Viksit Gujarat Loan and Subsidy Report

Viksit Gujarat Industrial Policy 2026: Assistance to MSMEs
Report date: 24 Nov 2026
Report ID: VGLSR-261124-0003

1. Your Project (તમારો પ્રોજેક્ટ)

eBizCon LLP | 9429014035

Kotda Sangani, Rajkot Category B Micro

Power use (વીજ વપરાશ): **60,000 units / year**

2. Total Subsidy (5 years) (કુલ સબસીડી (5 વર્ષ))

₹78,05,000

(35% of ₹2,23,00,000)

Maximum Eligible Subsidy (મહત્તમ પાત્ર સબસીડી)

Subsidy payable as per your project (તમારા પ્રોજેક્ટ મુજબ ચૂકવવાપાત્ર સબસીડી): **₹78,05,000**

3. Your Loan (તમારી લોન)

Project cost (પ્રોજેક્ટ ખર્ચ)	₹2,23,00,000
Building / shed loan (75%) (બિલ્ડિંગ લોન)	₹58,50,000
Machinery loan (75%) (મશીનરી લોન)	₹1,08,75,000
Total bank loan (કુલ બેંક લોન)	₹1,67,25,000
Your contribution (તમારું રોકાણ)	₹55,75,000
Months 1–3: interest only (ફક્ત વ્યાજ)	₹1,25,438 per month
Monthly principal from month 4 (માસિક હપ્તો)	₹2,06,481 + interest
Loan period (લોન મુદત)	7 years (incl. 3 months moratorium) @ 9%

4. Real Cost of Your Project (પ્રોજેક્ટની ખરી કિંમત)

Project cost ₹2,23,00,000 + bank interest ₹55,19,250 − subsidy ₹78,05,000

= ₹2,00,14,250

5. Subsidy Working with Maximum Yearly Limit (સબસીડી ગણતરી, મહત્તમ વાર્ષિક મર્યાદા સાથે)

Micro, Category B · Capital + Interest + Power

Year (વર્ષ)	Your Actual Subsidy (તમારી ગણતરી મુજબ સબસીડી)	Maximum Eligible Subsidy (મહત્તમ પાત્ર સબસીડી) % of project cost (પ્રોજેક્ટ ખર્ચના %)	Subsidy Payable to You (ચૂકવવાપાત્ર સબસીડી) lower of the two
1	₹67,62,389	₹60,21,000 (27%)	**₹60,21,000**
2	₹10,21,171	₹4,46,000 (2%)	**₹4,46,000**
3	₹8,47,727	₹4,46,000 (2%)	**₹4,46,000**
4	₹6,74,282	₹4,46,000 (2%)	**₹4,46,000**
5	₹5,00,838	₹4,46,000 (2%)	**₹4,46,000**
Total	**₹98,06,407**	**₹78,05,000 (35%)**	**₹78,05,000**

Subsidy Breakup (સબસીડીની વિગત)

Capital subsidy (મૂડી સબસીડી) પ્રોજેક્ટ ખર્ચના 25%	₹55,75,000
Interest subsidy (વ્યાજ સબસીડી) 5 વર્ષ માટે 7% (મહત્તમ પ્રોજેક્ટ ખર્ચના 10%)	₹22,24,838
Power subsidy (વીજ સબસીડી) 5 વર્ષ માટે ₹1 પ્રતિ યુનિટ (મહત્તમ પ્રોજેક્ટ ખર્ચના 25%)	₹5,162
Total (કુલ) 5 વર્ષમાં મહત્તમ પ્રોજેક્ટ ખર્ચના 35%	₹78,05,000

ગણતરી મુજબ સબસીડી ₹98,06,407 છે, પરંતુ વાર્ષિક મર્યાદાને કારણે ₹20,01,407 મળવાપાત્ર નથી.

