



## Assistance to Re-Energize Capital Investments by SMEs (ARISE)

### Objective:

- Financial assistance shall be provided to brownfield / existing entities for undertaking expansion / modernization / capital expenditure in the same line of business.

### Key Features:

- Attractive RoI
- 100% financing for loans upto ₹3 crore, based on FD upto 25% (interest bearing)
- Quicker sanction
- Facility of TL/FCTL available

### Eligibility:

- Minimum two years of operation and audited accounts [for at least two full years]
- Cash profits in last audited financial results
- Standard Norm apply (CIBIL/CMR, due diligence etc.)

### Target Group:

- MSMEs engaged in high growth and priority sectors (including sunrise sectors)

### Loan Amount:

- TL upto ₹700 Lakh, subject to maximum of 80% of the project cost





### Validity of Scheme :

- Upto March 31, 2022 for sanctions

### Interest Rate and Repayment:

- Interest Rate- 5.50% to 6.80% pa for first year with reset applicable thereafter (as per internal rating)
- Repayment – Generally upto 7 years  
Moratorium-Upto 2 years

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