

# **Entrepreneurship Loan Details**

## **Loan under Prime Minister's Employment Generation Programme (PMEGP)**

PMEGP is a central sector scheme administered by the ministry of micro, small and medium Enterprises (MSME) PMEGP is implemented in the state of Tripura through state KVIC office, Tripura Khadi and village Industries Board (TKVIB) and District Centres (DICs).

### **Eligibility for Loan:**

- Entrepreneurs should be above 18 years of age.
- Total project cost should not exceed 25.00 lakhs in case of manufacturing sector and 10.00 lakhs in case of business/service sector.
- For setting up of a project above 10.00 lakhs in manufacturing sector and above 5.00 lakhs in business /service sector. An entrepreneur should possess at least class 8<sup>th</sup> standard pass qualification.
- Assistance under the scheme is available only for new projects.
- There is no income ceiling for assistance for setting up projects under PMEGP.
- Entrepreneur's contribution to the project is 50% of the project cost.
- Quantum of assistance (subsidy) is 35% and 25% of the project cost in rural and urban areas respectively.

### **Procedure of Application:**

- An applicant can submit his application on-line by visiting KVIC site ([www.kviconline.gov.in](http://www.kviconline.gov.in)) in the PMEGP e-portal.
- Selection of beneficiary are done by the District level Task force committee (DLTFC) headed by the District Magistrate & collector of the respective district.
- In the selection process the aptitude, interest, skill, ability, viability of proposed project are assessed by the DLTFC and then forwarded to banks for sanction of the project.
- On disbursement of the loan subsidy will be provided by KVIC to banks in favour of the beneficiary.

For Further Information Contact Details: Keshab Chandra Roy, Deputy Director, KVIC Tripura, Agartala Branch, Ph: 9433048797

## **Loan under Swavalamban Programme**

- The main objective of swavalamban, a self-employment generation programme, is to create potential entrepreneurs by developing entrepreneurial skills and to ensure easy access to institutional credit to take up self-employment ventures through effective support systems.
- Persons already engaged in some economic activities but whose income is marginal because of inadequacy of capital are also assisted under the scheme.

### **Basic Features of swavalamban scheme:**

- All economically viable activities under agriculture and allied activities (other than direct agriculture like raising of crops, purchase of manures etc.) manufacturing, service and business activities are covered under the scheme. There are no restrictions of age, qualification and income of family for seeking assistance under the scheme.
- The scheme is free from any sort of reservation. 5% of project cost is required to be contributed by the borrower. Government subsidy is provided @ 30% (for women it is 35%) of the project cost subject to an upper ceiling of Rs 1.00 lakh per project compulsory.

### **Procedure of Application:**

- Loan seekers can submit applications to district industries centre (DICs)/ office of the block development officers selection/ identification of beneficiaries are done at the district level by the district level implementation committee headed by the District Magistrate and collector of the respective district.
- Selection of projects is done on the basis of assessment of the aptitude and capacity of the economic viability of activities that the applicant would be taking up. Thereafter, the selected names of applicants are recommended to banks for loans.
- On full disbursement of loan by banks the subsidy is released to the borrower.

For Further Information Contact Details: Debabrata Sengupta, Work Manager, DIC West, Ph: 9436926842

## **Pradhan Mantri Mudra Yojana (PMMY)**

There are three main stages of PM Mudra Bank Yojana:

- **Shishu:** Maximum Loan amount is Rs 50,000 This stage would cater to entrepreneurs who are either in their primitive stage or require lesser funds in order to get their businesses started. Under this stage the applicant would be eligible to get up to Rs 50,000 credit.
- **Kishor:** Maximum Loan amount is Rs 5 Lakhs. This stage would cater to entrepreneurs who have requirement of funds in the range of Rs 50,000 and Rs 5 lakh. This section of entrepreneurs would belong to either those who have already started their business and want additional funds to mobile the business or those who simply require this much of money to start up their businesses.

► Tarun: Maximum Loan amount is Rs 10 Lakhs. If an entrepreneur meets the required eligibility conditions, he/she could apply for a loan up to Rs 10 lakh. This would be the highest level of amount that an entrepreneur could apply for a start-up loan.