6. Bank Expenses (બેંક ખર્ચ)

Total bank loan (કુલ બેંક લોન)	**₹1,67,25,000**
Processing fee (1%) (પ્રોસેસિંગ ફી)	**₹1,67,250**
Mortgage stamp (મોર્ગેજ સ્ટેમ્પ)	**₹58,538**
Mortgage registration fee (મોર્ગેજ રજિસ્ટ્રેશન ફી)	**₹6,000**
Hypothecation stamp (હાઇપોથિકેશન સ્ટેમ્પ)	**₹41,813**
Other charges (અન્ય ખર્ચ)	**₹18,000**
Total bank expenses, approx. (કુલ બેંક ખર્ચ)	**₹2,91,601**

Approximate. Actual charges vary by bank. (અંદાજિત. વાસ્તવિક ખર્ચ બેંક મુજબ અલગ હોઈ શકે.)

7. Repayment schedule (લોન ચુકવણી પત્રક)

Loan ₹1,67,25,000 · 9% · 84 months (moratorium 3) · Principal ₹2,06,481 per month

Month	Opening Bal.	Principal	Interest	Total Monthly Payable	O/s Principal	Interest Subsidy (calculated)
Month 1	₹1,67,25,000	₹0	₹1,25,438	**₹1,25,438**	₹1,67,25,000	₹97,563
Month 2	₹1,67,25,000	₹0	₹1,25,438	**₹1,25,438**	₹1,67,25,000	₹97,563
Month 3	₹1,67,25,000	₹0	₹1,25,438	**₹1,25,438**	₹1,67,25,000	₹97,563
Month 4	₹1,67,25,000	₹2,06,481	₹1,25,438	**₹3,31,919**	₹1,65,18,519	₹97,563
Month 5	₹1,65,18,519	₹2,06,481	₹1,23,889	**₹3,30,370**	₹1,63,12,037	₹96,358
Month 6	₹1,63,12,037	₹2,06,481	₹1,22,340	**₹3,28,822**	₹1,61,05,556	₹95,154
Month 7	₹1,61,05,556	₹2,06,481	₹1,20,792	**₹3,27,273**	₹1,58,99,074	₹93,949
Month 8	₹1,58,99,074	₹2,06,481	₹1,19,243	**₹3,25,725**	₹1,56,92,593	₹92,745
Month 9	₹1,56,92,593	₹2,06,481	₹1,17,694	**₹3,24,176**	₹1,54,86,111	₹91,540
Month 10	₹1,54,86,111	₹2,06,481	₹1,16,146	**₹3,22,627**	₹1,52,79,630	₹90,336
Month 11	₹1,52,79,630	₹2,06,481	₹1,14,597	**₹3,21,079**	₹1,50,73,148	₹89,131
Month 12	₹1,50,73,148	₹2,06,481	₹1,13,049	**₹3,19,530**	₹1,48,66,667	₹87,927
Month 13	₹1,48,66,667	₹2,06,481	₹1,11,500	**₹3,17,981**	₹1,46,60,185	₹86,722
Month 14	₹1,46,60,185	₹2,06,481	₹1,09,951	**₹3,16,433**	₹1,44,53,704	₹85,518

