

Type of Loan	Term Loan - General										
Scheme name	TERM LOAN FOR INDUSTRIAL ACTIVITIES										
Purpose of the loan	To meet long term financial needs of industry and industry-related projects										
Eligibility Criteria	Industry covers wide spectrum of activities both in the manufacturing and service sector, especially in the Micro, Small and Medium Enterprises (MSMEs)										
Upper loan limit	The upper limit is up to Rs.50 crore										
Internal credit rating	Should obtain a minimum credit rating of 40%										
Promoter's contribution		<table border="1"> <thead> <tr> <th>Particulars</th> <th>Promoters Contribution (PC - Minimum)</th> </tr> </thead> <tbody> <tr> <td>New units - General</td> <td>33.33%</td> </tr> <tr> <td>Energy Saving projects</td> <td>20.00%</td> </tr> <tr> <td>Acquisition of existing units</td> <td>25.00%</td> </tr> </tbody> </table>	Particulars	Promoters Contribution (PC - Minimum)	New units - General	33.33%	Energy Saving projects	20.00%	Acquisition of existing units	25.00%	
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New units - General	33.33%										
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Moratorium period	Moratorium up to 2 years										
Repayment period	The loan shall be repayable in monthly installments for a period not more than 10 years including the Moratorium period.										

Type of Loan	Special Loan
Scheme name	WORKING CAPITAL REVOLVING FUND LOAN FOR UNITS IN BOTH MANUFACTURING & SERVICE SECTORS
Purpose of the loan	To provide renewable Working Capital Revolving Fund.
Eligibility Criteria	<p>a) All new and existing units in both the manufacturing and service sector excluding CRE projects are eligible for assistance.</p> <p>b) Their dealings with their banks should be prompt.</p> <p>c) Their operational results should show net profit, which is to be verified with latest audited Balance Sheet and Profit & Loss Account. Balance Sheet and Profit & Loss Account relating to last three years should be obtained and analyzed.</p> <p>d) Completion of 3 years existence is not mandatory for applying for WCRFL in the case of recently started units.</p>
Upper loan limit	The upper limit is up to Rs.5 crore
Internal credit rating	Should obtain a minimum credit rating of 40%
Promoter's contribution	Promoters Contribution (PC - Minimum) -25%
Moratorium period	Nil
Repayment period	12 months from the date of its first disbursement. If renewed period is extended by another 12 months

Type of Loan	Special Loan
Scheme name	WORKING CAPITAL TERM LOAN INCLUDING SWS FOR UNITS IN BOTH MANUFACTURING & SERVICE SECTORS.
Purpose of the loan	To provide working capital term loan.
Eligibility Criteria	<ul style="list-style-type: none"> a) All new and existing units in both manufacturing and service sector excluding CRE projects are eligible for assistance. b) Their dealings with their banks should be prompt. c) For existing units, their operational results should show net profit, which is to be verified with latest audited Balance Sheet and Profit & Loss Account. Balance Sheet and Profit & Loss Account relating to last three years should be obtained and analyzed. d) Completion of 3 years existence is not mandatory for applying for WCTL in the case of recently started units.
Upper loan limit	The upper limit is up to Rs.5 crore
Internal credit rating	Should obtain a minimum credit rating of 40%
Promoter's contribution	Promoters Contribution (PC - Minimum) -25%
Moratorium period	Moratorium up to 12 months.
Repayment period	The loan shall be repayable in 72 monthly installments including the Moratorium period

Type of Loan	Special Loan
Scheme name	KFC Working Capital Loan Scheme (under KFC CUB arrangement)
Purpose of the loan	Provide timely and adequate WC assistance at competitive rates of interest to eligible MSMEs for meeting their WC requirements.
Eligibility Criteria	<ul style="list-style-type: none"> a) All Industrial Concerns defined in SFCs Act 1951 b) The Industrial Concerns should have MSME -Udyam Registration. However, MSME -Udyam Registration shall not be insisted for large industries. c) The Industrial Concerns should have GST registration and filing GST returns as per the schedule. However, this condition will not apply to MSMEs that are exempt from GST registration. d) The Industrial Concerns should have the necessary licenses/ permits to operate.
Upper loan limit	The upper limit is up to Rs.50 crore
Internal credit rating	Should obtain a minimum credit rating of 50%
Promoter's contribution	Promoters Contribution (PC - Minimum) -25%
Moratorium period	Moratorium up to 12 months.
Repayment period	The loan shall be repayable 4 years including the Moratorium period

Type of Loan	Special Loan										
Scheme name	SPECIAL WORKING CAPITAL ASSISTANCE TO HOTELS										
Purpose of the loan	To provide renewable Working Capital for hotels/ resorts/ Clubs/ Airport Lounge with bar/ beer and wine parlor license										
Eligibility Criteria	<p>a) The applicant must have a good track record in the conduct of accounts with the financial institutions.</p> <p>b) The accounts should have been in the standard category throughout the preceding 3 financial years.</p> <p>c) The unit must be in operation as on the date of sanction of the loan.</p>										
Upper loan limit	<ul style="list-style-type: none"> ➤ Rs.100 lakh for units with FL-3 license (Bar hotels) ➤ Rs.30 lakh for units with FL-4A license (Club) ➤ Rs.10 lakh for units with FL-11 license (Beer and wine parlour) ➤ Rs.5 lakh for units with FL-7 license (Airport lounge) 										
Internal credit rating	Insisted. Should obtain a minimum credit rating of 40%										
Promoter's contribution	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Requirement</th> <th style="text-align: center;">Promoters Contribution (PC - Minimum)</th> </tr> </thead> <tbody> <tr> <td>Bar license fee</td> <td style="text-align: center;">0%</td> </tr> <tr> <td>Working capital</td> <td style="text-align: center;">10%</td> </tr> </tbody> </table>			Requirement	Promoters Contribution (PC - Minimum)	Bar license fee	0%	Working capital	10%		
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