



*Welcome to
Internet Service Provider Conclave-
“Bridging the Digital divide”*



Eligibility :

All Business Units who want to avail loan facility for:

Manufacturing # Services activities

Self-employed and professional individuals
(covered by MSMED Act 2006)

Wholesale/retail trade



- We finance all activities pertaining to activities under Service or manufacturing .
- All such loans can be applied in PBS 59 minutes portal
- <https://www.sbiloansin59minutes.com> or by branch visit.



- Loans upto Rs 5 crore are covered under CSTSME(Credit Guarantee fund for Small and medium enterprises)
- Such loans are Collateral free



Purpose

\$ For build-up of current assets and fixed assets.

\$ For business purpose, capacity expansion, modernization.

\$ Short term working capital (including shoring up of Net Working Capital, etc



Loans under CGTMSE Scheme

- It's collateral free upto Rs 5.00 crore

Credit Guarantee Schemes

	Credit Guarantee Scheme for MSE (CGS of CGTMSE)	Credit Guarantee fund for micro units (CGFMU)	Credit Guarantee scheme for Stand up India (CGSSI)	Credit Guarantee scheme for Scheduled Caste(CEGSSC)
Fund Management	Managed by CGTMSE	Managed by NCGTC	Managed by NCGTC	Managed by IFCI
Eligible Borrowers	New & existing MSE units for activities defined under MSMED Act 2006	PMMY loan sanctioned to micro units on or after 8.04.2015 & OD in PMJDY accounts	Loans sanctioned under Stand Up India Scheme to SC/ST & Women Entrepreneurs	Registered Companies, Societies/Regd. Partnership Firm/ and Sole Proprietorship Firms having 51% shareholding by SC entrepreneurs/ promoters/ members with management control for past 6 months) Individual SC Entrepreneur.
Activities covered	Manufacturing and Service sector excluding Retail Trade	Manufacturing, Service, Retail Trade, Agriculture allied & PMJDY	Greenfield enterprises in Manufacturing, Service or Trading	Project/Units being set-up promoted and run by SCs in Manufacturing/Trading & Service sector, Commercial Agriculture, food processing, horticulture, poultry etc.,

Credit Guarantee Schemes

	Credit Guarantee Scheme for MSE (CGS of CGTMSE)	Credit Guarantee fund for micro units (CGFMU)	Credit Guarantee scheme for Stand up India (CGSSI)	Credit Guarantee scheme for Scheduled Caste(CEGSSC)
Eligible Loan Amount	Maximum credit cap of Rs. 500 lakh per borrower (FB & NFB)	Max loan Rs.10 lakh as per PMMY	Over Rs.10 lakh & up to Rs.100 lakh	Rs.15 lakh to Rs.500 lakh. For Individual SC Entrepreneur- Rs.15 lakh to Rs.100 lakh
Guarantee Fee Rate	Standard Rate (S.R.) 0.75% to 1% p.a. plus Risk Premium i.e.15% of S.R. (based on NPAs/Claim payout ratio)	Standard Basic Rate- 1% p.a. plus Risk premium (15% of S.R.)	Standard Basic Rate of 0.85% p.a. plus Risk premium (15% of S.R.)	For loan amount of Rs.15 lakh to less than Rs.100 lakh- 0.20 % p.a. (SC disabled women -0.10%) For loan amount of Rs.100 lakh and above – 0.75% p.a. (SC disabled women- 0.50%)

Credit Guarantee Schemes

	CREDIT GUARANTEE SCHEME FOR MSE (CGS of CGTMSE)	CREDIT GUARANTEE FUND FOR MICRO UNITS (CGFMU)	CREDIT GUARANTEE SCHEME FOR STAND UP INDIA (CGSSI)	CREDIT GUARANTEE SCHEME FOR SCHEDULED CASTES (CEGSSC)	
Extent of Guarantee Cover	W.e.f. 01.01.2017 Micro Enterprises Loan upto Rs.5 lakh – 85% of amt in default Above Rs.5 lakh up to Rs.50 lakh- 75%	Max cover available based on amount in default per portfolio. The first 5% (NPA of the portfolio) has to be borne by the Bank. The amount over and above 5% in default will be	For loans up to Rs.50 lakh 80% of amount in default with Max Rs.40 lakh.	Rs.15 lakh - 1 Cr > Rs.1Cr - Rs.2 Cr > Rs.2 Cr - Rs.5 Cr > Rs.5 Cr	100% 80% 70% 60%
	Women/ Units in North East/Sikkim- Loan above Rs.5 lakh up to 50 lakh- 80% (other than loan up to Rs.5 lakh to Micro)	settled by NCGTC to the extent of 50% on pro-rata basis.	For loans above Rs.50 lakh up to Rs.100 lakh- Rs.40 lakh plus 50% of amount in default above Rs.50 lakh with overall ceiling of Rs.65 lakh		
	All other Category- Up to Rs.50 lakh 75%				

Credit Guarantee Schemes

	Credit Guarantee Scheme for MSE (CGS of CGTMSE)	Credit Guarantee fund for micro units (CGFMU)	Credit Guarantee scheme for Stand up India (CGSSI)	Credit Guarantee scheme for Scheduled Caste(CEGSSC)
Business model	<p>B2B - CGTMSE and Member Lending Institutions (SMECs, RASMECs in BPR Centers & RBOs in Non- BPR Centers)</p> <p>Individual accounts to be fed in CGTMSE online portal.</p>	<p>Portfolio basis- cumulative built up of quarterly outstanding balance of the MUDRA accounts & uploaded quarterly in NCGTC portal in batch.</p> <p>Portfolio crystallized at the end of the FY (base year).</p> <p>Fresh portfolio from the beginning of the subsequent FY.</p>	<p>Portfolio basis- SUI Loan accounts, uploaded in batch as at the end of quarter</p> <p>Portfolio crystallized at the end of the FY (base year).</p> <p>Fresh portfolio from the beginning of the subsequent FY.</p>	<p>Upon registering the loan application with IFCI & on receipt of Regn. no. within 30 days of disbursement of loan. (Copies of sanction letter to be submitted to IFCI)</p>

SBI Asset Backed Loans Scheme



Nature of facility

@ Type of facility : Drop-line Overdraft OR Cash Credit

@ LTV ratio : @60%

@ Minimum loan amount: > Rs 10 lakhs

@ Maximum loan amount: Rs. 20 crores.

Documents required...

1. Loan Application Form in Banks Format
2. KYC Documents
3. GST Returns
4. Accounts Statements
5. IT Return and Balance Sheet for last three years
6. Apply through Contactless Lending Platform (CLP)

Contact Number & Address

State Bank of India,
Small Industries Branch
Godrej Castlemaine,
Near Ruby Hall Clinic,
Pune Nagar Road,
Pune 411001

Sameer Joshi
Relationship Manager (SME)
Mob. 9765498956
Email – sameer.joshi@sbi.co.in
sbi.04726@sbi.co.in

Thank You