Month 15	₹1,44,53,704	₹2,06,481	₹1,08,403	**₹3,14,884**	₹1,42,47,222	₹84,313
Month 16	₹1,42,47,222	₹2,06,481	₹1,06,854	**₹3,13,336**	₹1,40,40,741	₹83,109
Month 17	₹1,40,40,741	₹2,06,481	₹1,05,306	**₹3,11,787**	₹1,38,34,259	₹81,904
Month 18	₹1,38,34,259	₹2,06,481	₹1,03,757	**₹3,10,238**	₹1,36,27,778	₹80,700
Month 19	₹1,36,27,778	₹2,06,481	₹1,02,208	**₹3,08,690**	₹1,34,21,296	₹79,495
Month 20	₹1,34,21,296	₹2,06,481	₹1,00,660	**₹3,07,141**	₹1,32,14,815	₹78,291
Month 21	₹1,32,14,815	₹2,06,481	₹99,111	**₹3,05,593**	₹1,30,08,333	₹77,086
Month 22	₹1,30,08,333	₹2,06,481	₹97,563	**₹3,04,044**	₹1,28,01,852	₹75,882
Month 23	₹1,28,01,852	₹2,06,481	₹96,014	**₹3,02,495**	₹1,25,95,370	₹74,677
Month 24	₹1,25,95,370	₹2,06,481	₹94,465	**₹3,00,947**	₹1,23,88,889	₹73,473
Month 25	₹1,23,88,889	₹2,06,481	₹92,917	**₹2,99,398**	₹1,21,82,407	₹72,269
Month 26	₹1,21,82,407	₹2,06,481	₹91,368	**₹2,97,850**	₹1,19,75,926	₹71,064
Month 27	₹1,19,75,926	₹2,06,481	₹89,819	**₹2,96,301**	₹1,17,69,444	₹69,860
Month 28	₹1,17,69,444	₹2,06,481	₹88,271	**₹2,94,752**	₹1,15,62,963	₹68,655
Month 29	₹1,15,62,963	₹2,06,481	₹86,722	**₹2,93,204**	₹1,13,56,481	₹67,451
Month 30	₹1,13,56,481	₹2,06,481	₹85,174	**₹2,91,655**	₹1,11,50,000	₹66,246
Month 31	₹1,11,50,000	₹2,06,481	₹83,625	**₹2,90,106**	₹1,09,43,519	₹65,042
Month 32	₹1,09,43,519	₹2,06,481	₹82,076	**₹2,88,558**	₹1,07,37,037	₹63,837
Month 33	₹1,07,37,037	₹2,06,481	₹80,528	**₹2,87,009**	₹1,05,30,556	₹62,633
Month 34	₹1,05,30,556	₹2,06,481	₹78,979	**₹2,85,461**	₹1,03,24,074	₹61,428
Month 35	₹1,03,24,074	₹2,06,481	₹77,431	**₹2,83,912**	₹1,01,17,593	₹60,224
Month 36	₹1,01,17,593	₹2,06,481	₹75,882	**₹2,82,363**	₹99,11,111	₹59,019
Month 37	₹99,11,111	₹2,06,481	₹74,333	**₹2,80,815**	₹97,04,630	₹57,815
Month 38	₹97,04,630	₹2,06,481	₹72,785	**₹2,79,266**	₹94,98,148	₹56,610
Month 39	₹94,98,148	₹2,06,481	₹71,236	**₹2,77,718**	₹92,91,667	₹55,406
Month 40	₹92,91,667	₹2,06,481	₹69,688	**₹2,76,169**	₹90,85,185	₹54,201
Month 41	₹90,85,185	₹2,06,481	₹68,139	**₹2,74,620**	₹88,78,704	₹52,997
Month 42	₹88,78,704	₹2,06,481	₹66,590	**₹2,73,072**	₹86,72,222	₹51,792
Month 43	₹86,72,222	₹2,06,481	₹65,042	**₹2,71,523**	₹84,65,741	₹50,588

