

## SIDBI Make in India Soft Loan Fund for Micro, Small & Medium Enterprises (SMILE)

### Objective :

- The objective of the Scheme is to provide soft loan, in the nature of quasi-equity and term loan on relatively soft terms to MSMEs to meet the required debt-equity ratio for establishment of an MSME as also for pursuing opportunities for growth for existing MSMEs.

### Target MSME Sectors:

- Focus will be on all the identified 25 Make in India sectors as indicated below or other sectors as may be added, in the Make In India Programme.
- Make in India' Sectors

Automobiles	Automobile Components
Aviation	Biotechnology
Chemicals	Construction
Defence Manufacturing	Electrical machinery
Electronic systems	Food Processing
IT and BPM	Leather
Media and entertainment	Mining
Oil and Gas	Pharmaceuticals
Ports	Railways
Renewable Energy	Roads and Highways
Space	Textile and Garments
Thermal Power	Tourism and Hospitality
Wellness	

### Eligible Enterprises :

- Emphasis will be on covering new enterprises in the manufacturing as well as services sector.
- Existing enterprises undertaking expansion, to take advantage of new emerging opportunities, as also undertaking modernization, technology upgradation or other projects for growing their business will also be covered.
- Loans extended under the scheme cannot be used for repayment of earlier loans.

For enquiries, please contact the nearest SIDBI office

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### Rate of Interest

Rating wise matrix for Uniform Effective Rate [UER]:

Loan Tenure (Months)	60		72		84	
Moratorium (Months) / Rating	upto 12	13-18	upto 12	13-18	upto 12	13-18
C1	7.84	7.87	8.33	8.36	8.65	8.68
C2	7.86	7.89	8.36	8.39	8.69	8.71
C3	7.89	7.92	8.4	8.44	8.74	8.77
C4	7.99	8.02	8.48	8.51	8.84	8.87
C5	8.04	8.07	8.55	8.59	8.93	8.96
C6	8.09	8.12	8.63	8.66	9.02	9.06

Loan Tenure (Months)	96		108		120	
Moratorium (Months) / Rating	upto 12	13-24	upto 12	13-24	upto 12	13-24
C1	9.09	9.14	9.43	9.48	9.62	9.65
C2	9.14	9.19	9.49	9.53	9.67	9.71
C3	9.21	9.26	9.57	9.61	9.76	9.8
C4	9.33	9.38	9.7	9.75	9.91	9.95
C5	9.45	9.51	9.84	9.89	10.05	10.09
C6	9.57	9.63	9.97	10.02	10.19	10.24

### How to Apply:

- For enquiries, please contact the nearest SIDBI office or tell us briefly about your business & requirements at [www.sidbi.in](http://www.sidbi.in) (online enquiry)

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