

| S.N. | PARAMETERS | PARTICULARS | | | | | | |
|------------------|---|---|---------|---------|-----------------|-------------|------------------|---|
| 1. | Target Group | MSMEs & Non MSMEs with Special Focus on Micro Enterprises, Woman and Youth Entrepreneur | | | | | | |
| 2. | Purpose | Facility under the scheme shall be provided for genuine business needs, not prohibited by applicable law to meet Working Capital requirement. | | | | | | |
| 3. | Eligibility | a) Individuals/ Proprietorship / Partnership / Limited Liability Partnership (LLP) / Pvt. Ltd. Co. / Public Ltd. Co/Trust/ Societies & Co-operative Societies (registered and incorporated under applicable law) having GST Registration No. (wherever applicable) b) MSMEs should have valid Udyam Registration No. (URN) c) HUF not permitted d) Firm having at least 6 months of existence. | | | | | | |
| 4. | Loan Amount | Minimum: Above ₹ 20.00 Lakh Maximum: ₹ 2.00 Crore | | | | | | |
| 5. | Assessment of Loan | On the basis of GST Return or Credit Summations in the account | | | | | | |
| 6. | Concession in ROI | Concessional ROI and extra concession to women and youth entrepreneur. | | | | | | |
| 7. | Processing Fee | 25% Concession in applicable Processing Fee | | | | | | |
| 8. | LC & BG Commission | 25% concession on applicable charges | | | | | | |
| 9. | Non-Credit related Service Charges | i. RTGS, NEFT, IMPS charges are exempted ii. Cash handling charges for deposit in overdraft account opened under the scheme are as under: <table border="1" data-bbox="571 1198 1428 1451"> <thead> <tr> <th>Deposit</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto ₹2.00 Lakh</td> <td>----NIL----</td> </tr> <tr> <td>Above ₹2.00 Lakh</td> <td>₹1 per thousand subject to minimum of ₹100/- and maximum of ₹3000/-</td> </tr> </tbody> </table> | Deposit | Charges | Upto ₹2.00 Lakh | ----NIL---- | Above ₹2.00 Lakh | ₹1 per thousand subject to minimum of ₹100/- and maximum of ₹3000/- |
| Deposit | Charges | | | | | | | |
| Upto ₹2.00 Lakh | ----NIL---- | | | | | | | |
| Above ₹2.00 Lakh | ₹1 per thousand subject to minimum of ₹100/- and maximum of ₹3000/- | | | | | | | |
| 10. | Benchmark Financial Ratio | Not applicable | | | | | | |