

# SIDBI



BY,  
N.BHRAMARAMBA  
ASSISTANT PROFESSOR



- The SIDBI (Small Industries Development Bank of India) is a wholly-owned subsidiary of IDBI (Industrial Development Bank of India), established under the special Act of the Parliament 1988 which became operative from April 2, 1990.

# Finance Facilities Offered by SIDBI



- **Direct Finance**
- **Indirect Finance**
- **Micro Finance**

# Functions of SIDBI



- It refinance loans that are extended by the PLIs to the small-scale industrial units and also offers resources assistance to them.
- It discounts and rediscounts bills.
- It offers services like factoring, leasing etc. to the industrial concerns in the small-scale sector.
- It also initiates steps for modernisation and technological up-gradation of current units
- It also co-promotes state-level venture funds.

# Benefits of SIDBI



- **Custom-made**
- **Dedicated Size**
- **Attractive Interest Rates**
- **Assistance**
- **Security Free**
- **Equity and Venture Funding**
- **Subsidies**
- **Transparency**



THANK YOU