,000 to acquire ISO certification are reimbursed for each unit.



CONCESSION IN ELECTRICITY BILLS

The enterprise having MSME registration can apply to the electricity board along with the MSME certificate for concession in electricity bills.

PROTECTION AGAINST DELAYED PAYMENTS FROM BUYERS

If the buyer delays the payment for more than 45 days after accepting the products or services, then the buyer has to pay compound interest. The interest rate is three times the rate that is notified by the RBI.



PROCUREMENT BY PSU AND CENTRAL GOVERNMENT

According to Public Procurement Policy for Micro and Small Enterprises (MSEs) Amendment Order, 2018, Central government and PSU has to procure minimum 25% from MSMEs

AND MANY MORE...

- Patent Subsidy
- Collateral Free Credit Facility
- Subordinate Debt
- Financial support for foreign exhibition
- Reservation Policy
- E-market linkages
- And many more.....

