



# **SCHEMES FOR ENTERPRISES : MITIGATE COVID-19 CRISIS**

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**Webinar Organised by SELCO Foundation  
4th April 2020**

# RBI ANNOUNCEMENT

- **Moratorium on Term Loans** - All the Commercial banks, Co-operative banks, all- India Financial Institutions and NBFCs are being permitted to allow a moratorium period of three months on payment of all instalments falling due between March 1, 2020 and May 31, 2020
- **Deferment of Interest on Working Capital Facilities** - In respect of working capital facilities sanctioned in the form of cash credit/ overdraft, lending institutions are permitted to defer the recovery of interest applied in respect of all such facilities during the period from March 1, 2020 upto May 31, 2020. The accumulated accrued interest for the period will be paid immediately after the expiry of this period

केनरा बैंक  
Canara Bank

In line with the guidelines from  
Ministry of Agriculture and Farmers  
Welfare, **Interest Subvention and  
Prompt Repayment Incentives** for  
existing Agricultural Gold Loans and  
non KCC Crop Loans extended upto  
**31/05/2020**  
on account of outbreak of  
**#COVID19** pandemic.

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Canara Bank Announces  
new Loan Schemes

Special schemes for our MSME/Corporate/Business/Agri  
& Retail Customers, to tide over the liquidity / Cash flow  
mismatches in the wake of outbreak of COVID -19.  
**Avail from 10% to 35% of existing working capital or loan  
limit depending upon category of borrowers on softer  
terms up to 30.06.2020**

With you in  
tough times

Get in touch with your Branch Now...

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# SCHEMES FOR MSME

Financial Institution	COVID-19 Facility	Beneficiary Category	Description	Timeline(Validity)	Link
<b>MSME</b>					
<b>State Bank of India</b>	COVID-19 Emergency Credit Line	Existing SME Borrowers (the standard accounts which have not been classified as SMA 1 & 2 as on 16.03.20 and till date of sanctions are eligible)	<ol style="list-style-type: none"> <li>1. Demand loan upto a tenure of 12 months</li> <li>2. To meet the temporary liquidity mismatch arising out of COVID-19</li> <li>3. Borrowers can avail upto 10% of their existing fund-based limits (maximum 200 Crore)</li> <li>4. Margin Money &amp; Processing Fee - Nil</li> <li>5. Interest Rate: 7.25% p.a (fixed)</li> <li>6. Repayment - 06 equated monthly instalment after a moratorium period of 06 months from the date of disbursement of the loan</li> </ol>	Upto 30th June 2020	<a href="https://drive.google.com/open?id=13sSMowQhd5HBC2U2agFczAGHQ SINWLDL">https://drive.google.com/open?id=13sSMowQhd5HBC2U2agFczAGHQ SINWLDL</a>
<b>Canara Bank</b>	Canara Credit Support- COVID-19	Existing MSME/Corporate/ Agri/Business Entities/ Retail Borrowers	<ol style="list-style-type: none"> <li>1. To meet the temporary liquidity mismatch arising out of COVID-19</li> <li>2. Can avail from 10% to 35% of existing working capital or loan limit depending upon category of borrowers</li> </ol>	Upto 30th June 2020	<a href="https://drive.google.com/open?id=1xIRJd8bWm5x5LN9Vj0FPmFlmqt912y2S">https://drive.google.com/open?id=1xIRJd8bWm5x5LN9Vj0FPmFlmqt912y2S</a>
<b>Indian Overseas Bank</b>	COVID Line of Support Scheme for MSME	Existing MSME Borrowers	Working Capital loan	Upto 30th June 2020	<a href="https://drive.google.com/open?id=1GvGGCoDbVI2FVD4GL1o3klmoC1B6jdWg">https://drive.google.com/open?id=1GvGGCoDbVI2FVD4GL1o3klmoC1B6jdWg</a>
<b>UCO Bank</b>	UCO COVID-19 Emergency Credit Line	Existing MSME Borrowers		Upto 30th June 2020	<a href="http://www.ucobank.com">www.ucobank.com</a>





इण्डियन ओवरसीज़ बैंक  
Indian Overseas Bank



Launched

## COVID LINE OF SUPPORT SCHEME FOR MSME

### Special Features

WORKING CAPITAL DEMAND LOAN UP TO 1 CR FOR 12 MONTHS

NIL MARGIN

REPAYMENT IN 6 MONTHLY INSTALLMENTS

NO PREPAYMENT CHARGES

ALL EXISTING MSME CUSTOMERS CAN AVAIL

Contact your nearest Branch to avail the facility  
(Terms & Conditions Apply)

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UCO Bank unveils Additional  
Adhoc Credit facility, UCO Covid 19  
Emergency Credit Line,  
to meet up temporary Cashflow  
mismatch and liquidity crisis.