### **Procedure of Application**

- There is no formal or structured way of apply Mudra Loan. You will have to approach all the banks and give them the detailed description of your business.
- Then will ask to fill the Mudra form.
- If you already have a current account in that bank then it will help your application to process quickly.
- If you need any equipment for your business please carry the invoice for the same.
- This is a collateral free loan so if you have a good credit history then it would help.
- Please take the acknowledgement slip with you for reference.

For Further Information Contact Details: Shri Gopi Nammi, Manager, SIDBI Bank, Agartala Branch

### **STAND UP INDIA**

- The objective of the Stand-Up India scheme is to facilitate bank loans between Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise.
- This enterprise may be in manufacturing, services or the trading sector.
- In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

### **Eligibility:**

- SC/ST and/or woman entrepreneurs, above 18 years of age.
- Loan under the scheme is available for only green field project. Green field signifies, in this context, the first time venture of the beneficiary in the manufacturing or services or trading sector.
- In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- Borrower should not be in default to any bank/financial institution.

**Rate of Interest:**

The rate of interest would be lowest applicable rate of the bank for that category (rating category) not to exceed (base rate (MCLR) + 3%+ tenor premium).

**Features:**

- To clear out all the inconveniences Government of India in association with SIDBI Bank created this online platform
- All check lists are provided in the portal which needs to be submitted for availing loan
- Third party assessment agency does the handholding work in assisting the candidates who are unable to fill up the online process
- Customers will have the options to select their choice of banks

For Further Information Contact Details: Shri Gopi Nammi, Manager, SIDBI Bank, Agartala Branch

**Loan under Tripura ST Co-operative Development Corporation Ltd. (TSTCDCL)**

The TSTCDCL provides loan under the following programme:

**Transport Loan:** For purchase of auto rickshaw, bolero jeep, pickup van, Maruti van, Maruti Eco vehicle.

**Business Loan:** For small business, grocery shop, decorator, hotel - cum – restaurant, beauty parlour, handloom, tailoring.

**Agri & allied Loan:** For fishery & piggery.

**Women Empowerment Loan:** Women empowerment loan programme is for ST unemployed women, loans are sanctioned @ Rs 1.00 lakhs per beneficiary.

**Eligibility for Loan:**

- The applicant should be a domicile of the state of Tripura.
- The age of the applicant should be 18 years or more up to 45 years.
- The annual family income of the applicant should be up to Rs 98000 in rural areas and up to Rs 1,20,000 in urban areas.
- For transport loan, applicant has to submit valid driving license and 5% of the project cost as promoter's contribution prior to sanction of loan.
- Loan under the scheme shall be subject to providing a government employee as guarantor, who has a minimum 8 years of service left.

- A defaulter shall not be considered for granting loan under the scheme.
- Interest charged by the corporation is 6% on all loans.

### **Procedure of Applicant:**

- Advertisement for providing loan is published by the corporation through newspaper. All India Radio and Doordarshan.
- The applicant shall be submitted to the general manager, Tripura schedule Tribe co-operative development corporation Ltd. Agartala.

For Further Information Contact Details: Supervisor posted at the Head Office of the corporation, Lake Chowmuhani, Agartala and at the office of the block development officer of respective area

### **Loan under Tripura SC Co-operative Development Corporation Ltd. (TSCCDCL)**

The corporation provides loan under the following programme:

- Loghu vyavsaya yojana : up to Rs.3.00 lakhs
- Micro credit finance: up to Rs 50,000.
- Mahila Samriddhi yojana : up to Rs.50,000
- Agri & Allied activities : up to Rs.2.00 lakhs
- Small business sector : up to Rs.2.00 lakhs
- Transport loan : up to Rs.5.00 lakhs

### **Rate of Interest:**

For transport, agri & allied, small business and Loghu Vyavsaya Yojana the rate of interest is 6% for micro finance rate of interest is 5% and for Mahila Samriddhi Yojana the rate of interest is 4% .

### **Eligibility for Loan:**

- The applicant should be a domicile of the state of Tripura.
- The age of the applicant should be 18 years or more and up to 45 years.
- The annual family income of the applicant should be up to Rs 98,000 in rural areas and up to 1,20,000 in urban areas.
- For transport loan applicant should have a valid driving licence and 10% promoter's contribution has to be borne by the applicant.