Month 44	₹84,65,741	₹2,06,481	₹63,493	**₹2,69,975**	₹82,59,259	₹49,383
Month 45	₹82,59,259	₹2,06,481	₹61,944	**₹2,68,426**	₹80,52,778	₹48,179
Month 46	₹80,52,778	₹2,06,481	₹60,396	**₹2,66,877**	₹78,46,296	₹46,975
Month 47	₹78,46,296	₹2,06,481	₹58,847	**₹2,65,329**	₹76,39,815	₹45,770
Month 48	₹76,39,815	₹2,06,481	₹57,299	**₹2,63,780**	₹74,33,333	₹44,566
Month 49	₹74,33,333	₹2,06,481	₹55,750	**₹2,62,231**	₹72,26,852	₹43,361
Month 50	₹72,26,852	₹2,06,481	₹54,201	**₹2,60,683**	₹70,20,370	₹42,157
Month 51	₹70,20,370	₹2,06,481	₹52,653	**₹2,59,134**	₹68,13,889	₹40,952
Month 52	₹68,13,889	₹2,06,481	₹51,104	**₹2,57,586**	₹66,07,407	₹39,748
Month 53	₹66,07,407	₹2,06,481	₹49,556	**₹2,56,037**	₹64,00,926	₹38,543
Month 54	₹64,00,926	₹2,06,481	₹48,007	**₹2,54,488**	₹61,94,444	₹37,339
Month 55	₹61,94,444	₹2,06,481	₹46,458	**₹2,52,940**	₹59,87,963	₹36,134
Month 56	₹59,87,963	₹2,06,481	₹44,910	**₹2,51,391**	₹57,81,481	₹34,930
Month 57	₹57,81,481	₹2,06,481	₹43,361	**₹2,49,843**	₹55,75,000	₹33,725
Month 58	₹55,75,000	₹2,06,481	₹41,813	**₹2,48,294**	₹53,68,519	₹32,521
Month 59	₹53,68,519	₹2,06,481	₹40,264	**₹2,46,745**	₹51,62,037	₹31,316
Month 60	₹51,62,037	₹2,06,481	₹38,715	**₹2,45,197**	₹49,55,556	₹30,112
Month 61	₹49,55,556	₹2,06,481	₹37,167	**₹2,43,648**	₹47,49,074	₹0
Month 62	₹47,49,074	₹2,06,481	₹35,618	**₹2,42,100**	₹45,42,593	₹0
Month 63	₹45,42,593	₹2,06,481	₹34,069	**₹2,40,551**	₹43,36,111	₹0
Month 64	₹43,36,111	₹2,06,481	₹32,521	**₹2,39,002**	₹41,29,630	₹0
Month 65	₹41,29,630	₹2,06,481	₹30,972	**₹2,37,454**	₹39,23,148	₹0
Month 66	₹39,23,148	₹2,06,481	₹29,424	**₹2,35,905**	₹37,16,667	₹0
Month 67	₹37,16,667	₹2,06,481	₹27,875	**₹2,34,356**	₹35,10,185	₹0
Month 68	₹35,10,185	₹2,06,481	₹26,326	**₹2,32,808**	₹33,03,704	₹0
Month 69	₹33,03,704	₹2,06,481	₹24,778	**₹2,31,259**	₹30,97,222	₹0
Month 70	₹30,97,222	₹2,06,481	₹23,229	**₹2,29,711**	₹28,90,741	₹0
Month 71	₹28,90,741	₹2,06,481	₹21,681	**₹2,28,162**	₹26,84,259	₹0
Month 72	₹26,84,259	₹2,06,481	₹20,132	**₹2,26,613**	₹24,77,778	₹0

Month 73	₹24,77,778	₹2,06,481	₹18,583	**₹2,25,065**	₹22,71,296	₹0
Month 74	₹22,71,296	₹2,06,481	₹17,035	**₹2,23,516**	₹20,64,815	₹0
Month 75	₹20,64,815	₹2,06,481	₹15,486	**₹2,21,968**	₹18,58,333	₹0
Month 76	₹18,58,333	₹2,06,481	₹13,938	**₹2,20,419**	₹16,51,852	₹0
Month 77	₹16,51,852	₹2,06,481	₹12,389	**₹2,18,870**	₹14,45,370	₹0
Month 78	₹14,45,370	₹2,06,481	₹10,840	**₹2,17,322**	₹12,38,889	₹0
Month 79	₹12,38,889	₹2,06,481	₹9,292	**₹2,15,773**	₹10,32,407	₹0
Month 80	₹10,32,407	₹2,06,481	₹7,743	**₹2,14,225**	₹8,25,926	₹0
Month 81	₹8,25,926	₹2,06,481	₹6,194	**₹2,12,676**	₹6,19,444	₹0
Month 82	₹6,19,444	₹2,06,481	₹4,646	**₹2,11,127**	₹4,12,963	₹0
Month 83	₹4,12,963	₹2,06,481	₹3,097	**₹2,09,579**	₹2,06,481	₹0
Month 84	₹2,06,481	₹2,06,481	₹1,549	**₹2,08,030**	₹0	₹0
Total		**₹1,67,25,000**	**₹55,19,250**	**₹2,22,44,250**		**₹39,31,407**

Interest subsidy (calculated) ₹39,31,407. Payable after limits: **₹22,24,838**.

