MSME ki baat by Hemant Chutani

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SCLCSS: SC/ST Entrepreneurs Ke Liye Machinery Par 25% Subsidy (₹25 Lakh Tak) — Poora Guide

Special Credit Linked Capital Subsidy Scheme (SCLCSS) Ministry of MSME ki central scheme hai, jo **National SC-ST Hub (NSSH)** ke under 2017 mein shuru hui thi. Isme SC/ST entrepreneurs ko nayi machinery kharidne par **25% capital subsidy** milti hai. Iska maksad ye hai ki SC/ST businesses technology upgrade karke public procurement mein hissa le sakein — kyunki CPSEs ko apni annual procurement ka **4% SC/ST-owned micro aur small enterprises** se lena hota hai.[1][2]

1. Financial Structure (Kitna Paisa Milega)

Parameter	Detail
Subsidy Rate	Plant, machinery ya equipment ki cost ka **25%**[1]
Maximum Subsidy	**₹25 lakh** per enterprise[1][3]
Investment Ceiling	Institutional finance (term loan) par **₹1 crore tak** ka ceiling[4][5]
Sector Restriction	**Koi sector-specific restriction nahi** — manufacturing aur service dono eligible (service sector 15.11.2021 se joda gaya)[1]
Route	Sirf **Prime Lending Institution (PLI)** yaani bank ke through — direct government application nahi hoti[1]
Ab Tak Ka Record	**2,499 beneficiaries** ko total **₹287.88 crore** subsidy release ho chuki hai (2019-20 se 2024-25)[3]
Best Year	2023-24 mein **645 beneficiaries** ko **₹72.40 crore** — scheme ka sabse bada saal[3]
Validity	PLI notifications ke mutabiq scheme **31.03.2026** tak valid batayi gayi thi — apply karne se pehle current status NSSH portal par check karein[4]

Simple Calculation: Agar aapki machinery ki cost ₹40 lakh hai aur term loan sanction hua hai, toh 25% yaani **₹10 lakh** subsidy milegi. ₹1 crore ki machinery par subsidy **₹25 lakh** par cap ho jayegi — usse upar nahi badhegi.

2. Eligibility (Kaun Apply Kar Sakta Hai)

- **Enterprise Size:** Sirf **Micro aur Small Enterprise (MSE)**. Medium aur large enterprises eligible nahi hain. **Exception:** Jo units small se medium mein graduate ho gayi hain, wo graduation date se **3 saal tak** eligible rehti hain.[3]
- **Ownership — Proprietorship:** Sole proprietor ka SC ya ST community se hona zaroori hai.[1]
- **Ownership — Partnership / Company / Co-operative:** SC/ST partners ya promoters ke paas kam se kam **51% shareholding** honi chahiye.[3]
- **Sector:** Manufacturing aur service dono covered hain. **Trading activities bilkul excluded** hain — agar aap sirf buying-selling karte hain toh subsidy nahi milegi.[1]
- **Registration:** Valid **Udyam Registration** mandatory hai. Existing units ko MSME Data Bank mein bhi enrolled hona chahiye.[3]
- **Family Cap:** Ek parivaar (self aur spouse) mein sirf ek hi vyakti ye benefit le sakta hai.

3. Kya Cover Hota Hai Aur Kya Nahi

Eligible

- **Nayi Machinery:** Brand new plant, machinery ya specialised equipment jo bank term loan se finance hui ho.[1]
- **Loan Tenure:** Sanctioned term loan ka repayment period **minimum 3 saal** hona chahiye, jisme moratorium period bhi shaamil hai.

Excluded (Red Flags)

- **Second-hand Ya Fabricated Machinery:** Purani ya khud banayi gayi machinery par subsidy nahi milti.
- **RED Category Industries:** Ministry of Environment and Forests ki RED category (highly polluting) wali industries eligible nahi hain.
- **Double Subsidy:** Ek hi machinery par Central ya State government ki koi doosri technology-upgradation subsidy le rahe hain toh SCLCSS nahi milegi — aur iska ulta bhi lagu hota hai.[1]

4. Application Process (Step-by-Step)

Sabse important baat: **aap government ko direct apply nahi karte**. Poora process aapke bank ke through hota hai.[1]

1. **Udyam Registration Karein:** udyamregistration.gov.in par free mein Udyam Registration Certificate banayein. Saath hi shareholding documents (Partnership Deed, MOA/AOA) taiyaar rakhein jo 51%+ SC/ST ownership prove karein.

2 **Term Loan Ke Liye Apply Karein:** Kisi participating commercial bank, SIDBI, NABARD ya State Financial Corporation (yaani PLI) mein machinery ke liye term loan ki application dein. Tenure **3 saal ya usse zyada** rakhein.

3 **Bank Claim Upload Karega:** Loan sanction aur disbursement shuru hone ke baad apni SCLCSS application bank ko dein. Bank hi aapka claim Ministry ke **NSSH / CLCSS MIS portal** par upload karta hai.[6]

4 **Nodal Agency Review:** Application nodal agency (SBI, Canara Bank, SIDBI ya NABARD) ke through jaati hai. Wo eligibility verify karke **First-In-First-Out (FIFO)** basis par subsidy release recommend karti hai.

5 **3 Saal Ka Lock-in:** Approved subsidy aapke loan account mein **Term Deposit Receipt (TDR)** ke roop mein 3 saal rakhi jaati hai, phir loan principal kam karne ke liye credit hoti hai. Agar aapne 3 saal se pehle loan close kar diya ya commercial production band kar diya, toh **subsidy wapas le li jayegi**.

Strategic Tip: Kai SC/ST entrepreneurs **SCLCSS (25% capital subsidy)** ko **CGTMSE (collateral-free guarantee)** ke saath combine karte hain. Isse machinery loan par subsidy bhi mil jaati hai aur bank ko property ya zameen girvi rakhne ki zaroorat bhi nahi padti.

Sources & References (Verify Yourself)

Is document ke saare figures neeche diye gaye official sources se hain. Kripya khud bhi verify karein:

1 National SC-ST Hub (Ministry of MSME) — SCLCSS guidelines and SOP: 25% subsidy, ₹25 lakh ceiling, no sector restriction, service sector included w.e.f. 15.11.2021, trading excluded, no double subsidy: scsthub.in

2 Public Procurement Policy for Micro & Small Enterprises — 4% of CPSE annual procurement reserved for SC/ST-owned MSEs: msme.gov.in

3 CLCSS portal (Office of DC-MSME, Ministry of MSME) — SCLCSS dashboard: 2,499 beneficiaries and ₹287.88 crore released between 2019-20 and 2024-25; eligibility and graduation rule: clcss.dcmsme.gov.in

4 Bank of India — SCLCSS product page: PLI route, micro and small units only, maximum investment ceiling of ₹1 crore, scheme validity: bankofindia.bank.in

5 Bank of Baroda — CLCSS and SCLCSS comparison: 25% capital subsidy with an overall investment ceiling of ₹1 crore for SC/ST enterprises: bankofbaroda.in

6 Ministry of MSME Office Memorandum (SME Section) — SCLCSS claim submission through the MIS portal by nodal banks and agencies: scsthub.in (PDF)

7 myScheme (Government of India) — SCLCSS eligibility summary for SC/ST MSEs: myscheme.gov.in

8 Official portals — NSSH: scsthub.in | Udyam Registration: udyamregistration.gov.in | CGTMSE: cgtmse.in | Ministry of MSME: msme.gov.in

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. Don't forget to follow my Instagram page for regular updates!

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