

# AROG

**SIDBI Assistance to  
MSMEs for Recovery &  
Organic Growth  
during COVID19  
pandemic**

## Target Customer /Purpose

Micro, Small & Medium Enterprises engaged in manufacturing of products or providing services which are directly related to fighting corona virus, such as Pulse Oximeters, Permitted drugs (Remdesivir, Fabiflu, Dexamethasone, Azithromycin, Zincovit, Limcee, Ivermectin, Paracip, Azax, Betadine, etc), Ventilators, PPEs, inhalation Masks, IV Fluid – DNS / Dextrose, IV Sets, IV Cannula, ICU Beds, Cardiac monitors, Syringe pumps, Portable X ray machines, Endotracheal tube, Suction tube, etc.

## Eligibility

- Existing Customers - Cash profit in last audited balance sheet (i.e. FY 2020)
- New customers to SIDBI – Cash profit in last two years.
- Satisfactory Credit track record with existing Bankers / FIs

## Application

- One Page Application
- Standard KYC checks and due diligence
- Sanction within 48 hours post receipt of mandatory information

## Key Attractions

- Upto 100% finance • Very Low collateral option
- Nil processing fee • Attractive Interest Rates
- Credit Guarantee option also available (Charges to be borne by SIDBI)

## Loan Amount & Interest Rate

- Term Loan for purchase of equipment / machines
- Working Capital Term Loan for purchase of raw materials or executing confirmed orders
- Maximum: ₹ 200 lakh
- RoI: 5.50%- 6% p.a.

## Other Aspects

- Repayment period
  - ✓ Term Loan - Upto 60 months
  - ✓ WCTL – Upto 18 months
- Moratorium upto 12 months included.

## Documentation / Disbursement

- Simple Loan documentation
- Direct payment to supplier for purchase of equipment / machinery / MFAs and raw material