

# MSME Loans

---

Credit Guarantee Fund for Micro  
and Small Enterprises

---

**Disclaimer:** We are a Start-up consultant in India and professionals in Start-up consultation and understand the requirements of today's enterprises. We are merely a consultancy service-providing company and not in any affiliation/ collaboration with any Government/Non-Government Agency/Institutions/Organization/Department

# About Egniol

Egniol Group Of Companies offers 360° consultancy services to upscale your business growth. Our aim is to revolutionise the Indian startup ecosystem with our wide-ranging services. We are here to spread the word about the unique schemes of the government that aimed to upscale the startup ecosystem. End-to-end solutions are provided by us to help your business take off from the ground and fly high in the startup sky.





# About Service

The Scheme covers collateral-free credit facility (term loan and/ or working capital) extended by eligible lending institutions to new and existing micro and small enterprises of up to Rs. 5 Crore per borrowing unit.

The guarantee cover provides up to 75% of the credit facility. All activities including Manufacturing, Trading & Services, and Allied Agriculture (non-Farming) are covered under MSME.



# Benefits

---

Collateral-Free Loan

---

Loan of Up to ₹5 Crore

---

Low-Interest Rates

---

Sustainable Employment Generation

---

Encourages Traditional Artisans

---

Boosts income-earning capacity

---

# Eligibility Criteria

## Small Enterprise



INVESTMENT IN PLANT & MACHINERY OR EQUIPMENT  
(ASSETS: NOT MORE THAN RS. 10 CRORE)



ANNUAL TURNOVER  
(NOT MORE THAN RS. 50 CRORE)



1 YEAR ITR  
(MANDATORY)



GST NUMBER  
(MANDATORY)



LAST 6-MONTH BANK STATEMENT  
(MANDATORY)



INVESTMENT IN PLANT & MACHINERY OR EQUIPMENT (NOT  
MORE THAN RS. 50 CRORE)



ANNUAL TURNOVER  
(NOT MORE THAN RS. 250 CRORE)



1 YEAR ITR (MANDATORY)



GST NUMBER  
(MANDATORY)



LAST 6-MONTH BANK STATEMENT  
(MANDATORY)

## Medium Enterprise

# Documentation

PAN  
Card

AADHAR  
Card

MSME  
Certificate

GST  
DETAILS

Last 6-Month  
Bank  
Statement

Last 1 Year  
ITR

Mandatory

Mandatory

Mandatory

# Scope of Work

Assistance With  
Documentation

Project Report  
(If required  
from Bank)

# FAQs

## **Q1. What is the rate of interest charged by MSME?**

Ans: The rate of Interest charged for MSME Loans can vary anywhere between 7-12%

## **Q2. Is there any Subsidy under MSME?**

Ans: No, there is only a collateral-free loan provision under this scheme. This does not include any subsidy.

## **Q3. What are the repayment terms?**

Ans: The payment term of 1 Year, 3 Years, 5 Years, 7 Years depending on the amount of loan being sanctioned.

## **Q4. What is the margin money requirement to be contributed by the borrower for MSME Loan?**

Ans: There is no margin money requirement but the bank charges a processing fee of 1.25-2% once the loan is sanctioned to the borrower.





## Contact Us



502– 5th Floor, I-Square Corporate  
Park, Science City Rd, near CIMS  
Hospital, Ahmedabad, Gujarat 380060.



[www.egniol.co.in](http://www.egniol.co.in)

**Disclaimer:** We are a Start-up consultant in India and professionals in Start-up consultation and understand the requirements of today's enterprises. We are merely a consultancy service-providing company and not in any affiliation/collaboration with any Government/Non-Government Agency/Institutions/Organization/Department