



MSME
HELPLINE

MSME LOANS



बैंक ऑफ महाराष्ट्र Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक



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Bank of Maharashtra
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'Maha Doc+ loan Scheme' for Doctors'

- Purpose- (a) For acquiring premises on ownership basis required for running Hospitals/Clinics/Nursing Homes/Physiotherapy centres, Polyclinics, pathological lab, Diagnostic Centre, Eye Centre, ENT Centre, small & Medium size specialty clients like skin clinics, dental clinics, dialysis centres, endoscopy centres, IVF centres, X ray lab etc. (Subject to compliance with license/registration requirements, under laws of state /central Govt, as the case may be, be ensured.) (b) Purchase of medical equipment including ancillary equipment, furniture & fixture, furnishing, professional tools, computers, UPS, software etc. (c) Purchase of Vehicles, ambulance, etc for medical practitioner. (d) To set up oxygen plant along with power back up for medical use in Hospitals/clinics/Nursing Homes etc. (e) Working capital requirement for stocking of Medicines/Vaccines/disposables.
- Eligibility: Qualified registered medical practitioners with min qualification BAHMS/BAMS/BPT/MBBS/BDS with 2 yrs experience.
- Constitution of the Borrower: Individuals, Joint Borrower, Proprietorship, Partnership & Company(pvt/public ltd) and Trust.
- Nature of facility: TL & WC.
- Quantum of loan: Min-Above 10.00 Lakh Max-25.00 crore.
- Margin: For TL (20% for up to 2.00cr; 25% for above 2.00 cr), For WC- 25%
- Attractive Rate of Interest.
- Concession available in ROI on offering collateral security (Max-0.75%).
- Repayment: WC-On Demand; TL 12 years for purchase/construction of building loans to Doctors. For other purpose 7 years including moratorium.

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'Mahabank Transport Operator Loan Scheme – MTLs'

- Loan for : Transport Operators
- Eligibility : Individuals / Proprietorship / Partnership firms / HUFs / Limited Companies / Trusts / Institutions
- Term loan for purchase of new commercial vehicles for transportation of goods and passengers.
- Nature of facility: TL
- Quantum of finance:Maximum: Rs.2.00 crore
- Attractive Rate of Interest
- Margin: 15% on road cost of vehicle (on road cost includes: body building cost + Registration + Insurance + Road tax + Accessories etc.)
- Repayment: Maximum 7 Years including moratorium.

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'Financial Assistance to Service Sector (FASS)'

- Loan for: Service Sector entities/projects creating fixed assets (immovable assets or realizable movable assets) as part of the project/business, subject to permitted sectors as per Loan Policy
- Eligibility: Service sector entities in different sectors like healthcare, hospitality etc. within the scope of coverage, as per extant guidelines..
- Project assistance for setting up new facilities or up-gradation/expansion of existing facilities. Along with capex, assistance could also be provided for Working Capital and any other bonafide business expenditure.
- Nature of facility: TL & WC.
- Quantum of finance: To be decided on case to case basis and Working Capital limit to be maximum 20% of projected turnover
- Attractive Rate of Interest.
- Margin: 25% of the project cost
- Repayment: Repayment period of maximum 13 years from Commercial Operations Date (COD) of the project depending on business model of unit and total life of machineries / equipments. However, loan tenor beyond 13 years may be considered on case to case basis, but it should not exceed 15 years.

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'Mahabank Professional Loan Scheme (MPLS)'

- Loan for: Qualified Chartered Accountant, Company Secretary (CS) & Architect approved or registered with central/State statutory or regulatory authority Having independent practice and with minimum 2 years of work experience post qualification and Eligible to be classified as MSME under the MSMED Act 2006 and should possess Udyam Registration certificate.
- Eligibility: Individuals, Proprietors, partnership firm, LLP & corporates.
- For acquiring premises on ownership basis required for office purpose subject to compliance with license / registration requirements under laws of State / Central Govt. as the case may be
- Renovations, expansion and modernization of existing Centre/business
- Purchase of equipments, furniture & fixture, furnishing, renovating existing office, professional tools, computers, UPS, software and vehicles for self-use.
- Nature of facility: TL & WC.
- Quantum of finance: TL-10.00 Lakh & Max-10 crore; CC-Min-10.00 Lakh & Max-2.00 crore.
- Attractive Rate of Interest.
- Margin: **Term Loan**- 20% of project cost, **Vehicle**- 15% on road cost and **CC**-25%
- Repayment: 7years for TL and on Demand for WC

