

## **Interest Subsidy under Micro, Small, and Medium Enterprises**

### **About:**

Micro, Small and Medium Enterprises (MSME) policies provide interest subsidies primarily for micro units. These units are eligible for a 50% interest subsidy on loans, with a maximum ceiling of Rs 25 Lakh per unit, payable annually for five years. Additionally, there is a provision for a reimbursement of 60% of the annual interest paid on loans for the purchase of plant and machinery.

### **Benefits:**

- Only micro units will be eligible for interest subsidy
- 50% interest subsidy, payable annually for five years, subject to ceiling of Rs 25 Lakh/ unit
- 60% interest subsidy for SC/ ST and women entrepreneurs, payable annually for five years, subject to ceiling of Rs 25 Lakh/ unit
- Image of Uttar Pradesh Micro, Small & Medium Enterprises Promotion Policy 2017

### **Infrastructure Interest Subsidy**

- Approved MSME industrial parks/ estates/ flatted factory complex (minimum area of 4000 square metres for flatted factory complexes) projects with area of 10 acres or more, will be eligible for annual infrastructure interest subsidy of up to 50%, subject to ceiling of Rs 2 Crore, annually
- Infrastructure interest subsidy will be payable for 7 years

### **Eligibility:**

- Only micro units will be eligible for interest subsidy

**Apply Link:** Applicants can apply directly from DI UP portal through given Link.

<https://www.diupmsme.upsdc.gov.in/>

### **Documents Required**

- Identity proof i.e. Aadhaar Card, Voter ID Card, etc.

- Proof of age
- Caste certificate, if applicable
- Disability certificate, if applicable
- Any other document, if required.