



WELCOME TO SME UTSAV



MSME

Contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating employment opportunities.

- Creating Employment Opportunities 40 %
- Scaling Manufacturing Capabilities
- Curtailing Regional Disparities
- Contributes 31% of GDP
- Contributes 48% of Exports



New Definition of MSME



Micro

Investment in P&M < 1 crore
Annual Turnover < 5 crores



Small

Investment in P&M < 10 crores
Annual Turnover < 50 crores



Medium

Investment in P&M < 50 crores
Annual Turnover < 250 crores

Contact Less Lending Platform



<https://www.sbi loans in 59 minutes.com/home>

Step 1

Landing Page

Registration
Page

Set Password

Step 2

Basic
Questions/
Consent

GST/ITR/Bank
statement
upload

Promoters/Loan
requirement
details

Step 3 A

Select Banking
Partner

Select Branch
Office

In-Principle
Approval

Step 3 B

Non-Eligible
Proposal

Select Banking
Partner

Select Branch
Office

Features:

- Apply for loan from anywhere & anytime
- Loan above Rs. 10 lakh to Rs. 500 lakhs
- In principle Approval in 59 minutes
- Customer friendly interface & easy to use
- Online In-principle sanction letter

Usual Credit Dispensation Products

- Fund Based

- Cash Credit
- Term Loans

- Non fund based

- Bank Guarantees
- Letters of Credit

For Exporters

- Export Packing Credit
- EBR
- PCFC

1. Activity 2. Term 3. Underlying Risk 4. Collaterals 5. Rating of the unit 6. Sector

Export Finance – Pre Shipment



Export Packing Credit – Rupee (EPC)

Pre-shipment Credit in Rupee against confirmed export-order

Tenor of Credit depends on manufacturing/trade cycle

Forward contract can be booked for conversion of export proceeds for repayment of EPC

Interest subvention by the Govt

Packing Credit in Foreign Currency (PCFC)

Pre-shipment credit in FCY (USD, EUR, GBP, JPY)

An existing forward contract can be utilized for the disbursement of PCFC

Low interest rate

Export Finance – Post Shipment

Negotiation /
Purchase /
Discounting in
Rupee

Post-shipment Credit in INR

Liquidation through export proceeds – by conversion into INR

Forward contract can be booked for conversion of export proceeds

Export Bill
Rediscounting
(EBR)

Negotiation / Purchase / Discounting of exports bill

Post-shipment credit in FCY (USD, EUR, GBP, JPY)

Liquidation through export proceeds – without conversion

Forward contract can be utilized for disbursement of EBR

Trade Finance Products



Exports Finance

- EPC (Rupee)
- PCFC
- FBD (Rupee)
- EBR
- T Bill Linked EPC

Import Finance

- FLC
- SBLC
- Trade Credits

Foreign Currency Loans

- FCNR (B) – DL / TL

YONO Business

CINB: Bank with best-in-class service with yono Business for all daily corporate banking needs, with our multiple variants of tailor-made current accounts for your specific business needs.

CMP: Cash Management Product is designed to offer a seamless collection and payment management solution for business.

SCF: Supply Chain Finance acts as an intermediary to help manage your corporate finances - Dealer finance for the sales side and Vendor finance for the purchase side.

E-Forex: A platform with a comprehensive list of services for business to manage all types of foreign exchange requirement.

E-Trade: For growing businesses involved in international trade, our services help you navigate the complexities of import and export with ease.



E-DFS and E-VFS



E-DFS

Parameters	Description
Purpose	To provide hassle free finance to authorized exclusive Dealers
Features	Facility Cash Credit
Quantum	Need Based
Security	Nil / Or up to 50% depending on each tie –up.
Repayment	Credit period up to 90 days