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“Mahabank Preapproved loan Scheme for Contractors/EPC Contractors”

- Purpose: Loan to Civil Contractors, Mining Contractors, Electrical contractors etc. established as proprietorship/partnership firms/Companies/LLP.
- Nature of facility: Term loan for purchase of brand new equipment/machinery/vehicle to be used for execution of contract work.
- Eligibility: Contractor- corporate borrowers/proprietorship firm/partnership firm/LLP. CRR should be BBB & above. Enjoy working capital limit with our bank. Engaged in business at least for the last 3 years. Audited financial statements for last two years. Profit making for last two years. Satisfactory operations in the account.
- Quantum of finance-Min Rs. 1.00 crore & Max. Rs. 100 crore.
- Rate of Interest: Attractive Rol (Subject to CRR rating)
- Margin- 15% upfront; Repayment- Max. 84 Months.

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‘Mahabank Scheme for units engaged in Hospitality’

- Loan for: Existing/prospective owners of Hotels, Restaurants, fast food centers, Pizza centers (franchise), caterers, Motels (Dhaba), Bakeries, Mess Tour operators, Water sports, Amusement parks, floating restaurants, House Boats etc.
- Eligibility: Individuals, Proprietors, partnership firm, LLP & corporates.
- For purchase of land & construction of premises, equipment, furniture, vehicles, kitchen equipments, Interior decoration etc. and working capital
- Nature of facility: TL & WC.
- Quantum of finance: TL-10.00 Lakh & Max-10 crore; CC-Min-10.00 Lakh & Max-2.00 crore.
- Attractive Rate of Interest.
- Margin: 20% (for medium enterprise – 25%), Repayment: 7years for TL.

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‘Mahabank Scheme for Contractors’

- Purpose: Loan to Civil Contractors, Mining Contractors, Electrical contractors etc. established as proprietorship/partnership firms/limited companies.
- Nature of facility: Term loan for purchase of brand new equipment/machinery/vehicle to be used for execution of contact work. Cash Credit /BG for working capital requirement.
- Eligibility: Contractor- Individuals/proprietorship/partnership firm/Limited companies. CRR should be BBB & above, for individual viz., partners and proprietor 700 & above. Engaged in business at least for the last 3 years. Audited financial statements for last two years. Profit making for last three years. Satisfactory operations in the account.
- Quantum of finance-Min Rs. 10.00 lakh & Max. Rs. 10.00 crore.
- Rate of Interest: Attractive rate of Interest (Subject to CRR rating)
- Margin- 20% upfront; Medium enterprise-25%, Repayment- Max. 84 Months.

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‘MAHA LAP –Mortgage loan’

- Loan for: Traders, Manufactures, Businessman and professionals engaged in trading , manufacturing or rendering services activity.
- Purpose: For build up of current assets and fixed assets needed for business purpose, capacity expansion, modernization, short term working capital. Advanced raised be utilized in the business.
- Nature of facility: Fund Based-TL or dropline overdraft facility. Non fund facility also available.
- Takeover of credit facilities from other banks is allowed under this scheme.
- Margin: 50.00% on the realizable value of the property.
- Quantum of loan: Min. Rs. 10.00 lakh & max. 20.00 Crores.
- Attractive Rate of Interest.
- Repayment: 7 to 10 years for TL.
- Security: Primary security under this scheme will be immovable property.

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Mahabank GST Credit Scheme for MSME

- MSME Units engaged in trading /services/manufacturing activity irrespective of constitution with standing in business of at least one year.
- Purpose: Need based working capital requirement for trading /services/manufacturing activity. (Fund & Non fund based).
- Quantum of finance: Min-10.00 Lakh & Max-10.00 crore.
- Margin: 25% of paid stock & receivables; Repayment- On Demand.
- The MSME unit/borrower should have valid CA certified GST returns. (a) GSTR-1 or GSTR-3B(Regular/Monthly)requirement for minimum latest three months. (b) GSTR-4(Composition/quarterly) requirement for latest quarter.
- The internal credit rating of the MSME unit/Borrower should be BBB and above.
- Attractive Rate of Interest.
- Security: Primary- Hypothecation of Inventory & receivables; Collateral-As per collateral policy of advances.
- Takeover: Takeover of existing borrowal accounts from other Banks/FIs is permitted subject to compliance with takeover norms of the Bank.

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