



AVAILING BUSINESS LOAN



PMEGP



Prime Minister's
Employment Generation Programme

- Implemented by Khadi and Village Industries Commission (KVIC).
- Any individual, above 18 years and VIII pass.
- Subsidy – 35% for SC/ ST/ OBC/ Minorities etc.
- Bank finance – 95% (TL & CC)
- Maximum cost of the new project for subsidy:
 - *Manufacturing sector - ₹ 25 lakhs (CC- 40%)*
 - *Service sector - ₹ 10 lakhs. (CC -60%)*
- How to prepare & apply?

MUDRA (PMMY)



Pradhan Mantri
मudra
Yojna

- Loans up to 10 lakh to Micro/small enterprises in non-farm activities.
- Repayment period:
 - CC/WC – 3 years
 - TL – 5 years
- Margin – upto 10%
- How to prepare & apply?

Stand-up India



- Bank loans between 10 lakh and 1 Crore to SC, ST and woman borrower.
- For setting up a green field project (Manufacturing, services or trading sector)
- In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.
- How to prepare & apply?

PSB Loans in 59 minutes



- Loan amount Rs 1.00 lac to Rs 5.00 crore
- Personal, Auto, Home & Business loan
- GST Registration
- Income Tax Return
- 6 months Bank Statement
- Business & loan requirement details

CGTMSE



- Credit Guarantee Fund Trust for Micro and Small Enterprises
- Collateral free loan up to a limit of ₹ 200 lakh for individual MSE on payment of guarantee fee to bank by the MSE.

TAKING OFF



- Solid business plan/start the business
- Obtain Trade License/Statutory License(s)
- File ITR annually on time (even if non-taxable)
- Prepare Balance Sheet/Project Report
- GST Registration (If applicable)
- Apply/ liaison with bank

Thank You!

Any questions?

