



Activities Eligible for Term Loan Assistance

Activities / Schemes For Financial Assistance	Objective/ Purpose
General Scheme	For establishment of new Tiny/SSI/MSI/ Service Units and for Expansion/ Modernization/ Diversification of Existing Units.
Assistance To Construction/ Infrastructure Related Activities	For establishing Commercial Complexes, Residential Apartments, Development of Residential Layouts, Group Housing, Industrial Estates, Software Parks, Godowns, Warehouses, Acquisition of Ready built Offices/New Office Building, Sales Outlets/Showrooms and other other infrastructure projects like Flyovers, Bridges etc and Construction, Development and Maintenance of Roads.
Assistance To Hotels/ Restaurants	For setting up of Medium and Star Category Standard Hotels in the State Capital, District and Taluk HQ, Important Tourist Centres. The Hotels should have Boarding, Lodging and Restaurant Facilities and Building Plan approved by Local Authorities. Assistance for Mobile Canteens is also available.
Assistance To Tourism Related Activities	Setting up of amusement parks, Convention Centres, Travel and Transport, Tourist Service Agencies and Restaurants.
Assistance To Doctors/Nursing Homes/Hospitals/ Electro Medical Equipments	For setting up Clinics, Nursing Homes, Hospitals, and for acquiring Electro- Medical



	Equipment.
Assistance To Entertainment Industry	For construction and purchase of cinema halls and multiplexes, production of short TV serials and feature films, software for visual media publicity.
Single Window Scheme	To provide loan both for fixed assets and working capital to tiny and small-scale units whose project cost does not exceed Rs. 35 lakhs and working capital requirement does not exceed Rs. 15 lakhs.
Corporate Loan Scheme	Short term loans to the existing Successful Units who require urgent Working Capital Funds either to meet gap in the Working Capital requirements or funds required for executing the rush of orders and also for meeting statutory dues to government like payment of income tax, sales tax excise duty etc. This loan is also considered for developing/expanding new markets and opening LC for purchase of new equipments till a term loan is sanctioned and released.
Rehabilitation For Sick Industrial Units	Assistance for Rehabilitation of potentially viable Sick Units.
Assistance To Qualified Professionals	Assistance for qualified professionals- management, accounting, medical architects, engineers, veterinary for setting up of business enterprises, private practice and consultancy services in their line of expertise.
A.M.A.R.A (Assistance For Marketing Related Activities)	Assistance to small and medium scale existing units with good track record to undertake various activities



	necessary to increase their sales in the domestic and foreign markets and to create physical marketing infrastructure.
Acquisition Of Existing Enterprises	Assistance to existing Units with good track record for acquisition of existing assets. (Plant and Machinery of reputed make with minimum of 10 years and Industrial/Commercial properties with a minimum of 20 years of residual life.
Small Road Transport Operators (SRTOs)	Assistance to Small Road Transport Operators to meet expenditure towards cost of Chassis, Body Building, Initial Taxes, Insurance etc.
Assistance For Acquiring Private Vehicles	Assistance to individuals, firms and companies for acquisition of vehicles like cars, vans, omni buses, tractors etc.
Acquisition Of ISO 9000 Series Certification	Assistance to existing industrial concerns in the SSI sector having a good track record, to meet expenses on consultancy, documentation, audit certification fees, equipment and calibrating instruments required for acquisition of ISO certification.
Financing Of DG Sets	Assistance for acquisition of DG sets/installation and construction of dg set etc. Assistance for acquisition of generators for purpose of hiring vehicles, trailers, DG sets and accessories also available.
Office Automation	Assistance to existing units with good track record to acquire items like PCs, Printer, Copier, Fax Machine, Telephone etc.
Training Institution	Assistance to existing



	units with successful track record for setting up In-House Training Facilities including Construction of Building, acquisition of Furniture, Equipments etc.
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Limits of Assistance

Category	Maximum Loan
Proprietary Concerns /Partnership Firms	Rs. 200.00 lakh.
Private And Public Limited Companies And Co-Operative Societies	Rs. 500.00 lakh.

Debt Equity Ratio

For Loans Up To Rs. 10.00 Lakh	3:1
For Loans Above Rs. 10.00 Lakh	2:1
RSR Scheme	Flexible
Modernisation Scheme (Overall)	2:1

Promoters' Contribution

Category	Minimum Percentage on Project Cost
Backward District /Regions	20%
Non- Backward District Regions	22.5%
RSR	Flexible
DG Set Loan	10%