Helping society to sail better  
in times of the Covid-19 crisis.



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यूको बैंक



UCO BANK

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

# SCHEMES FOR MSME

Financial Institution	COVID-19 Facility	Beneficiary Category	Description	Timeline(Validity)	Link
MSME					
UCO Bank	UCO COVID-19 Emergency Credit Line	Existing MSME Borrowers		Up To 30th June'20	
Indian Bank	IND-COVID Emergency Credit Line	Existing Medium Enterprises & Corporate Borrowers	<ol style="list-style-type: none"> <li>1. To meet the cash flow mismatch faced by existing borrowers whose operations are affected due to COVID-19</li> <li>2. Nature of Facility -Term Loan</li> <li>3. Repayment: 36 Months 4)Rate of Interest- 1 Year MCLR</li> </ol>	Up to 30th September 2020	<a href="https://indianbank.in/departments/ind-covid-emergency-credit-line/">https://indianbank.in/departments/ind-covid-emergency-credit-line/</a>
Indian Bank	IND-MSME COVID Emergency Loan	Existing Micro & Small Borrowers who are having working capital limits/ composite loan limit	<ol style="list-style-type: none"> <li>1. To meet the temporary liquidity mismatch due to outbreak of COVID-19</li> <li>2. The account should not be in SMA category i.e. accounts not in default</li> <li>3. 10% of working capital subject to a maximum of Rs.50 Lakhs</li> <li>4. Rate of Interest- 8.75% Fixed</li> <li>5. Repayment Period: Maximum 36 months for loans upto Rs.25 Lakhs &amp; Maximum 60 months for loan above Rs.25 lakhs</li> <li>6. Moratorium Period: Maximum 6 months .</li> </ol>	Up to 30th September 2020	<a href="https://indianbank.in/departments/ind-mse-covid-emergency-loan/">https://indianbank.in/departments/ind-mse-covid-emergency-loan/</a>



## SIDBI VALUES MSMEs

Producing Goods and Services to  
Protect India against Corona virus

**Loan @ 5% interest rate  
under SAFE**

**SIDBI Assistance to Facilitate  
Emergency response against CORONA Virus**



### FEATURES

- **Objective-** To finance MSMEs who are manufacturing any products or providing any services related to fighting Corona Virus, such as hand sanitisers, masks, gloves, head gear, body suits, overalls, shoes-covers, protective goggles, ventilators, testing labs, clinics, etc.
- **Purpose-**
  - To acquire equipment/ P&M/other assets including purchase of material required for production/ service.
  - To meet additional emergencies to ramp-up supplies of these products
- Digital interface funding. Apply online on <https://onlineloanappl.sidbi.in>
- Upto 100% funding available, subject to Asset Coverage norms
- **Loan upto Rs. 50 Lac for 5 years**
- No collateral property required
- **CGTMSE charges shall be borne by SIDBI.**
- Sanction within 48 hours of submission of documents
- Quick Release of Funds
- Minimal formalities

email: [ccg@sidbi.in](mailto:ccg@sidbi.in)

Helpline No. : 8080345526, 9899994956

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SIDBI(Small Industries Development Bank of India)



Let's fight this war against **COVID-19**  
**TOGETHER!**

Introducing 4 Special Emergency Loans.

IND – Covid Emergency Credit Line

IND COVID Emergency Salary Loan

IND – MSME Covid Emergency Loan

IND COVID Emergency Pension Loan



# SCHEMES FOR MSME

Financial Institution	COVID-19 Facility	Beneficiary Category	Description	Timeline(Validity)	Link
<b>MSME</b>					
<b>Union Bank of India</b>	COVID Emergency Loan for Micro and Small Enterprises (CELMSE)	All MSME borrowers having exposure upto Rs.5 Crores in working capital limits and Term Loan irrespective of sector	<ol style="list-style-type: none"> <li>1. To tide over the liquidity mismatch arising out of COVID-19 outbreak</li> <li>2. Maximum limit upto Rs.50 Lakhs</li> <li>3. Interest Rate-8% per annum (fixed)</li> <li>4. Category of loan: Term Loan</li> <li>5. Repayment: Repayable in 24 equal monthly instalments after a moratorium period of maximum 12 months from the date of disbursement of the loan</li> </ol>	Not specified	<a href="https://www.unionbankofindia.co.in/english/celmse.aspx">https://www.unionbankofindia.co.in/english/celmse.aspx</a>
<b>Small Industries Development Bank of India (SIDBI)</b>	SIDBI Assistance to Facilitate Emergency (SAFE) response against CORONA Virus	MSMEs - manufacturing or providing any services related to fighting Corona virus (sanitisers, masks, gloves, body suits, ventilators, testing labs etc	<ol style="list-style-type: none"> <li>1. To acquire equipment/ P&amp; M/other assets including purchase of material required for production/ service</li> <li>2. To meet additional emergencies to ramp-up supplies of these products</li> <li>3. Loan Amount: INR 50 Lakhs 4)Tenure: 5 Years 5)Interest Rate-5% (fixed rate)</li> </ol>	Not specified	<a href="https://sidbi.in/">https://sidbi.in/</a>