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8. Other Subsidy (અન્ય સબસિડી)

1. **ઇલેક્ટ્રિસિટી ડ્યુટી**
   પાંચ વર્ષ માટે ઇલેક્ટ્રિસિટી ડ્યુટીમાંથી મુક્તિ

2. **પાવર કનેક્શન ચાર્જ**
   HT/LT પાવર કનેક્શન ચાર્જના 35% (મહત્તમ રૂ. 5 લાખ)

3. **સીજીટીએમએસઇ ફી (CGTMSE Fee)**
   પાંચ વર્ષ માટે CGTMSE ફી ના 100%

4. **એક્ઝીબીશન સ્ટોલ સબસિડી**

લેવલ	ખર્ચના %	મહત્તમ રૂ.
સ્ટેટ લેવલ	75%	50,000
નેશનલ લેવલ	75%	1,00,000
ઇન્ટરનેશનલ લેવલ (ભારતની અંદર)	75%	2,00,000
ઇન્ટરનેશનલ લેવલ (ભારતની બહાર)	60%	5,00,000

5. **ફેક્ટરી શેડનું ભાડું**
   પાંચ વર્ષ માટે ચૂકવેલ ભાડાના 65% (75% મહિલા ઉદ્યોગસાહસિક) (વર્ષે મહત્તમ રૂ. 3 લાખ)

6. **કર્મચારી ભવિષ્યનિધિ (Employee Provident Fund)**
   નવા કર્મચારી - 5 વર્ષ માટે એમ્પ્લોયરના યોગદાનના 100%

7. **ERP સોફ્ટવેર**
   65% (મહત્તમ રૂ. 1 લાખ)

8. **ક્વોલિટી સર્ટીફીકેશન**
   50% (મહત્તમ રૂ. 10 લાખ)

9. **માહિતી અને સંચાર ટેકનોલોજી (AI/ICT/Server)**
   65% (મહત્તમ રૂ. 5 લાખ)

10. **SME એક્સચેન્જ દ્વારા મૂડી ઊભી કરવી (IPO)**
    25% (મહત્તમ રૂ. 5 લાખ)

11. **પેટન્ટ નોંધણી (Patent Registration)**
    75% (મહત્તમ રૂ. 25 લાખ)

12. **ટેકનોલોજી સંપાદન (Technology Acquisition)**
    65% (મહત્તમ રૂ. 50 લાખ)

13. **ઊર્જા / પાણી બચાવતાં ઉપકરણો (Energy / Water saving)**
    25% (મહત્તમ રૂ. 20 લાખ)

14. **ZED પ્રમાણપત્ર**
    50% (મહત્તમ રૂ. 50,000)

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Advanced Result (વિગતવાર વિશ્લેષણ)

1. Eligibility Details (પાત્રતાની વિગત)

Location	**Kotda Sangani, Rajkot: Category B**
Plant and machinery (existing + new), basis of MSME class	**₹1,45,00,000 → Micro**
EFCI = new building + new machinery	**₹2,23,00,000**
Thrust sector	**No**
Package	**Normal (GR 4.2)**

2. Subsidy Limits (સબસીડી મર્યાદા)

Overall maximum, 5 years (35% of EFCI)	**₹78,05,000**
Capital subsidy rate (25% of EFCI)	**₹55,75,000**
Interest subsidy rate (lower of 7% + 1% and bank rate – 2%)	**7.00%**
Interest subsidy maximum, 5 years (10% of EFCI)	**₹22,30,000**
Power subsidy per unit	**₹1**
Power subsidy maximum, 5 years (25% of EFCI)	**₹55,75,000**
Total calculated subsidy	**₹98,06,407**
Subsidy payable	**₹78,05,000**
Not payable due to yearly limits	**₹20,01,407**