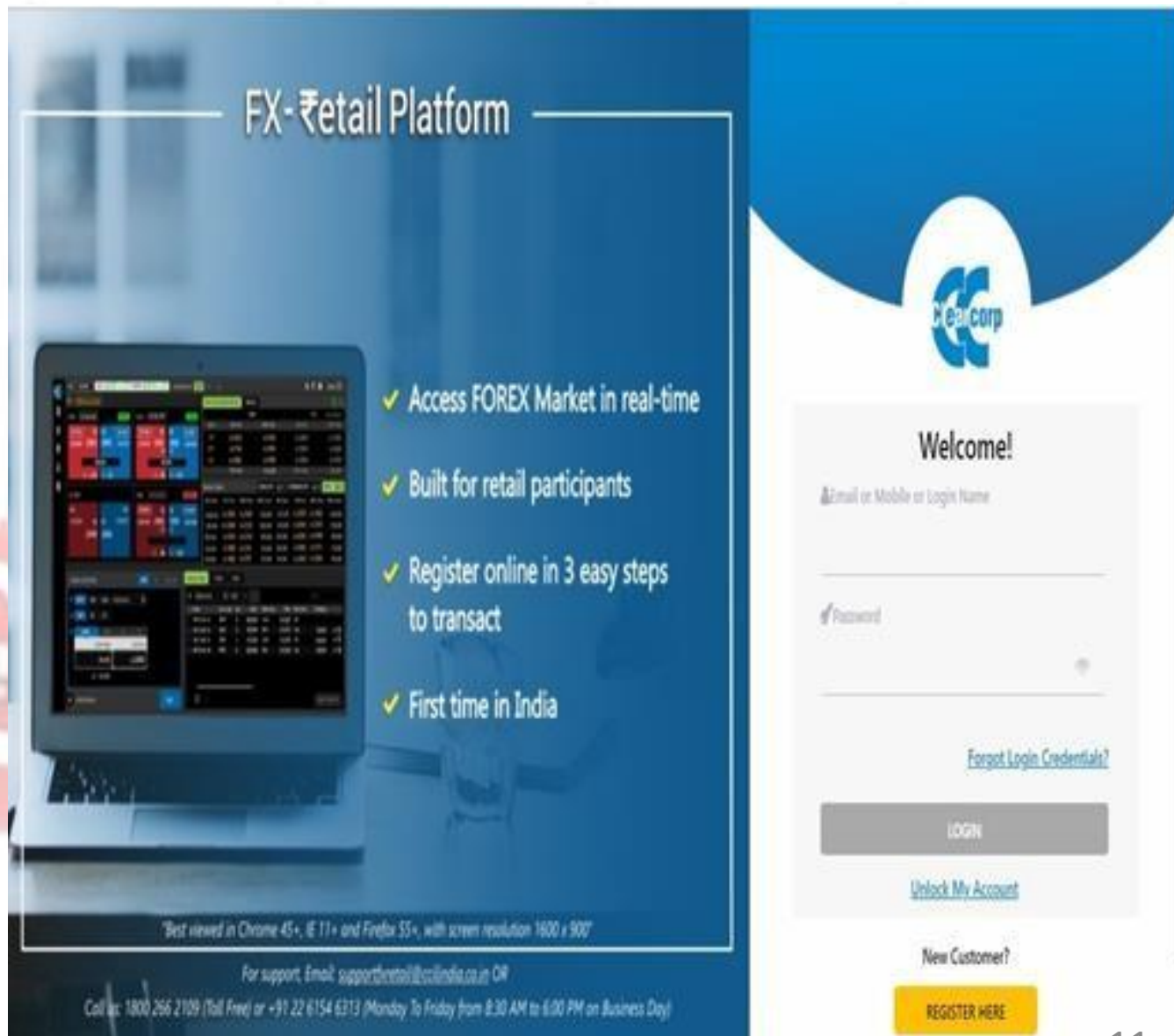


E-VFS

Parameters	Description
Purpose	To provide invoice based financing to vendors of IMs
Features	Electronic platform for invoice financing with nil margin
Quantum	Need based
Security	Nil
Repayment	As per due date of invoice

Fx Retail

- Fx Retail launched by CCIL for forex transactions
- Value Cash, TOM, Spot & Forward transactions
- Access to better rates for customers.
- URL: <https://fxretail.co.in>



The screenshot displays the FX-Retail Platform website. The header features the title "FX-Retail Platform" and the CCIL logo. The main content area includes a list of benefits: "Access FOREX Market in real-time", "Built for retail participants", "Register online in 3 easy steps to transact", and "First time in India". A laptop on the left shows the platform's interface. The right sidebar contains a login section with fields for "Email or Mobile or Login Name" and "Password", a "LOGIN" button, and links for "Forgot Login Credentials?", "Unlock My Account", and "New Customer?". A "REGISTER HERE" button is at the bottom right. The footer provides technical requirements and contact information.