- Loan under the scheme is subject to provide a government servant as guarantor of loan should have a minimum 5 years is service left. A defaulter shall not be considered for granting loan under the scheme.

For Further Information Contact Details: Supervisor posted at the Head office of the Corporation at Lake Chowmuhani, Agartala and office of the concerned block development officer

### **Loan under Tripura OBC Co-operative Development Corporation Ltd. (TOBCDCL)**

- The corporation provides loan under the following programme:
- Agri & allied loan : Agriculture ,purchase of power tiller, poultry farm, dairy farm, pan cultivation ,loan provided up to Rs 5.00 lakhs
- Small business loan: Small business, grocery shop, stationary shop, handicrafts, beauty parlour loan provide up to Rs 5.00 lakhs.
- Shilpa Sampada: (Small Scale Industry) loan provided up to Rs.5.00 lakhs.
- Transport loan: For purchase of Auto rickshaw , Auto van ,Jeep, Mini truck, The cost of the vehicle as per showroom price .The maximum loan provides is Rs. 5.00 lakhs.
- Special loan to women: For empowerment of the OBC unemployed women loan is provided in micro such @ 5% interest p. a. with a ceiling of Rs.50, 000.
- Interest charged by the corporation is 6% per annum.

### **Eligibility for Loan:**

- The applicant should be a domicile of the state of Tripura.
- The age of the applicant should be 18 years or more and up to 50 years
- The annual family income of the applicant should be up to Rs.98,000 in rural areas and up to Rs 1,20,000 in urban areas
- For transport loan applicant should have a valid driving licence and 5% promoter's contribution shall have to deposit prior to sanction of loan.
- Loan under the scheme is subject to provide a government employee as guarantor
- Defaulters in bank shall not be considered for granting loan under the scheme

## **Loan under Tripura Minorities Co-operative Development Corporation (TMCDCL)**

### **Eligibility for Loan:**

- The applicant should be a domicile of the state of Tripura.
- The age of the applicant should be 18 years or more and up to 45 years.
- The annual family income of the applicant should be up to Rs.81,000 in rural areas and up to Rs.1,03,000 in urban areas.
- For transport loan applicant has to submit valid driving licence and 5% of the project cost as promoter's contribution prior to sanction of loan.
- Loan under the scheme is subject to providing a government employee as guarantor, who has a minimum 8 years of service left.
- A defaulter shall not be considered for granting loan under the scheme.
- For availing loan, share money @Rs.10 per share for every Rs.5000 loan aggregating a total of Rs.40 (inclusive of admission fee of Rs.1) shall require to be deposited for availing loan of every 1.00 lakhs of rupees.

For Further Information Contact Details: Supervisor posted at the Head Office of the Corporation Lake Chowmuhani, Agartala and at the office of the Block Development officer of the respective area

### **Funding and support for women entrepreneurs: List of resources**

#### **DENA SHAKTI SCHEME**

#### **Activities covered under the scheme**

1. Agriculture & allied activities
2. Small Enterprises (Direct and Indirect Finance), Micro and small (manufacturing) enterprises, Micro and small (service) enterprises which include small road and water transport operators, Small business professional and self-employed and all other service enterprises
3. Retail Trade
4. Micro Credit
5. Education
6. Housing

■ Loans upto Rs 20.00 lakhs under retail trade, Rs 20 lakhs under education and housing and Rs 50000/- under micro credit as well as Bank's specific schemes circulated to branches / offices from time to time.

■ A concession / rebate @ 25 basis points in the rate of interest as applicable to existing activities is to provide to the women beneficiaries subject to certain conditions specified by the Bank .

For Further Information Contact Details: Dena Bank, Surjya Road, Agartala, West Tripura,  
Ph:03812380055

## **SCHEMES FROM PUNJAB NATIONAL BANK**

### **1. PNB MAHILA UDYAM NIDHI SCHEME**

Scheme for Small scale industrial units and service industries.

### **2. PNB MAHILA SAMRIDHI YOJNA**

For purchase of required infrastructure for Setting up

### **3. SCHEME FOR FINANCING CRECHES**

The women will be assisted for purchase of required infrastructure for setting up Creches like basic equipment, utensils, stationers, growth monitoring equipments, fridge, cooler/fan, water filter, etc. and for recurring expenditure for one month.

