

Main Schemes Promoted by State Bank of India



Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
SME Smart Score	<p>MANUFACTURING UNITS: Rs.5 lacs to up to Rs.50 lacs (20% of annual turnover for WC loan and 67% of project cost for TL)</p> <p>TRADE & SERVICES: Rs.5lacs to Rs.25lacs (15% of annual turnover for WC and 67% of project cost for TL.)</p> <p>Purpose :Working Capital needs & Acquisition of fixed assets</p>	The chief promoter /chief executive should be 18 to 65 years of age	Upto INR 25 lakh	Competitive Pricing Linked to MCLR			WC loan to be renewed every two years with annual review of performance. TL not more than 5 years excluding moratorium not exceeding 6 months		Margin (%) : 25% for working capital component and 33% for TL component
SME Credit Card	To meet any kind of credit requirements including purchase of shop	<p>Customers with satisfactory record for last 2 years in following segments:</p> <p>Small industrial units, Small retail traders, Professionals & self-employed persons, Small business enterprises, Transport operators, Units who do not enjoy credit limit</p>	Maximum: Rs.10 lacs	Competitive Pricing Linked to MCLR			WC valid for 3 years with annual review. TL not more than 5 years excluding moratorium of 6 months		Margin: Up to Rs.25000/- Nil Above Rs.25000/- 20%

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
		with us / other banks at present with excellent performance and credentials may be considered. Term loans can be sanctioned under SBCC for acquisition of shop under Small Business Enterprises.							
Pradhan Mantri Mudra Yojana*	Nature of Facility : Working Capital and Term Loan Purpose : Business purpose, capacity expansion, modernization	Existing & New units	Maximum loan amount : Upto Rs 10 lacs Loans upto Rs.50,000 are categorised as SHISHU Loans from Rs.50,001 to Rs.500,000 are categorised as KISHORE Loans from Rs.500,001/- to Rs.10,00,000/- are categorised as TARUN	Competitive Pricing Linked to MCLR			WC/TL: in 3 - 5 yrs including a moratorium of upto 6 months depending on the activity/ income generation. Review of WC/TL to be done annually.		Margin: Upto Rs. 50,000/- Nil Rs. 50,001 to Rs. 10 lacs: 10% Processing fee: Nil for Shishu and Kishore to MSE Units For Tarun: 0.50%(plus applicable tax) of Loan amount

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
Distressed Assets Fund - Subordinate Debt for Stressed MSMEs (DAF-SDSM)*	<p>The Scheme is applicable for those MSMEs whose accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during financial year 2018-19 and financial year 2019-20.</p> <p>The Scheme is valid for MSME units which are stressed, viz. SMA-2 and NPA accounts as on 30.04.2020 who are eligible for restructuring as per RBI guidelines on the books of the Lending institutions.</p>	<p>The unit must be in running condition and operational.</p> <p>Personal loan will be provided to the promoters of the MSME units. The MSME itself may be Proprietorship, Partnership, Private Limited Company or registered company etc.</p>	<p>15 % of Promoter's stake in the MSME entity (equity plus debt) or Rs 75 lakhs whichever is lower as per last Audited Balance Sheet. However, this personal loan shall not exceed the original debt of the beneficiary</p>	<p>EBLR + 100 bps (present effective rate 7.65%). Interest to be serviced as and when debited.</p>		<p>1. First charge over security / collateral brought in towards 10% margin under sub debt facility.</p> <p>2. Second charge over assets financed under existing facilities for the entire tenor of the sub-debt facility.</p>	<p>Tenor: Maximum 10 years from the date of disbursement</p> <p>Moratorium: Maximum 7 years for principal only, interest is payable at monthly intervals</p> <p>36 equal installments</p>		<p>Guarantee fee: 1.50% per annum on the guaranteed amount on outstanding basis, payable by the borrower.</p> <p>Extent of coverage: 90% guarantee coverage would come from CGSSD/CGTMSE and remaining 10% from concerned promoter(s) on the credit extended by Banks under the scheme. The guarantee cover would be uncapped, unconditional and irrevocable credit guarantee.</p>

