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## About SIDBI- Serving the MSME Mandate

-Principal Financial Institution for Promotion, Development & Financing of MSME sector.  
-Set up by Govt of India under SIDBI Act, 1989; Commenced Operations from April 2, 1990.

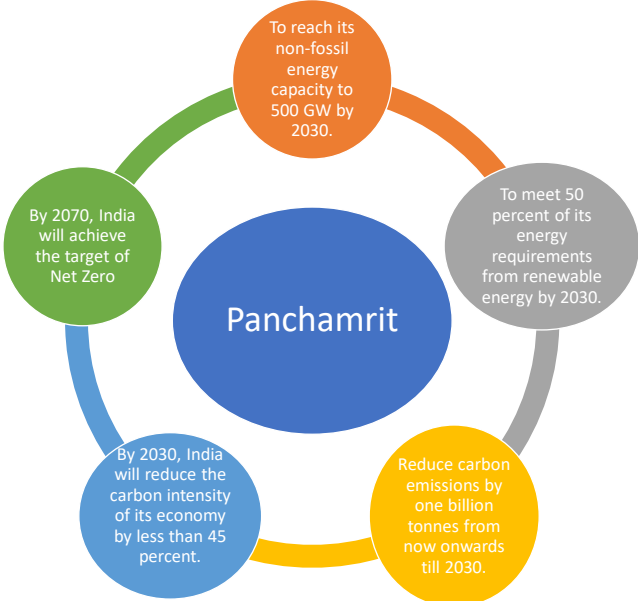
### Major Activities of SIDBI and its Subsidiaries & Associates

 Direct Credit	 Institutional Financing	 Micro Financing	 Venture Capital	 Government Schemes
 Cluster Development	 Green Financing	 Enterprise Development	 Credit Guarantee	 Credit Ratings

Classification	MSME Definition
Manufacturing Enterprises and Enterprises rendering Services	<p><b>Investment in P&amp;M or equipment</b> ≤ USD 6.10 Mn (INR 50 Crore) &amp;</p> <p><b>Annual Turnover</b> ≤ USD 30.50 Mn (INR 250 Crore)</p>

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# Nationally determined contributions (NDCs)



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## Focus Areas: Mitigation & Adaptation



Energy Efficiency



Renewable Energy



E- Mobility



Waste- Management



Green Building



Climate Change



Water Treatment



Any type of Green & Sustainable Solution.

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## End to End Energy Efficiency (4E) Scheme



**Quantum of assistance** – Upto Rs.50 Cr.

**Max. Repayment** – 5 Years (7 years on case-to-case basis)

**Interest Rates** – Based on credit rating

**Types of Projects** – Energy Efficiency & Solar rooftop / ground mounted PV projects.

**Eligible Borrowers** – MSME in manufacturing or service sector, Education institutions, Hospitals.

**Promoter's contribution** –

- (i) Simpler dispensation: 100% Financing with cash collateral (units with 3 years profitable track record)
- (ii) Detailed appraisal for units in existence for less than 3 years and having at least one full year operations, Promoter contribution- Min. 10% of the Project Cost.

*Collateral - FD based (interest bearing)*



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## Green Finance Scheme



**Quantum of assistance** – MSME: Rs. 20 Cr. and Service provider/ aggregator: Rs. 50 Cr,

**Promoter's contribution** – Min. 20% of the Project Cost,

**Max. Repayment** – 10 Years,

**Interest Rates** – Credit rating based MCLR linked rates

**Eligible Borrowers** – (Both Existing & Greenfield units eligible)

RESCOs, ESCOs, EPC companies and vendors or any MSME on either Supply or Demand side of Green Value Chain.

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## MoMSME Incentive Schemes for Green



### Scheme on MSE Green Investment and Financing for Transformation (MSE GIFT)

**Objective:** To provide an ecosystem wherein institutional finance is made available to MSMEs at a concessional cost to minimize/overcome the incremental cost of clean/green technologies.

**Eligible Borrowers:** Udyam registered Micro & Small Enterprises.

**Scheme Components:**

(i) **Interest Subvention Facility (ISF)** - 2% p.a. will be released on reimbursement basis to PFIs on annual basis.

Loan size (Min. INR 10 lakhs and Max. INR 2 crore)

Max. repayment period – 5 years

The Scheme expected to leverage the credit to the tune of INR 5,800 crore to 6400 MSMEs

(ii) **Risk Sharing Facility (RSF)** -

- Partial credit guarantee of 75% of the loan to the Bankers.
- Max. permitted loan size of INR 2 crore.

### MSE Scheme for Promotion and Investment in Circular Economy (MSE SPICE)

**Objective:**

- To promote Circular Economy (CE) and incentivize MSMEs to adopt CE in the MSME sector with a focus on notified regulations such as Plastic, Rubber and Electronics Waste Management etc.
- Enable MSME Units to comply with Extended Producers Responsibility (EPR) and Waste Recycling targets set for industries by CPCB. The Scheme proposes to support more than 3400 units for adopting a CE Solution.

**Eligible Borrowers:** Udyam registered Micro & Small Enterprises.

**Scheme Component:**

**Capital subsidy:** Maximum Rs 50 lakh with a subsidy of 25% on the cost of Plant & machinery. Project Costing more than Rs 50 lakh eligible under the scheme, subsidy shall be limited to Rs 12.5 lakh per unit.

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## EV4ECO – aligned to EV30@30



Concessional Loans to MSMEs and NBFCs

### 1 Pilot EV Scheme for Direct Lending (Budget : Rs 100 Crore)



Support MSME – ETS, NTS, Eco players - transition to E-Mob.



Improve LTV (100% financing)



Reduced ROI

### 2 Pilot EV scheme for lending to NBFCs (Budget : Rs 100 Crore)



Increase availability of concessional finance



Improved de-risking Measures (LMS, Telematic)

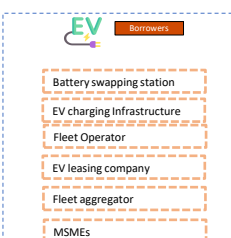


Risk Coverage under EV RSF



Reduced landed Cost to UB

Launch Of Mission  
**50K  
EV4ECO**



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## EV Scheme for Direct Lending



**Quantum of assistance** – Min. 20 L for Existing customer & Min. 10 L for NTB. Max. 5 Cr and Max 20 Cr. for Fleet operators, Aggregators etc.

**Max. Repayment** – 5 Years

**Interest Rates** – Based on credit rating

**Promoter's contribution** – Simpler dispensation: 100% Financing with cash collateral (units with 2 years operations and one yr cash profits)

### Eligible EV type–

- ✓ Electric two-wheeler- L1 & L2 segment
- ✓ E-rickshaw (Lithium-ion)- L3 segment
- ✓ Electric 3-wheeler, auto & cargo- L5 segment
- ✓ Electric 4-wheeler

- Certificate from CMVR approved testing agencies like ARAI, ICAT, GARC etc. for type of vehicle.
- Batteries with AIS-156 certification including IP65/IP 67 rated.
- Vehicle shall be pre-fitted with telematics devices and/or tracking/IOT devices ("Telematics Device").
- OEM manufacturing these products should have a service center at the point of sales in cities/ tie-ups or the service centers should be present within a 30 km radius from the point of sale.
- The warranty of the battery should be equal to or greater than the loan tenure.

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Thank You

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