### **4. PNB KALYANI CARD SCHEME**

The literate/illiterate women dwelling in rural / semi-urban areas who have attained the age of majority shall be eligible under the Scheme. Such Women shall include individuals, farmers, landless labourers, agricultural labourers, tenant farmers, share croppers, lessee farmers, etc. The women desirous of undertaking non-farm sector activities should have aptitude/experience and capability for undertaking the activity chosen for self-employment.

### **5. PNB MAHILA SASHAKTIKARAN ABHIYAN**

The scheme envisages extension of credit by the bank and grant by the Govt. of India to NGOs for the benefit / on lending to women either through SHGs or individually for setting up of small & micro enterprises in non-farm sector.

For further information contact details: PNB Bank, Agartala Branch, Ph: 03812314207



## **CENT – KALYANI**

### **TARGET GROUP:**

- New as well as Existing Women entrepreneurs for her Micro / Small enterprise ( as defined under MSME Act- 2006) .i.e engaged in manufacturing and service activity e.g. Handloom weaving Handicraft, Food-Processing, Garment making etc.
- Professionals & Self-employed women - Doctors, Chartered Accountants, and Engineers or trained in Art or Craft etc.
- Health /Beauty clinics/Dieticians/Fashion Designing Beauty Parlors.
- Small Business-Small lunch/canteen, mobile restaurant, circulating library/ tailoring /Day Creaches for children, Tailoring, Typing / STD/ Zerox booth etc.
- Transport Operators- Three wheeler /Four wheeler. (Retail Trade/ Education and training Institute/ Self Help Group not eligible)

**QUANTUM OF FINANCE:** Maximum Rs. 100 Lacs .

**RATE OF INTEREST:** Concession in Rate of interest - Loan up to Rs. 10 Lacs - MCLR + 0.25%  
Loan above Rs. 10 Lacs and up to Rs.100 Lacs - MCLR + 0.50% Additional Interest concession of 0.25% if account is rated by external agency.

For Further Information Contact Details: Central Bank of India, Agartala Branch, Ph: 03812386637

## **STREE SHAKTI PACKAGE**

The Stree Shakti Package is a unique scheme run by the SBI, aimed at supporting entrepreneurship among women by providing certain concessions. An enterprise should have more than 50% of its share capital owned by women to qualify for the scheme.

### **The concessions offered under the Stree Shakti Package are:**

- The margin will be lowered by 5% as applicable to separate categories.
- The interest rate will be lowered by 0.5% in case the loan exceeds Rs 2 lakh.
- No security is required for loans up to Rs 5 lakh in case of tiny sector units.

For Further Information Contact Details: State Bank of India, Melarmath, Agartala Branch, Ph: 1800112211

## **ORIENTED MAHILA VIKAS YOJANA**

### **Eligibility:**

Women Entrepreneurs enterprise consisting of all units managed by one or more in proprietary concerns or in which she/they individually or jointly have a share capital of not less than 51% as partners/ shareholders/ directors of a private ltd. company/members of a co-operative society.

### **Security:**

No collateral security upto Rs.10 lacs and in case of SSI no collateral security required up to Rs.25 lacs. Only Hypothecation of Assets created out of Banks finance be taken as security.

**Repayment:** Maximum upto 7 Years

For Further Information Contact Details: Oriental Bank of Commerce, Thakur Pally Rd, Palace Compound, Agartala, Ph: 1800 180 1235

## **MAAN DESHI FOUNDATION – WOMEN’S BANK**

- Provide financing to women entrepreneurs to expand their businesses;
- Create new and customized credit products and services specifically for rural women;
- Promote digital banking;
- Represent rural women’s concerns at the national and international level for Banking and Financial Inclusion;
- Provide insurance schemes and products;
- Provide doorstep banking services

For Further Information Contact Details: MANN DESHI, Mhaswad, Mann Taluka, Satara District, Satara 415509. Maharashtra. Ph: +91 23 7327 0660

## **ICICI BANK: EMPOWERING WOMEN THROUGH ECONOMIC INDEPENDENCE**

ICICI Bank launched the Self Help Group – Bank Linkage Programme exclusively for underprivileged women in rural India.

The programme provides unsecured loans to these women-led groups and helps them in starting or expanding their own businesses.

