MSME ki baat by Hemant Chutani

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Kachcha Maal (Raw Material) Khareedne Ke Liye Sarkar Ka Bada Support: NSIC Raw Material Assistance (RMA) Scheme (Simple Guide)

Sarkar ne MSMEs ko kachcha maal (raw material) khareedne mein madad karne ke liye ek zabardast scheme shuru ki hai jiska naam hai **NSIC Raw Material Assistance Scheme**. Iska main **uddeshya (target)** chhote aur majhole udyogon (MSMEs) ko finance provide karna hai taaki wo bina kisi cash crunch ke apna production badha sakein aur quality products par dhyan de sakein.

1. Nayi Scheme Mein Kya Khas Hai? (Key Benefits)

Sarkar MSMEs ko financial support de rahi hai taaki business karna aasan ho:

- **180 Dino Ka Credit Support:** Is scheme ke tahat aapko kachcha maal khareedne ke liye 180 dino tak ka aasan credit support milta hai. Iski poori details aur fayde aap seedhe NSIC RMA Scheme Page par padh sakte hain.
- **Bulk Purchase Aur Cash Discount:** MSMEs ko ek sath bada order (bulk purchase) karne par cash discount aur 'Economics of Purchases' ka direct fayda lene mein madad milti hai.
- **Imported Aur Deshi Maal:** Aap chahe toh India se (indigenous) kachcha maal khareedein ya bahar se import karein, dono tareeqe ke raw material par finance uplabdh hai, jiski list aur jankari sarkar ke MyScheme Portal (RMAS) par bhi uplabdh hai.

2. Bank Guarantee Aur Interest Rates (Kharcha Kitna Aayega?)

Dhyan rahe, ye financial assistance “Approved Banks” dwara di gayi **Bank Guarantee (BG)** ki security par milti hai. Naye rules ke mutabiq kharcha is tarah hai:

- **Sasti Byaaj Dar (Concessional Rates):** Agar aap 180 dino ke andar apna dues wapas karte hain, toh Micro units ko unki SME rating ke hisaab se normal interest par chhoot milti hai. Small & Medium units ke liye ye dar thodi alag hoti hai. (Interest rates samay-samay par update hote hain, isliye exact current rate bracket ke liye NSIC Interest Rates Table zaroor check karein).
- **Processing Fee:** Nayi sanction (New Sanctions) par Micro, Small aur Medium sabhi units ko 1.0% p.a. fee deni hoti hai. Limit renew karane par Micro units ko chhoot milti hai (0.5% p.a.), jabki Small/ Medium units ke liye 1.0% p.a. hi lagti hai.

3. Loan Ka Paisa Kaise Milega? (Process)

Iska process seedha aur transparent rakha gaya hai:

- **Form Submission:** Aapko prescribe kiya gaya RMA application form poori tarah bhar kar submit karna hota hai. Aap application forms aur zaroori documents ki list ko seedha NSIC Downloads Section se PDF ya Word format mein nikal sakte hain.
- **Appraisal & Inspection:** Application aane ke baad NSIC aapki factory/unit ka preliminary appraisal aur aakar inspection karti hai.
- **Limit Sanction & Agreement:** Inspection clear hone ke baad aapki limit sanction ki jati hai aur NSIC ke sath ek agreement sign hota hai. Aakhiri step mein assistance (paisa) disburse kiya jata hai.

Fayda Kaise Uthayein? (Actionable Steps & Links)

1. **Official Website Par Check Karein:** Application forms aur naye rules download karne ke liye directly NSIC ki official website ke Raw Material Assistance Section par jayein.
2. **Documents Tayiar Rakhein:** Application submit karne se pehle apna Udyam Registration (jise aap Udyam Portal se nikal sakte hain), Approved Bank se Bank Guarantee, aur zaroori business/financial documents zaroor attach karein.
3. **Nearest Branch Visit Karein:** Downloaded aur bhara hua form apni nazdeeki NSIC Branch Office mein submit karein. Apni state aur city ki nazdeeki branch ka pata lagane ke liye NSIC Branch Directory (Search Branch) ka upyog karein. (Yeh forms branch par free mein bhi milte hain).

Contact for Assistance & Queries

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For any sort of issues or queries, or if you need any other assistance, feel free to message me.

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