FX-Retail Platform

- ✓ Access FOREX Market in real-time
- ✓ Built for retail participants
- ✓ Register online in 3 easy steps to transact
- ✓ First time in India

Welcome!

Email or Mobile or Login Name

Password

[Forgot Login Credentials?](#)

LOGIN

[Unlock My Account](#)

New Customer?

REGISTER HERE

Best viewed in Chrome 45+, IE 11+ and Firefox 55+, with screen resolution 1600 x 900

For support, Email: support@retail@ccilindia.co.in OR
Call us: 1800 266 2109 (Toll Free) or +91 22 6154 6313 (Monday To Friday from 9:30 AM to 6:00 PM on Business Day)

Features of Fx Retail



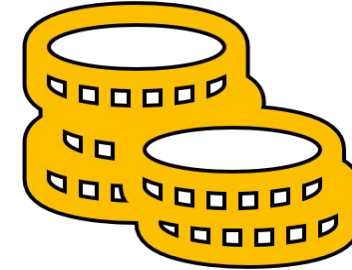
- Developed by Clearing Corporation of India Limited (CCIL) it is a web based order matching platform which shall provide for booking exchange rates on delivery basis in CASH, TOM , SPOT & Forward instruments.
- Provides facility to place order for booking rates at desired level.
- **Currencies available** – USD/INR
- **Min transaction size** – No minimum amount. Can book rate even for USD 1
- **Max Transaction size** – **USD 5 Mio** per transaction
- **Eligibility criteria** : Should have import or export transactions or foreign remittances.
- **Documents required** (i) Application for FX Retail (ii) Stamped Indemnity

ABL & SME GOLD LOAN



ABL

Parameters	Description
Purpose	Existing MSME Units
Features	Loan based on residential property & commercial property. LTV 60% on realisable value
Quantum	Min Rs. 10 lac to Max Rs. 20 Cr
Security	Residential property & Commercial property
Repayment	Max 20 years



SME GOLD LOAN

Parameters	Description
Purpose	Existing MSME Units (only proprietorship firm)
Features	No requirement of balance sheet and other financial documents
Quantum	Min Rs. 1 lac to Max Rs. 50 lacs
Security	Pledge of Gold
Repayment	Max 12 months

Healthcare Business Loans

	SANJEEVANI	AAROGYAM
Target Group	Cater to the credit requirements of the units engaged in manufacturing of Liquid oxygen, Oxygen cylinders and existing hospitals for setting up of oxygen plant	Covers entire healthcare ecosystem, for financing oxygen plants, PPE kits, Importers of healthcare products, logistic units engaged in critical healthcare supply, Hospitals /Nursing Homes, Diagnostic Centres and Pathology Laboratories, Eye Centres, ENT Centres, Small and Medium size specialty clients like skin clinics, dental clinics, dialysis centres, endoscopy centres, IVF centres, poly clinics, X-ray labs and Qualified Medical Practitioners
Loan Amount	Overall exposure including Term Loan and LC should not exceed Rs.2 Crs.	Min Rs 10 Lakhs to Max: Metro Centres: Up to Rs. 100 Crores, Tier-I and Urban Centres: up to Rs.20 Crores. Tier-II to Tier-VI Centres: Rs.10 Crores.
Coverage	Under GECL 4.0 (NCGTC up to Rs 2.00 Cr)	Bank Usual Scheme, CGTMSE up to Rs 2.00 Cr. Loans above Rs. 2 Cr to Rs. 100 Cr: Minimum 25% SARFAESI compliant tangible collateral security.



Thank You