For Further Information Contact Details: ICICI Bank Agartala Branch, HGB Road, Agartala, Ph: 1800 102 4242

## **SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)**

- It is an institution for the promotion, and development of the Micro, Small and Medium Enterprise (MSME) sector and for co-ordination of the functions of the institutions engaged in similar activities.
- Loan Size: INR 25 lakhs to INR 5 crore
- Rate of Interest : 8.12%

For Further Information Contact Details: Shri Gopi Nammi, Manager, SIDBI Bank, Agartala Branch

## **NATIONAL CREDIT GUARANTEE TRUSTEE COMPANY LTD (NCGTC)**

National Credit Guarantee Trustee Company Ltd (NCGTC) is a private limited company incorporated under the Companies Act 1956 on March 28, 2014, established by the Department of Financial Services, Ministry of Finance, as a wholly owned company of the Government of India, to act as a common trustee company for multiple credit guarantee funds.

## **EMPOWER: ACCELERATOR FOR WOMEN IN TECH**

- Launched in 2016, as India's first tech accelerator for women entrepreneurs, empoWer provides mentorship, industry connects, peer network, investor meets through a 6-week accelerator program followed by a 1-year support program.
- A 8 week accelerator program comprising of mentoring, workshops, case studies, industry connect, peer network, investor connect and takeaways worth 75 Lakhs.

## **AGRI UDAAN : FOOD & AGRIBUSINESS ACCELERATOR 2.0**

AGRI UDAAN is a Food & Agribusiness Accelerator organized by NAARM, a-IDEA and IIM-A, CIIE in partnership with Caspian Impact Investment and supported by DST.

AGRI UDAAN is a unique platform for scale up stage innovators, entrepreneurs and startups in the Food & Agribusiness sectors to showcase their products/ services and to receive valuable inputs from mentors, incubators, R&D institutions, Agribusiness industries and investors

## **TRADE RELATED ENTREPRENEURSHIP ASSISTANCE AND DEVELOPMENT (TREAD) SCHEME FOR WOMEN**

- Govt. of India launched a scheme entitled "Trade Related Entrepreneurship Assistance and Development" (TREAD) during the 9th plan period which has slightly been modified and is now put in operation.
- The scheme envisages economic empowerment of such women through trade related training, information and counseling extension activities related to trades, products, services etc.

### **SALIENT FEATURES OF THE REVISED TREAD SCHEME FOR EMPOWERMENT OF WOMEN**

**Credit:** Credit to Projects - Government Grant up to 30% of the total project cost as appraised by lending institutions which would finance the remaining 70% as loan Assistance to applicant women, who have no easy access to credit from banks due to their cumbersome procedures and the inability of poor & usually illiterate/semi-literate women to provide adequate security demanded by banks in the form of collaterals.

**Training & Counseling:** Training organizations viz. Micro, Small and Medium Enterprises (MSMEs), Entrepreneurship Development Institutes (EDIs), NISIET and the NGOs conducting training programmes for empowerment of women beneficiaries identified under the scheme would be provided a grant upto maximum limit of Rs. 1.00 lakh per programme provided such institutions also bring their share to the extent of minimum 25%(10% in case of NER) of the Government grant.

For Further Information Contact Details: R.K Giri, Director, Ministry of MSME, Indranagar, Near ITI Playground, P.O. Kunjaban, Agartala – 799 006, Ph: 0381-2352013

## **SCIENCE FOR EQUITY EMPOWERMENT AND DEVELOPMENT (SEED)**

Science for Equity Empowerment and Development has the broad objectives of providing opportunities to motivated scientists and field level workers to take up action oriented and location specific projects aiming towards socio-economic upliftment of poor and disadvantaged sections of the society through appropriate science and technology interventions especially in the rural areas.

For Further Information Contact Details: Department of Science and Technology, Gorkhabasti, Agartala -799006, Ph: 03812325228

## **SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME FOR WOMEN (STEP)**

The Scheme is intended to benefit women who are in the age group of 16 years and above across the country.

The grant under the Scheme is given to an institution/ organization including NGOs directly and not the States/ UTs.

The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc., Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality.

For Further Information Contact Details: Directorate of Social Welfare & Social Education, Abhoynagar, Agartala, Ph: 03812326033