# FUNDS FROM DONORS/ FUNDERS

Donor Name	Grants	Beneficiary category	Description	Timeline	Link
Omidyar Network	Rapid Response Fund	NGOs, Research Institutions, Social Entrepreneurs,	<ol style="list-style-type: none"> <li>1. Rapid Response fund of tech proposals worth INR 7.5 Cr;</li> <li>2. Average ticket size of 5 lakh to 2 Crore</li> <li>3. Focus area - Data app based tech, Community outreach &amp; Mobilization campaigns; Solutions that improve economic resilience; Solutions for Government &amp; Public; Other collaborative efforts</li> </ol>	Potential impact within 3 months to 1 year	<a href="https://www.omidyarnetwork.in/blog/omidyar-network-india-announces-rapid-response-funding-for-covid-19-commits-rs-7-5-crore-us-1-million-towards-solutions-focussed-on-next-half-billion">https://www.omidyarnetwork.in/blog/omidyar-network-india-announces-rapid-response-funding-for-covid-19-commits-rs-7-5-crore-us-1-million-towards-solutions-focussed-on-next-half-billion</a>
Marico Innovation Foundation	Innovate2Beat COVID	Medtech Entrepreneur, Corporates and Innovators	<ol style="list-style-type: none"> <li>1. Total Grant Money of INR.2.5 Crores- 3 winners to receive INR 40 Lakhs each</li> <li>2. Participants: specifically working on ventilators, respiratory solutions or PPE; have a solution to scale to commercialization &amp; have a solution which needs minor modification to commercialization</li> </ol>	Solutions that are ready to manufacture by April 15,2020	<a href="https://www.maricoinnovati.onfoundation.org/innovate2beatcovid/">https://www.maricoinnovati.onfoundation.org/innovate2beatcovid/</a>

# FUNDS FROM DONORS/ FUNDERS

Donor Name	Grants	Beneficiary category	Description	Timeline	Link
Technology Development Board	Fighting COVID-19	Indian Companies and Enterprises	<ol style="list-style-type: none"> <li>1. Financial assistance by means of soft loans (up to 50% of project cost@5% simple interest per annum, Equity participation (up to maximum of 25% of the project cost) or grant in exceptional cases</li> <li>2. Technology innovation to address to protection and home based respiratory intervention for COVID-19</li> </ol>	Not Specified	<a href="http://tdb.gov.in/wp-content/uploads/2020/03/TDB-advnt_16x25-Eng-New2.pdf">http://tdb.gov.in/wp-content/uploads/2020/03/TDB-advnt_16x25-Eng-New2.pdf</a>
Startup India	Combat Covid 19 challenge	Startups, Innovators, Companies	<ol style="list-style-type: none"> <li>1. Innovation can plug the gap between the demand and supply of essential medical items to fight the Covid-19 outbreak as well as an innovative tech for applications such as motion tracking, geofencing, fake news detection, etc.</li> </ol>	Selected ideas/ solutions will be absorbed with immediate effect	<a href="https://www.startupindia.gov.in/content/sih/en/ams-application/challenge.html?applicationId=5e79126ee4b055bfaea9ef66">https://www.startupindia.gov.in/content/sih/en/ams-application/challenge.html?applicationId=5e79126ee4b055bfaea9ef66</a>

# FUNDS FROM DONORS/ FUNDERS

Donor Name	Grants	Beneficiary category	Description	Timeline	Link
My Gov Innovation	COVID-19 Solution Challenge	Indian Companies, innovators or individuals	<ol style="list-style-type: none"> <li>1. Suitable Reward by Govt. of India (1 Lakh)</li> <li>2. Solutions that can be leveraged for strengthening the fight against Corona - apps for diagnosis, datasets , bioinformatics etc</li> </ol>	Not Specified	<a href="https://innovate.mygo.in/covid19/">innovate.mygo.in/covid19/</a>
Kerala Startup Mission	Ideas & Product Solution Fight Against Corona	Students, Innovators, Startups, Individuals, Communities & NGOs	<ol style="list-style-type: none"> <li>1. Selected ideas/ solutions will be absorbed with immediate effect</li> <li>2. Ideas / Solutions that can be used against fighting COVID-19</li> </ol>	Selected ideas/ solutions will be absorbed with immediate effect	<a href="https://breakcorona.in/">https://breakcorona.in/</a>

