

Details of the Scheme:

Eligibility	Non-farm enterprises in manufacturing, trading and services whose credit needs are below Rs.10.00 lakh. Applicant should not be defaulter of any Bank/Financial Institution
Security	No collateral
Repayment Period	Up to 5 Years
Processing Fee	No processing fee
ROI	Shishu – 12.00%, Kishore – 12.25%, Tarun – 12.50%
Documents to be submitted	<p>The following documents (wherever applicable) to be submitted along with application.</p> <ol style="list-style-type: none">1. Proof of Identity: Self attested copy of Voter's ID Card/ PAN card/Aadhaar Card/Passport/Photo IDs issued by Govt.authority etc.2. Proof of Residence: Recent telephone bill/electricity bill/property tax receipt (not older than 2 months)/Voter's ID Card/Aadhaar Card/Passport of individual/Proprietor/Partners/ Bank pass book or latest account statement duly attested by bank officials/ Domicile Certificate/ Certificate issued by Govt. authority/Local panchayat/Municipality etc.3. Photos (two copies) not older than 6 months of individual/proprietor/Partners/Directors.4. Quotation of machinery/Other items to be purchased.5. Name of supplier/details of machinery/price of machinery and/or items to be purchased.6. Proof of identity/Address of the Business Enterprise – Copies of relevant licenses/Registration certificates/other documents pertaining to the ownership, identity and address of business unit, if any.7. Proof of category like SC/ST/OBC/Minority etc.8. Statement of accounts (for the last six months), from the existing banker, if any.9. Last two years balance sheets of the units along with income tax/sales tax return etc.(Applicable for all cases from Rs.2 lakhs and above)10. Sales achieved during the current financial year upto the date of submission of application.11. Project report (for the proposed project) containing details of technical & economic viability.12. Memorandum and Articles of Association of the company/Partnership deed of partners etc.13. In absence of third party guarantee, Asset & Liability Statement from the borrower including Directors & Partners may be sought to know the net-worth.