

Entrepreneurship Loan Details

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