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
Guaranteed Emergency Credit Line*	GECL facility will help BEs/ MSMEs to augment their net working capital, to meet operational liabilities and restart their businesses during COVID-19 crisis.	<p>All borrower accounts (BEs/ MSMEs) with combined outstanding loans of up to Rs. 25 crore as on 29.2.2020, and annual turnover of up to Rs.100 crore in the previous financial year (2019-20) are eligible for GECL funding under the Scheme. In case accounts for FY 2019-20 are yet to be audited/finalised, the Bank may rely upon Borrower's declaration of turnover.</p> <p>Loans provided to Business Enterprises / MSMEs constituted as Proprietorship, Partnership, registered company, trusts and Limited Liability Partnerships (LLPs) shall be</p>	Maximum up to 20% of the entire fund based outstanding as on 29.02.2020. The maximum is Rs. 5 cr. (dirbursed in a maximum of 4 tranches)	<p>a) EBLR (presently 7.05%) + 75 bps, present effective 7.80%</p> <p>b) Maximum 9.25% p.a, during the entire tenor</p>		<p>The additional WCTL facility shall rank pari-passu with the existing credit facilities, in respect of underlying security as well as cash flows for repayment.</p> <p>No additional collateral for funding under GECL.</p>	<p>Tenor: Maximum 4 years from the date of disbursement</p> <p>Moratorium: 12 months for principal only, interest is payable at monthly intervals</p> <p>The principal shall be repaid in 36 equal installments after the moratorium period is over.</p>		

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
		eligible under the Scheme							
Common COVID emergency credit line		All existing Standard Accounts including SMA 0 and SMA 1 accounts as on date of sanction are eligible	10% of the existing fund based working capital limits with maximum cap of Rs. 200.00 Cr.	1 year MCLR to be reset after 1 year. (Current 1 year MCLR is 7.40%)		Extension of charge on existing primary and/or collateral security	Tenor: 24 months Repayable in 18 equal monthly instalments after a moratorium of 6 months from date of disbursement. Interest to be serviced as and when applied		Valid until 31st October till further notice

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
<p>Liberalised Working Capital Assessment Scheme for MSME borrowers (upto 5 crore)*</p>	<p>To provide additional finance on liberal terms for build-up of current assets and to tide over the fallout of COVID-19 Pandemic, our Bank will provide enhanced working Capital (WC) limits for meeting the genuine business requirements of the unit.</p>	<p>Existing MSME Borrowers only. · Account should be a Standard Asset as on date of sanction (SMA 0, 1 & 2 are also eligible)</p>	<p>Borrowers will be eligible for WC limits upto max. 33 % of the revised projected annual turnover for FY-21. Max Rs. 5.00 cr (FB + NFB), whichever is lower. Reduction in margins and extension of cover period of receivables is also permissible. · Cover period on receivables (other than associates) may be increased by up to a maximum of 90 days (over and above the cover period) sanctioned during last assessment). · All other ad-hoc Limits sanctioned (if any) sanctioned earlier, will be subsumed in this limit.</p>						

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
			<ul style="list-style-type: none"> The limits proposed should be renewed/ reviewed within 12 months from the date of sanction of liberalised WC limits. Extension of Charge over the existing Primary and Collateral Security Scheme will be valid till 31.05.2020 						
Liberalised Working Capital Assessment Scheme for MSME borrowers (> 5 crore)*	To provide additional finance on liberal terms for build-up of current assets and to tide over the fallout of COVID-19 Pandemic, our Bank will provide enhanced working Capital (WC) limits for meeting the genuine business requirements of the unit.	Existing MSME Borrower (Limits above Rs 5.00 cr.) Standard Accounts as on date of sanction (SMA 0, 1 & 2 are also eligible) NWC should not be negative as per the last renewal	<ul style="list-style-type: none"> Relaxation in holding period/ cover period is permissible. Eligible for reduced margin and cover period of receivables. All other ad-hoc Limits sanctioned (if any), will be subsumed in this limit. Extension of 						

