

- xi) **Fin Bowl Trade:** To meet entire financial requirement of Micro, Small & Medium business enterprises.
- xii) **Doctor Plus:** To provide financial assistance to Medical Practitioners
- xiii) **Tourism Fin:** Financial assistance for Tourism related activities.
- xiv) **SBH TAXMAN:** Loan scheme for Tax Return Preparers [TRPs]

**Special Schemes:**

- KVIC – Rural Employment Generation Programme [REGP] – Margin Money assistance from KVIC upto Rs.25.00 lacs limits
- Joint financing/co-financing of SMEs with A.P. State Finance Corporation.
- Scheme for Technology upgradation/establishment/modernisation/expansion of Food Processing industries
- Scheme for financing Handloom Weaver groups
- Scheme for advances against Ware-house receipts of National Bulk Handling Corporation Ltd. [NBHCL] to processors/traders

**Special Schemes for Women Entrepreneurs:**

- Stree Shakti Scheme: Interest rebate of 0.50% & Margin reduction by 5%.
- Mahila Udyami Nidhi : Soft loan assistance from SIDBI

**Technical Consultancy Cell at Head Office offers the following services:**

- Techno-economic feasibility study
- Project validation / appraisal
- Stock Audit
- Turn around Management
- Merchant Banking Appraisal for Public issue projects.

**Specialised SME Branches:**

- 12 specialised SME branches across the country to give focused attention to SME units:  
Cherlapalli [R.R.District], Balanagar [Secunderabad], Vijayawada, Warangal, Vizag, Rampur [Karimnagar], I.E.Medchal, Mancherial, Khammam, Miryalguda, Dubba [Nizamabad] in A.P, Ludhiana [Punjab].
- Specialised SME Divisions in 139 branches across the country

**Debt restructuring facility to all the eligible potentially viable MSME - Units**

**Entrepreneurship Development Programmes [EDP]:**

Bank conducts/sponsors EDPs of general/skill enhancement programmes.

For further details contact your nearest branch or

**Chief Manager**, SME Department,  
State Bank of Hyderabad, Head Office, Hyderabad.

Ph: 040-23387344 Fax: 23387771 Helpline: 1800 425 4055  
cmsme@sbhyd.co.in | www.sbhyd.com

## CHARTER FOR MICRO SMALL & MEDIUM ENTERPRISES (MSME)



You can always bank on us.



## Micro, Small and Medium Enterprises

### [Manufacturing Sector]:

Enterprises engaged in the manufacture or production, processing or preservation of goods as specified below:

- (i) A Micro Enterprise [Manufacturing] is an enterprise where investment in plant & machinery does not exceed Rs.25.00 lacs.
- (ii) A Small Enterprise [Manufacturing] is an enterprise where the investment in plant and machinery is more than Rs.25.00 lacs but does not exceed Rs.5.00 crores; and.
- (iii) A Medium Enterprise [Manufacturing] is an enterprise where the investment in plant and machinery is more than Rs.5.00 crores but does not exceed Rs.10.00 crores

### Micro, Small and Medium Enterprises [Services Sector]

Enterprises engaged in providing or rendering of services.

- (i) A Micro Enterprise [Services] is an enterprise where the investment in equipment does not exceed Rs.10.00 lacs.
- (ii) A Small Enterprise [Services] is an enterprise where the investment in equipment is more than Rs.10.00 lacs but does not exceed Rs.2.00 crores; and
- (iii) A Medium Enterprise [Services] is an enterprise where the investment in equipment is more than Rs.2.00 crores but does not exceed Rs.5.00 crores.

### Time norms:

Time norms for disposal of loan applications from the date of receipt of application complete in all respects:

For loans upto Rs.5.00 lacs	Within 2 weeks
For loans above Rs.5.00 lacs and upto Rs.25.00 lacs	Within 4 weeks
For loans above Rs.25.00 lacs	Within 6 weeks

### Margin requirements:

Upto Rs.25,000	Nil
Above Rs.25,000	25%

### Competitive Interest Rates (% p.a.):

Upto Rs.50,000/-	: PLR minus 2.00
Above Rs.50,000/- upto Rs.2.00 lacs	: PLR minus 1.00
Above Rs.2 lacs & upto Rs.5 lacs	: PLR minus 0.25
Above Rs.5 lacs & upto Rs.25 lacs	: PLR
Above Rs.25.00 lacs [as per credit rating]	
SBH-1/TL-1	: PLR minus 1.00
SBH-2/TL-2	: PLR minus 0.50
SBH-3/TL-3	: PLR
SBH-4/TL-4	: PLR plus 0.50
SBH-5 to 8/TL-5-8	: PLR plus 1.50

### Loan Applications:

Simple and customer friendly loan applications with checklist for speedy sanctions. Acknowledgment is issued on receipt of loan application by the branches.

### Collateral Security:

- a. No Collateral Security for Micro & Small Manufacturing Enterprises (i.e. SSI) advances upto Rs.5.00 lacs.
- b. Collateral security may be waived for Micro & Small Manufacturing Enterprises (i.e. SSI) advances over Rs.5.00 lacs and upto Rs.25.00 lacs based on good track record and financial position of the unit

### Credit Guarantee Scheme:

Collateral / Third Party Guarantee free credit limits up to Rs.50.00 lacs, if covered under Credit Guarantee Scheme of Credit Guarantee Fund Trust for Micro and Small Enterprises [CGTMSE] with 1.50% one time upfront guarantee fee and 0.75% annual service fee.

### Working Capital Limit:

Minimum 20% of projected annual sales turnover upto limits of Rs.500 lacs [i.e. 20% of projected turnover] and Projected balance sheet method for limits above Rs.500 lacs for MSME [Manufacturing] units.

### Adhoc Limit Facility:

10% of the limit or Rs.10 lacs whichever is lower to meet the contingencies.

### Renewal of Working Capital Account:

Once in 2 years. Need based enhancements will be considered as and when required.

### Stock statements:

To be submitted at quarterly intervals.

### Simplified and Hassle Free Loan Products:

- i) **General:** a) Working Capital [Fund based / Non-fund based]  
b) Term Loans [MTL / CTL]
- ii) **SME-Credit Plus:** 20% of the working capital limit [Max. Rs.25 lacs] to meet contingencies.
- iii) **Mortgage Loan:** Upto Rs.10 lacs in the form of Over Draft [OD].
- iv) **Laghu Udyami Credit Card [LUCC]:** Upto Rs.10 lacs in the form of OD towards working capital.
- v) **Artisan Credit Card [ACC]:** Upto Rs.2.00 lacs to individual artisans and group of artisans.
- vi) **Swarojgar Credit Card [SCC]:** Upto Rs.25000/-
- vii) **SME – Smart Score:** Loans from Rs.5 lacs to Rs.25 lacs
- viii) **General Purpose Term Loan [GPTL]:** Upto Rs.50 lacs towards capital expenditure etc.
- ix) **SME – Car Loans:** Car loans to the promoters / partners of SME units and their family members without collateral security.
- x) Composite loans upto Rs.100.00 lacs for term loan / working capital loan under single window concept.