# FUNDS FROM DONORS/ FUNDERS

Donor Name	Grants	Beneficiary category	Description	Timeline	Link
Facebook	Small Business Grants	Small Businesses	<ol style="list-style-type: none"> <li>1. 100\$ million dollar in cash grants and ad credits</li> <li>2. In over 30 countries where FB operates</li> <li>3. Upto 30,000 eligible small businesses</li> </ol>	Not Specified	<a href="https://www.businessinsider.com/how-to-apply-for-facebooks-coronavirus-business-grants-2020-3?IR=T">https://www.businessinsider.com/how-to-apply-for-facebooks-coronavirus-business-grants-2020-3?IR=T</a>
ACT - Action Covid 19 team	ACT Grant	NGOs, SMEs, Startups	<ol style="list-style-type: none"> <li>1. A Rs 100-crore ACT Grant will springboard innovators who are working on solutions to overcome COVID-19, it added.</li> <li>2. The grant is seeking applications from organizations that are working on innovative solutions to combat the effect of COVID-19 in areas like prevention of its spread, scaling testing, disease management at home, enhanced support for healthcare workers and hospitals, management of critically-ill patients, and support for mental health.</li> </ol>	Not Specified	<a href="https://actgrants.in/#">https://actgrants.in/#</a>



# FUNDS FROM DONORS/ FUNDERS

Donor Name	Grants	Beneficiary category	Description	Timeline	Link
<b>Thomson Reuters Foundation</b>	Trust Law COVID-19 Response	Non Profit and Social Enterprise	<ol style="list-style-type: none"> <li>1. A legal network to support non-profit and social enterprise with their legal needs</li> <li>2. A hub has been created to bring together articles ,webinar and resources from around the globe on the legal implications of COVID-19</li> </ol>	Not Specified	<a href="http://www.trust.org/trustlaw/coronavirus/">http://www.trust.org/trustlaw/coronavirus/</a>
<b>Aavishkaar Group</b>	Facility for Human Action - COVID-19 Challenge	Social Enterprise	<ol style="list-style-type: none"> <li>1. Grant Amount - 2 Crore</li> <li>2. Equip Govt. doctors of the poorest districts with PPE</li> <li>3. Partner with local institutions in low income states for delivery to fight hunger</li> <li>4. Support extremely vulnerable and poor including employee of MSME enterprise</li> <li>5. Align &amp; Cooperate with other facilities and fund raised to promote all round fight with COVID</li> </ol>		

# FUNDS FROM DONORS/ FUNDERS

Donor Name	Grants	Beneficiary category	Description	Timeline	Link
Open Road	Open Road Alliance Response to COVID-19	Non Profit & Social Enterprise	<ol style="list-style-type: none"> <li>Grant will be offered to organizations responding directly to COVID-19</li> <li>Loans for the organizations affected by COVID-19 -</li> <li>1. Lost Event Revenue</li> <li>2. Accelerating Incoming Emergency Funds</li> <li>3. Co-Investment to support social enterprise</li> <li>4. Deep impact loans</li> </ol>	Not Specified	<a href="https://openroadalliance.org/covid-19/">https://openroadalliance.org/covid-19/</a>
DUKE FUQUA	COVID19 Capital Relief	Enterprise and Non Profit	<ol style="list-style-type: none"> <li>Database repository to get access on loan/ grant for enterprise and non-profit</li> </ol>	Not Specified	<a href="https://www.appsheets.com/start/b623f7ad-9fc1-4f97-9d0e-f44983032d2a#appName=COVIDResource-1340872&amp;group=%5B%5D&amp;page=card&amp;sort=%5B%7B%22Column%22%3A%22Host+Organization%22%2C%22Order%22%3A%22Ascending%22%7D%5D&amp;table='Target+Geography+(Global%2C+National%2C+Regional)'+is+Global&amp;view=Global+Relief">https://www.appsheets.com/start/b623f7ad-9fc1-4f97-9d0e-f44983032d2a#appName=COVIDResource-1340872&amp;group=%5B%5D&amp;page=card&amp;sort=%5B%7B%22Column%22%3A%22Host+Organization%22%2C%22Order%22%3A%22Ascending%22%7D%5D&amp;table='Target+Geography+(Global%2C+National%2C+Regional)'+is+Global&amp;view=Global+Relief</a>