FINANCE NAVIGATOR LOAN AND SUBSIDY REPORT

3. Year-wise Subsidy Working (વર્ષવાર સબસીડી ગણતરી)

(a) Calculated subsidy and yearly limit

Year	Calculated Subsidy				Yearly Limit % of EFCI
	Capital	Interest	Power	Total	
1	₹55,75,000	₹11,27,389	₹60,000	**₹67,62,389**	₹60,21,000 (27%)
2	₹0	₹9,61,171	₹60,000	**₹10,21,171**	₹4,46,000 (2%)
3	₹0	₹7,87,727	₹60,000	**₹8,47,727**	₹4,46,000 (2%)
4	₹0	₹6,14,282	₹60,000	**₹6,74,282**	₹4,46,000 (2%)
5	₹0	₹4,40,838	₹60,000	**₹5,00,838**	₹4,46,000 (2%)
Total	**₹55,75,000**	**₹39,31,407**	**₹3,00,000**	₹98,06,407	**₹78,05,000 (35%)**

(b) Subsidy payable (lower of calculated and limit)

Year	Subsidy Payable				Not Payable
	Capital	Interest	Power	Total	
1	₹55,75,000	₹4,46,000	₹0	**₹60,21,000**	₹7,41,389
2	₹0	₹4,46,000	₹0	**₹4,46,000**	₹5,75,171
3	₹0	₹4,46,000	₹0	**₹4,46,000**	₹4,01,727
4	₹0	₹4,46,000	₹0	**₹4,46,000**	₹2,28,282
5	₹0	₹4,40,838	₹5,162	**₹4,46,000**	₹54,838
Total	**₹55,75,000**	**₹22,24,838**	**₹5,162**	₹78,05,000	**₹20,01,407**

Payable each year = calculated subsidy within the yearly limit, paid in the order Capital, then Interest, then Power (interest also within the 5-year interest cap). No carry-forward.

4. Project cost and means of finance (પ્રોજેક્ટ ખર્ચ અને નાણાંકીય સ્ત્રોત)

Project cost (પ્રોજેક્ટ ખર્ચ)	₹
Factory building / shed (બિલ્ડિંગ / શેડ)	₹78,00,000
Machinery (મશીનરી)	₹1,45,00,000
Total project cost	**₹2,23,00,000**

Means of finance (નાણાંકીય સ્ત્રોત)	₹
Building / shed loan (75%) (બિલ્ડિંગ લોન)	₹58,50,000
Machinery loan (75%) (મશીનરી લોન)	₹1,08,75,000
Bank term loan (total)	₹1,67,25,000
Own contribution (પોતાનું રોકાણ)	₹55,75,000
Total	**₹2,23,00,000**
Subsidy, estimated, receivable later	₹78,05,000

5. Loan tenure comparison (લોન મુદત સરખામણી)

Tenure	Monthly Payment	Total bank interest	Interest subsidy	Total subsidy	% of EFCI
5 years	₹2,93,421 + interest	₹40,14,000	₹18,51,487	₹75,46,487	33.84%
7 years (selected)	**₹2,06,481 + interest**	**₹55,19,250**	**₹22,24,838**	**₹78,05,000**	**35.00%**
10 years	₹1,42,949 + interest	₹77,77,125	₹22,30,000	₹78,05,000	35.00%

Same loan %, moratorium and method as selected.

6. What-if: bank interest rate (જો બેંક વ્યાજ દર બદલાય તો)

	At 9.00%	At 9.50%	Change
First month payment	₹3,31,919	₹3,38,888	₹6,969
Total bank interest	₹55,19,250	₹58,25,875	₹3,06,625
Interest subsidy rate	7.00%	7.50%	
Interest subsidy due	₹39,31,407	₹42,12,222	₹2,80,815
Interest subsidy paid	₹22,24,838	₹22,30,000	₹5,162
Total subsidy	₹78,05,000	₹78,05,000	₹0
Net project cost	₹2,00,14,250	₹2,03,20,875	₹3,06,625

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