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
			Charge over the existing Primary & Collateral Security · Scheme will be valid till 31.05.2020						
SME E-Biz Loan	To provide financial assistance to registered sellers of e-commerce portal engaged in selling products through online portal of e-commerce companies.	Sellers registered on e-Commerce portal for selling products online with at least 6 months track record on any of the major e-Commerce player Limit assessment: Based on turnover done in the immediate previous 12 months through all accounts maintained by the unit	Minimum: Above Rs 50.00 Lakh Maximum: Upto Rs. 500.00 Lakh	Highly competitive pricing		Min 35% collateral (in the form of SARFAESI compliant land/building, & liquid securities in the form of Bank Deposits, LIC, NSC, KVP pledged/assigned to the Bank.)			First Year : 1.00% of limit sanctioned+ applicable taxes Second year onwards : 0.35% +applicable taxes

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
Simplified Small Business Loan	General purpose loan for business such as for build-up of current assets and fixed assets needed for business purpose	Existing business for at least 5 years in the same locality/area. Should be owner of the premises OR should have valid tenant agreement with the owner of the shop (In case of rented premises, residual period of minimum 3 year) Current account holder at any bank for at least 2 years (proprietorship, partnership & corporate concerns). Min Avg. Monthly balance of more than Rs 1 lac in last 12 months, with monthly threshold balance of Rs 10,000	Min: Above Rs. 10 lacs Max: Less than Rs. 25 lacs.	Pricing Competitive Pricing Linked to MCLR		Minimum collateral of 40%	Repayment Period upto 60 Months		Margin (%) 10% which will be ensured through stocks and receivable statement Unified Charges : Rs. 7500/- (comprising of processing fee, EM charges, documentation charges, Inspection, commitment charges and remittance charges)

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
Standup India*	Composite loan: To meet all kinds of credit requirement for setting up Greenfield projects under manufacturing, services or the trading sector.	All loans more than Rs. 10 lakhs and up to Rs. 1 Crore to SC / ST borrowers and women entrepreneurs for Greenfield projects only.	Minimum loan amount: > Rs 10 lacs Maximum loan amount: Rs. 1 crore	Competitive Interest rates Linked to MCLR		No Collateral / Third Party Guarantee to be obtained. All loans to be covered under CGSSI (Credit Guarantee Scheme for Stand-Up India Scheme)	Maximum of 7 years (including moratorium period upto 18 months)		Margin (%) : Minimum mandatory margin is 10%. Max. Margin money on composite loan would be upto 25% which will be reduced through convergence with Central / State schemes. Processing Fee : 0.20% of loan amount (plus GST as applicable). No other charges are proposed to be recovered.

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
Prime Minister Employment Generation Programme	The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursal to the beneficiaries / entrepreneurs directly into their bank accounts.	Any individual, above 18 years of age. At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector. Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible.	The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs. Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost) Area (location of project/unit) General category 15%(Urban), 25%(Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.) The balance amount of the total	Normal rate of interest			3-7 years		

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
			project cost will be provided by the banks in the form of term loan and working capital.						
COVID-19 Relief Measure	Term Loans: In terms of RBI COVID 19 regulatory package, SBI has initiated steps to defer the instalments and interest/EMIs on Term Loans falling due between 01.03.2020 to 31.05.2020. Accordingly, the total repayment period will be extended by 3 months over the original repayment period.								

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
COVID-19 Relief Measure	Working Capital: In respect of working capital facilities sanctioned in the form of Cash Credit/OD, interest applied during the period 01.03.2020 to 31.05.2020 shall be deferred and interest accumulated for the period shall be paid/recovered after the expiry of deferment period along with the monthly interest for June 2020.								
CGTSME Scheme	Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI) jointly established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in order to implement Credit Guarantee	New as well as existing Micro and Small Enterprises.	not exceeding Rs.100 lakh						

Scheme	Details	Eligibility	Loan Amount	Rate of Interest	Interest Subsidy	Security	Repayments	Service Charges	Other Details
	Scheme for Micro and Small Enterprises. The corpus of CGTMSE is contributed by Government of India and SIDBI. 75% of the loan amount to the bank is guaranteed by the Trust Fund.								
Note: Marked in * are centrally sponsored schemes actively promoted by the bank									